

PT Bank Mandiri Taspen

2025

Laporan Tahunan
Annual Report

**mandiri
taspen**



**Transparansi untuk Keberlanjutan,
Membangun Nilai Jangka Panjang**

Transparency for Sustainability, Building Long-Term Value



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Di tengah tantangan ekonomi yang terus berkembang, PT Bank Mandiri Taspen, yang selanjutnya disebut Bank Mandiri Taspen, tetap berkomitmen untuk memperkuat implementasi keberlanjutan dalam setiap aspek bisnisnya dengan menjunjung tinggi prinsip transparansi. Sebagai lembaga keuangan yang fokus pada pelayanan pensiun dan tabungan, Bank Mandiri Taspen meyakini bahwa transparansi merupakan fondasi penting dalam menciptakan keberlanjutan dan nilai jangka panjang bagi nasabah, karyawan, dan komunitas. Melalui keterbukaan informasi dan penerapan prinsip-prinsip lingkungan, sosial, dan tata kelola (*Environmental, Social, and Governance/ESG*), Bank Mandiri Taspen berupaya meningkatkan kualitas layanan, memperluas inklusi keuangan, serta mendukung pertumbuhan ekonomi yang lebih inklusif dan berkelanjutan.

Bank Mandiri Taspen terus memperkuat tata kelola keberlanjutan melalui peningkatan akuntabilitas, transparansi pelaporan, serta pengelolaan risiko ESG secara terintegrasi. Perusahaan juga mengembangkan produk dan layanan yang bertanggung jawab, meningkatkan literasi keuangan masyarakat, serta mendukung program sosial yang memberikan dampak positif. Seluruh inisiatif tersebut dilaksanakan dengan memastikan bahwa setiap keputusan bisnis dilakukan secara terbuka, terukur, dan selaras dengan prinsip keberlanjutan, guna menciptakan nilai jangka panjang sekaligus membangun dan menjaga kepercayaan para pemangku kepentingan.

Amidst evolving economic challenges, PT Bank Mandiri Taspen, hereinafter referred to as Bank Mandiri Taspen, remains committed to strengthening the implementation of sustainability in every aspect of its business by upholding the principle of transparency. As a financial institution focused on pension and savings services, Bank Mandiri Taspen believes that transparency is a crucial foundation for creating sustainability and long-term value for customers, employees, and the community. Through information disclosure and the implementation of environmental, social, and governance (ESG) principles, Bank Mandiri Taspen strives to improve service quality, expand financial inclusion, and support more inclusive and sustainable economic growth.

Bank Mandiri Taspen continues to strengthen its sustainability governance through increased accountability, reporting transparency, and integrated ESG risk management. The company also develops responsible products and services, improves public financial literacy, and supports social programs that have a positive impact. All of these initiatives are implemented by ensuring that every business decision is made transparently, measurably, and aligned with sustainability principles, in order to create long-term value while building and maintaining stakeholder trust.

Kesinambungan Tema

Continuity of Theme



Peningkatan Berkelanjutan & Operasional Unggul untuk Menghadapi Tantangan Masa Depan

Continuous Improvement & Excellent Operations to Embrace Future Challenges

2024

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Di tengah perubahan teknologi, harapan nasabah, serta tantangan sosial dan lingkungan, Bank Mandiri Taspen menempatkan perbaikan berkelanjutan (*continuous improvement*) dan keunggulan operasional sebagai fondasi utama dalam mempertahankan daya saing dan menciptakan nilai jangka panjang. Bank Mandiri Taspen berkomitmen untuk terus melakukan inovasi dan penyempurnaan dalam setiap aspek bisnis, baik dari sisi produk, layanan, sistem manajemen risiko, maupun kualitas SDM. Peningkatan ini bersifat dinamis dan adaptif terhadap kebutuhan pasar serta perkembangan regulasi.

Keunggulan operasional di Bank Mandiri Taspen diwujudkan melalui proses kerja yang efisien, andal, dan berstandar tinggi. Bank Mandiri Taspen secara konsisten mencatatkan pertumbuhan kinerja yang konsisten dan terus tumbuh sustain. Dengan pertumbuhan kinerja yang optimal dan permodalan yang semakin kuat, Bank Mandiri Taspen berhasil naik kelas ke KBMI II. Bank Mandiri Taspen akan terus menyelaraskan arah dan kebijakan bank sehingga tetap relevan dengan kebutuhan Customer.

Dengan fondasi peningkatan berkelanjutan dan operasional unggul, Bank Mandiri Taspen mempersiapkan diri menghadapi tantangan masa depan. Bank memastikan bahwa ke depannya tidak hanya mampu bertahan, tetapi juga tumbuh secara berkelanjutan dan berkontribusi nyata terhadap pembangunan nasional, khususnya dalam mendukung kesejahteraan segmen pensiunan dan pelaku usaha mikro.

Amidst technological changes, customer expectations, and social and environmental challenges, Bank Mandiri Taspen places continuous improvement and operational excellence as the main foundation in maintaining competitiveness and creating long-term value. Bank Mandiri Taspen is committed to continuing to innovate and improve every aspect of the business, both in terms of products, services, risk management systems, and HR quality. This improvement is dynamic and adaptive to market needs and regulatory developments.

Operational excellence at Bank Mandiri Taspen is realized through efficient, reliable, and high-standard work processes. Bank Mandiri Taspen consistently records consistent performance growth and continues to grow sustainably. With optimal performance growth and increasingly strong capital, Bank Mandiri Taspen has successfully moved up to KBMI II. Bank Mandiri Taspen will continue to align the direction and policies of the bank so that it remains relevant to Customer needs.

With a foundation of continuous improvement and superior operations, Bank Mandiri Taspen prepares itself to face future challenges. The Bank ensures that in the future it will not only be able to survive, but also grow sustainably and make a real contribution to national development, especially in supporting the welfare of the pensioner segment and micro-entrepreneurs.



Melanjutkan Pertumbuhan Berkelanjutan di Era Digital

Continuing Sustainable Growth in the Digital Age

2023

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Bank Mandiri Taspen senantiasa berkomitmen untuk menciptakan pertumbuhan ekonomi menuju arah pembangunan berkelanjutan di era digital saat ini. Dalam mewujudkan pertumbuhan tersebut, Bank berfokus pada retail funding dan institusi. Dalam hal ini, Bank Mandiri Taspen meningkatkan retail funding pada segmen pensiun dan senior citizen melalui pengembangan produk dan fitur digital banking serta mengembangkan funding pada segmen UMK, institusi, dan wholesale serta Pegawai dan Pensiunan VIP. Dalam rangka peningkatan pertumbuhan tersebut, maka Bank Mandiri Taspen bersinergi dengan Bank Mandiri untuk memaksimalkan pemanfaatan Infrastruktur IT serta memperkuat kerjasama dengan PT TASPEN (Persero) & Group, PT ASABRI (Persero) dan Dapen baik dalam bentuk integrasi IT, pengembangan produk maupun layanan. Dengan pengembangan sarana dan infrastruktur tersebut, Bank Mandiri Taspen dapat meningkatkan customer based dan pendanaan terutama funding retail melalui pengembangan digital. Selain itu, Bank Mandiri Taspen secara bertahap dapat meningkatkan inovasi pada layanan dan produk yang ada di Bank Mandiri Taspen.

Bank Mandiri Taspen is always committed to creating economic growth towards sustainable development in the current digital era. In realizing this growth, the Bank focuses on retail and institutional funding. In this case, Bank Mandiri Taspen is increasing retail funding in the pension and senior citizen segments through developing digital banking products and features as well as developing funding in the MSE, institutional and wholesale segments as well as VIP Employees and Pensioners. In order to increase this growth, Bank Mandiri Taspen synergizes with Bank Mandiri to maximize the use of IT infrastructure and strengthen cooperation with PT TASPEN (Persero) & Group, PT ASABRI (Persero) and Dapen in the form of IT integration, product and service development. By developing these facilities and infrastructure, Bank Mandiri Taspen can increase customer base and funding, especially retail funding through digital development. Apart from that, Bank Mandiri Taspen can gradually increase innovation in services and products at Bank Mandiri Taspen.



Mempercepat Pertumbuhan Berkelanjutan untuk Menghadapi Tantangan Masa Depan

Accelerating Sustainable Growth to Face The Challenges of The Future

2022

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Bank Mandiri Taspen sebagai bagian dari industri perbankan berkomitmen untuk mewujudkan ekonomi hijau sebagai salah satu upaya menciptakan pertumbuhan ekonomi menuju arah pembangunan berkelanjutan. Komitmen tersebut telah dijalankan secara konsisten dan persisten melalui implementasi keuangan berkelanjutan dengan tiga pilar utama yaitu, *environmental, social and governance* (ESG). Bank Mandiri Taspen merupakan bank yang fokus pada kebutuhan UMKM dan pensiunan. Oleh karena itu, pelaksanaan pembiayaannya diselaraskan dengan implementasi Rencana Aksi Keuangan Berkelanjutan (RAKB) dengan penyaluran pembiayaan sektor hijau pada UMKM yang bergerak di bidang usaha seperti pertanian, peternakan, perikanan darat dan laut. Tahun 2022 merupakan tahun ketiga bagi Bank Mandiri Taspen menerapkan keuangan berkelanjutan dan telah mampu meningkatkan kinerja Bank khususnya peningkatan pada kredit yang diberikan. Kredit yang diberikan Bank pada tahun 2022 mencapai Rp36,91 triliun, meningkat sebesar 17,73% dari tahun 2021 yang sebesar Rp31,35 triliun. Ke depannya, Bank akan terus meningkatkan pertumbuhan bisnis melalui peningkatan penyerapan produk pembiayaan keuangan berkelanjutan.

Bank Mandiri Taspen, as part of the banking industry, is committed to realizing a green economy as an effort to create economic growth towards sustainable development. This commitment has been consistently and persistently implemented through the implementation of sustainable finance with three main pillars: environmental, social, and governance (ESG). Bank Mandiri Taspen is a bank that focuses on the needs of MSMEs and retirees. Therefore, its financing implementation is aligned with the implementation of the Sustainable Finance Action Plan (RAKB) by distributing green sector financing to MSMEs engaged in businesses such as agriculture, livestock, inland and marine fisheries. 2022 marks the third year for Bank Mandiri Taspen to implement sustainable finance and has been able to improve the Bank's performance, particularly in increasing loans disbursed. The Bank's loans disbursed in 2022 reached IDR 6.91 trillion, an increase of 17.73% from IDR31.35 trillion in 2021. Going forward, the Bank will continue to drive business growth by increasing the absorption of sustainable finance financing products.



Meningkatkan Keunggulan Bisnis Melalui Pengembangan dan Modernisasi Proses Bisnis

Improving Business Advantage through The Development and Business Process Modernization

2021

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Annual Report

Bank Mandiri Taspen telah mengembangkan strategi teknologi informasi dalam rangka pengembangan dan modernisasi proses bisnis. Strategi tersebut dikemas dalam 3 (tiga) fokus transformasi yaitu Transformasi People, Transformasi Process dan Transformasi *Technology*. Transformasi People dilakukan dengan membangun struktur organisasi yang didukung oleh tim dengan kompetensi teknis dan manajerial dengan menyempurnakan struktur organisasi dan kapabilitas team dalam penggunaan teknologi dan selaras dengan *governance* bank yang ada. Transformasi *Process* dilakukan dengan menerapkan *methodology* sesuai standar dan *best practice* untuk meminimalisir risiko dan mengefisienkan proses melalui otomatisasi. Penerapan transformasi proses ini salah satunya adalah dengan melakukan standarisasi proses teknologi informasi (TI) untuk meningkatkan *quality development* dan *operation* serta peningkatan kemampuan *strategic planning* dan Arsitektur TI. Sedangkan Transformasi *Technology* dilakukan dengan mengembangkan teknologi dengan basis *platform-platform* sesuai *best practice* terkini di industri perbankan.

Dalam rangka pengembangan modernisasi proses bisnis pada tahun 2021 Bank Mandiri Taspen telah melakukan *Assessment Core Banking Eksisting*; menuntaskan pengembangan BM-One, *Treasury System (Finacle)*, aplikasi eksisting serta pengoptimalan SOA dan *Big Data*; memperkuat kondisi infrastruktur IT; melaksanakan pengadaan baik sewa/beli perangkat; menuntaskan implementasi *backup management*, *Software Define Network (SDN)*, optimalisasi Operasional IT Security, dan *Application Performance Monitoring*; serta melakukan penyesuaian terhadap Struktur organisasi IT. Modernisasi proses bisnis yang telah dilakukan di tahun 2021 telah mampu meningkatkan kinerja operasional dan keuangan Bank Mandiri Taspen.

Bank Mandiri Taspen has developed an information technology strategy in the context of developing and modernizing business processes. The strategy is packaged in 3 (three) transformation focuses, namely People Transformation, Process Transformation and Technology Transformation. People transformation was carried out by building an organizational structure supported by a team with technical and managerial competence by completing the organizational structure and team capabilities in using technology and in line with existing bank governance. Process transformation was carried out by applying a methodology according to standards and best practices to minimize risk and streamline processes through automation. One of the implementations of this process transformation was by standardizing information technology (IT) processes to improve quality development and operations as well as increasing strategic planning and IT architecture capabilities. Meanwhile, Technology Transformation was carried out by developing technology based on platforms according to the latest best practices in the banking industry.

In the context of developing business process modernization, in 2021 Bank Mandiri Taspen conducted an Existing Banking Core Assessment; completed the development of BM-One, Treasury System (Finacle) as existing applications and optimization of SOA and Big Data; strengthened the condition of IT infrastructure; carried out procurement of both rental and purchase of equipment; completed the implementation of back up management, Software Define Network (SDN), optimization of IT Security Operations, and Application Performance Monitoring; and made adjustments to the IT organizational structure. Business process modernization carried out in 2021 was able to improve the operational and financial performance of Bank Mandiri Taspen.

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Corporate Governance

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765	Pemberian Dana Kegiatan Sosial dan/atau Politik / Funding of Social and/or Political Activities
766	Penyediaan Dana Kepada Pihak Terkait dan Penyediaan Dana Besar / Provision of Funds For Related Parties and Provision of Large Exposures
766	Buyback Saham dan Buyback Obligasi / Share Buyback and Bond Buyback
766	Rencana Strategis Bank / The Bank's Strategic Plan
767	Transaksi yang Mengandung Benturan Kepentingan / Transaction That Contained Conflicts of Interest
767	Perselisihan Internal / Internal Disputes
767	Pencegahan Transaksi Orang Dalam (Insider Trading) / Prevention of Inside Transactions (Insider Trading)
768	Transparansi Kondisi Keuangan dan Non Keuangan Perusahaan / Transparency of Financial and Non-Financial Conditions of the Company
769	Penerapan Keuangan Berkelanjutan, Termasuk Penerapan Tanggung Jawab Sosial / Implementation of Sustainable Finance, Including Corporate Social Responsibility
770	Kelompok Usaha Bank / Bank Business Group
771	Penerapan Tata Kelola Terintegrasi / The Implementation of Integrated Governance
774	Penerapan Pedoman Tata Kelola Perusahaan Terbuka / Application of Guidelines Open Corporate Governance
791	Good Corporate Governance Assessment
809	Praktik Bad Corporate Governance / Practice Bad Corporate Governance

Tanggung Jawab Sosial Perusahaan

Corporate Social Responsibility

Indeks Referensi OJK

OJK Reference Index

Laporan Keuangan

Financial Statements

Sekilas Tentang Bank Mantap

The Overview of Bank Mantap

Kepemilikan Ownership

48,437%

PT TASPEN
(Persero)

0,465%

Ida Bagus Made
Putra Jandhana

51,098%

PT Bank Mandiri
(Persero) Tbk



Segmen Produk Simpanan Deposit Product Segment



Total Aset
Total Assets

Rp73,02 triliun
trillion



Tabungan
Saving



Giro
Current Accounts

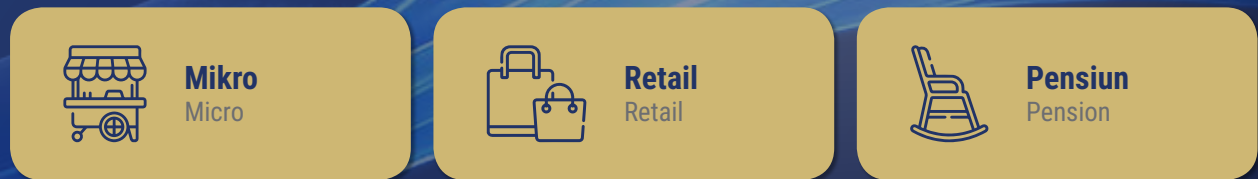


Deposito
Deposito



Segmen Produk Kredit

Credit Product Segments



Jasa dan Layanan Lainnya

Other Service



Memiliki
Having

291

Jaringan Kantor
Office Networks

Jejak Langkah

Milestones

Lebih dari 50 Tahun dalam Inovasi More than 50 Years of Innovation

Bank Mandiri Taspen berawal dari bank kecil di Kota Denpasar, menjadi market leader bank nasional di segmen pensiunan dan UMKM, Bank Mandiri Taspen terus mencatat sejarah.

Bank Mandiri Taspen began as a small bank in the city of Denpasar, becoming the market leader for national banks in the pensioners and MSME segments, Bank Mandiri Taspen continues to make history.

2014

22 Desember, resmi dimiliki oleh 3 BUMN dengan kepemilikan masing-masing PT Bank Mandiri (Persero), Tbk 58,25% PT Taspen (Persero) 20,20% dan PT Pos Indonesia (Persero) 20,20%

December 22, officially owned by 3 SOEs with ownership respectively PT Bank Mandiri (Persero), Tbk 58.25% PT Taspen (Persero) 20.20% and PT Pos Indonesia (Persero) 20.20%

2013

22 Mei, jumlah kepemilikan Bank Mandiri (Persero) Tbk di PT Bank Sinar Harapan Bali menjadi 93,23%

May 3, the total ownership of Bank Mandiri (Persero) Tbk in PT Bank Sinar Harapan Bali became 93.23%

2008

3 Mei, diakuisisi oleh Bank Mandiri (Persero) Tbk dengan kepemilikan saham 80%

May 3, was acquired by Bank Mandiri (Persero) Tbk with 80% share ownership.

1994

10 Maret, memperoleh status sebagai Bank Umum

March 10, obtained status as a Commercial Bank

1970

23 Februari, didirikan dengan nama MAI Bank Pasar Sinar Harapan Bali.

February 23, was established under the name MAI Bank Pasar Sinar Harapan Bali.

2017

21 Juni, menjadi Perusahaan Tercatat dengan menerbitkan Obligasi I Bank Mandiri Taspen Pos Tahun 2017.

June 21, became a Listed Company by issuing Bank Mandiri Taspen Pos Bonds I in 2017.

7 November, memperoleh persetujuan perubahan nama dari Menteri Hukum dan HAM dan efektif mendapatkan izin penggunaan nama dari Otoritas Jasa Keuangan pada tanggal 23 Desember 2017 dengan nama PT Bank Mandiri Taspen

November 7, obtained approval for a name change from the Minister of Law and Human Rights and effectively obtained a license to use the name from the Financial Services Authority on December 23, 2017 under the name PT Bank Mandiri Taspen

2016

17 November, menerbitkan *Medium Term Note* (surat hutang jangka pendek), 31 Oktober peningkatan Modal Dasar Bank Mantap untuk menuju Bank BUKU 2

November 17, issued Medium Term Notes (short-term debt securities), 31 October increased Bank Mantap's Authorized Capital to go to BUKU 2 Bank

2015

23 Januari, memperoleh persetujuan perubahan nama dari Menteri Hukum dan HAM dan pada tanggal 7 Agustus 2015 nama PT Bank Mandiri Taspen Pos secara resmi diperkenalkan kepada seluruh masyarakat Indonesia

January 23, obtained approval for a name change from the Minister of Law and Human Rights and on 7 August 2015 the name PT Bank Mandiri Taspen Pos was officially introduced to all Indonesian people

2019

11 Maret, efektif pemindahan Kantor Pusat Bank Mantap yang semula berkedudukan dan berkantor pusat di Denpasar-Bali menjadi berkedudukan dan berkantor pusat di Jakarta Pusat sesuai dengan Keputusan Rapat Umum Pemegang Saham No.53 tanggal 31 Oktober 2016 dari Notaris I Gusti Ngurah Putra Wijaya, S.H., Notaris di Denpasar, akta mana kemudian ditegaskan dengan Penegasan Keputusan Rapat Nomor 7 tanggal 5 Maret 2019 serta telah memperoleh persetujuan OJK Nomor: S-5/PB.1/2019 tanggal 28 Januari 2019 tentang Rencana Pemisahan dan Pemindahan Alamat Kantor Pusat (KP).

March 11, effective transfer of Bank Mantap's Head Office which was originally domiciled and headquartered in Denpasar-Bali to be domiciled and headquartered in Central Jakarta in accordance with the General Meeting of Shareholders Resolution No. 53 dated October 31, 2016 from Notary I Gusti Ngurah Putra Wijaya, SH, Notary in Denpasar, which deed was confirmed by Confirmation of Meeting Resolution Number 7 dated March 5, 2019 and has obtained FSA approval Number: S-5 / PB.1 / 2019 dated 28 January 2019 concerning Plans for Separation and Change of Head Office Address (KP).

18 November, menerbitkan Penawaran Umum Berkelanjutan Obligasi Berkelanjutan I Bank Mandiri Taspen dengan jumlah pokok Rp1.000.000.000, dan pada tanggal 27 November 2019 telah dicatat pada Bursa Efek Indonesia.

November 18, Issued a Public Offering of Continuous Bonds I Bank Mandiri Taspen with a principal amount of IDR1,000,000,000, and on November 27, 2019, it was listed on the Indonesia Stock Exchange.

2018

30 November, melaksanakan *Right Issue* dengan menerbitkan 140.492.748 saham yang diambil bagian oleh Bank Mandiri dan PT Taspen, sehingga Modal Dasar, Modal Ditempatkan dan Modal Disetor menjadi Rp751.307.459.000. selanjutnya kepemilikan saham Bank Mandiri menjadi 51,077%, PT Taspen 48,416% dan pemegang saham lainnya menjadi 0,507%.

November 30, implemented the Right Issue by issuing 140,492,748 shares subscribed by Bank Mandiri and PT Taspen, so that the Authorized Capital and Issued Capital was IDR751,307,459,000. furthermore, Bank Mandiri's share ownership became 51.077%, PT Taspen 48.416% and other shareholders became 0.507%.

2025

17 Agustus bertepatan dengan perayaan Kemerdekaan Republik Indonesia, Bank Mandiri Taspen mengganti core banking system dengan system baru yang bernama "MAESTRO", yang merupakan core banking yang agile, reliable dan secure, untuk mendukung kebutuhan bisnis bank dalam akselerasi transformasi layanan digital, meningkatkan kualitas layanan perbankan dan bertahan menghadapi tantangan pasar ke depannya sebagai penguatan dari sisi architecture, channel integration, data analytics, IT infrastructure dan security

On 17 August, coinciding with the celebration of Indonesia's Independence Day, Bank Mandiri Taspen implemented a new core banking system called "MAESTRO." This system is designed to be agile, reliable, and secure, supporting the Bank's business needs in accelerating digital service transformation, enhancing the quality of banking services, and strengthening resilience against future market challenges. The implementation of MAESTRO also reinforced key aspects of the Bank's capabilities, including architecture, channel integration, data analytics, IT infrastructure, and security.

2024

4 April, Bank Mandiri Taspen ditetapkan sebagai kelompok Bank Berdasarkan Modal Inti (KBMI) 2 oleh Otoritas Jasa Keuangan yang disampaikan dengan surat Nomor S-59/PB.21/2024 tanggal 4 April 2024, dengan Modal Inti Bank per Maret 2024 mencapai di Rp6,57 Triliun. Hal tersebut sesuai dengan POJK Nomor 12 /POJK.03/2021 Tentang Bank Umum dimana KBMI 2 merupakan bank dengan Modal Inti lebih dari Rp 6 Triliun sampai dengan Rp14 Triliun.

April 4, Bank Mandiri Taspen was designated as a Bank Based on Tier 1 Capital (KBMI) 2 group by the Financial Services Authority conveyed by letter Number S-59/PB.21/2024 dated April 4, 2024, with the Bank's Tier 1 Capital as of March 2024 reaching IDR6.57 Trillion. This was in accordance with OJK Regulation Number 12 /POJK.03/2021 concerning Commercial Banks where KBMI 2 was a bank with Tier 1 Capital of more than IDR6 Trillion up to IDR14 Trillion.

2023

8 September, Bank Mandiri Taspen melakukan pemekaran Kantor Distribution dari sebelumnya 7 (tujuh) Kantor Distribution menjadi 9 (sembilan) Kantor Distribution untuk meningkatkan span of control serta mendorong meningkatkan produktivitas terutama di daerah yang memiliki potensi tinggi.

September 8, Bank Mandiri Taspen expanded its Distribution Offices from 7 (seven) Distribution Offices to 9 (nine) Distribution Offices to increase the span of control and encouraging increased productivity, especially in areas with high potential.

2022

29 April, Bank Mandiri Taspen mendapatkan ijin untuk menyelenggarakan layanan Transfer BIFAST menggunakan ManTap by Bank Mandiri Taspen (Layanan Mobile Banking). Produk ini berfungsi untuk melakukan transaksi transfer dana dengan source of fund rekening tabungan seperti transfer online tetapi dengan biaya transfer yang lebih murah.

April 29, Bank Mandiri Taspen obtained permission to provide BIFAST Transfer service using ManTap by Bank Mandiri Taspen (Mobile Banking Service). This product serves to conduct fund transfer transactions using the source of funds from savings accounts such as online transfers but with cheaper transfer fees.

2021

1 Mei, Bank Mandiri Taspen mencatatkan kembali pada Bursa Efek Indonesia (BEI) obligasi sebesar Rp 2 triliun, yang merupakan bagian dari Penerbitan Umum Berkelanjutan (PUB) Obligasi Satu Tahap Kedua tahun 2021 dengan lima perusahaan penjamin emisi yakni Mandiri Sekuritas, BNI Sekuritas, BCA Sekuritas, BRI Danareksa Sekuritas dan Trimegah Sekuritas Indonesia.

May 1, Bank Mandiri Taspen re-listed on the Indonesia Stock Exchange (IDX) bonds amounting to IDR2 trillion, which is part of the 2021 Second Phase One Phase Continuous Public Issuance (PUB) with five underwriting companies namely Mandiri Sekuritas, BNI Sekuritas, BCA Sekuritas, BRI Danareksa Sekuritas and Trimegah Sekuritas Indonesia.

14 Juni, efektif memindahkan alamat Kantor Pusat Bank sehubungan telah mendapat persetujuan dari Otoritas Jasa Keuangan (OJK) dengan surat No. S-51/PB.1/2021 tanggal 18 Mei 2021 perihal Rencana Pemindahan Alamat Kantor Pusat (KP) dan Kantor Cabang (KC), dengan pemindahan alamat semula beralamat di Jl. Cikini Raya No. 42 Kel. Cikini, Kec. Menteng, Jakarta Pusat menjadi beralamat di Jalan Proklamasi No. 31 Kel. Pegangsaan, Kec. Menteng, Jakarta Pusat.

June 14, effectively changed the address of the Bank's Head Office in connection with obtaining approval from the Financial Services Authority (OJK) with letter No. S-51/PB.1/2021 dated May 18, 2021, regarding the Plan to Change the Address of the Head Office (KP) and Branch Offices (KC), with the change of address from the original address at Jl. Cikini Raya No. 42 Ex. Cikini, District. Menteng, Central Jakarta, whose address is at Jalan Proklamasi No. 31 Ex. Pegangsaan, Kec. Menteng, Central Jakarta.

2020

16 Desember, melaksanakan Right Issue dengan menerbitkan 136.686.714 saham, selanjutnya 135.993.787 saham yang diambil bagian oleh Bank Mandiri dan PT Taspen, sehingga Modal Dasar menjadi Rp819.650.816.000, Modal Ditempatkan dan Modal Disetor menjadi Rp819.304.352.500 saham yang tidak diambil bagian sejumlah 692.927 saham disimpan dalam portepel. Selanjutnya kepemilikan saham Bank Mandiri menjadi 51,098%, PT Taspen 48,437% dan pemegang saham lainnya menjadi 0,465%.

December 16, implemented the Right Issue by issuing 136,686,714 shares, then 135,993,787 shares subscribed by Bank Mandiri and PT Taspen, so that the Authorized Capital became IDR819,650,816,000, Issued and Paid-up Capital became IDR819,304,352,500 692,927 shares were not subscribed for in the portfolio. Furthermore, Bank Mandiri's share ownership became 51.098%, PT Taspen 48.437% and other shareholders became 0.465%.

Kontribusi Terbaik Kami

Our Best Contributions



Memiliki Kerja Sama dengan PT Asabri

Having Cooperation with PT ASABRI

PT ASABRI merupakan BUMN pengelola asuransi dan pembayaran pensiun khusus untuk Prajurit TNI, Anggota POLRI dan PNS Kementerian Pertahanan Republik Indonesia. Sejak tahun 2016, Bank Mandiri Taspen bekerja sama dengan PT ASABRI. Sampai dengan Desember 2025 Bank Mandiri Taspen telah menyalurkan manfaat pensiun kepada 622.385 peserta pensiun dan dari jumlah tersebut sebanyak 54.538 orang merupakan peserta Pensiunan dari dapien TNI/Polri yang mengalami peningkatan sebesar 14,2% dibanding posisi Desember 2024 yang berjumlah 47.746 peserta dengan *market share* sebesar 17,49% dari seluruh peserta pensiunan pada tahun 2025 meningkat sebesar 2,41% dibandingkan Desember 2024. Dari *Market Share* tersebut Bank Mandiri Taspen menempati posisi ke 5 (lima) sebagai penyalur manfaat pensiun ASABRI.

PT ASABRI is a state-owned enterprise responsible for managing insurance and pension payments for members of the Indonesian National Armed Forces (TNI), Indonesian National Police (POLRI), and civil servants of the Ministry of Defense. Since 2016, Bank Mandiri Taspen has collaborated with PT ASABRI. As of December 2025, Bank Mandiri Taspen had distributed pension benefits to 622,385 pension participants. Of this total, 54,538 were pensioners from the TNI/Polri pension fund, representing an increase of 14.2% compared to 47,746 participants in December 2024. This growth contributed to a market share of 17.49% of total pension beneficiaries in 2025, reflecting an increase of 2.41% compared to December 2024. Based on this market share, Bank Mandiri Taspen ranked 5th among institutions distributing pension benefits under PT ASABRI.

Peningkatan Kualitas Layanan Melalui Penguatan Infrastruktur dan Fasilitas Layanan Jaringan Kantor

Improving Service Quality through Strengthening Infrastructure and Office Network Service Facilities

Open Table PT Bank Mandiri Taspen di PT Taspen (Persero)

Open Table PT Bank Mandiri Taspen in PT Taspen (Persero)

Dari 55 Kantor Cabang Taspen telah dipenuhi jaringan, BMTP dengan pembukaan booth open table rincian sebagai berikut:

Out of 55 Taspen Branch Offices, the network coverage has been fulfilled through the establishment of Bank Mandiri Taspen service booths (open table). The detailed breakdown is as follows:



2022

33

Booth

2023

38

Booth

2024

38

Booth

2025

39

Booth

Mobil Layanan yang tersebar di Jaringan Kantor

Mobile Service Units distributed across the Branch Office Network



Bank memiliki fasilitas untuk menunjang pelayanan terhadap Nasabah Pensiunan, berupa 147 Mobil Layanan yang tersebar di seluruh Jaringan Kantor.

The Bank has facilities to support services for pensioner customers, consisting of 147 Mobile Service Units distributed across the entire branch office network.



Memiliki Induk Perusahaan yang Bereputasi

Having a Reputable Parent Company

Bank Mandiri Taspen memiliki induk perusahaan dengan keunggulannya masing-masing yang berfungsi untuk mengembangkan bisnis Bank Mandiri Taspen yaitu:

- Bank Mandiri sebagai bank terbesar di Indonesia yang memiliki expertise dalam pengelolaan Bank.
- PT Taspen memiliki akses kepada captive market pensiunan sehingga dapat menambah database calon debitur pensiunan.
- Dukungan pendanaan dari grup Pemegang Saham.

Sinergi pemegang saham dan grup usaha tersebut diimplementasikan dalam kemitraan strategis antara PT Bank Mandiri (Persero), Tbk. selaku pemegang saham mayoritas bersama dengan PT Taspen (Persero) dalam Bank Mandiri Taspen yang fokus dalam memberikan layanan kepada ASN dan pensiunan serta memberikan penyaluran kredit pensiunan dan UMKM dengan aspirasi menjadi *"The Undisputed Leader in Indonesia's Senior Citizen Financial Ecosystem"* aspirasi sebagai penyalur kredit pensiun terbesar dan penyedia layanan perbankan terkemuka bagi nasabah senior di Indonesia melalui penguatan posisi sebagai penyedia layanan keuangan end-to-end bagi pensiunan dan pra-pensiunan, yang didukung oleh fondasi bisnis yang kuat, kapabilitas digital yang mumpuni, serta sinergi ekosistem yang terintegrasi. Keunggulan kompetitif dibangun melalui dominasi segmen inti pensiunan, pengembangan produk dan layanan yang relevan dan personal, serta perluasan akses layanan yang inklusif melalui optimalisasi jaringan fisik, digital, dan komunitas.

Bank Mandiri Taspen benefits from the strengths of its parent companies, each of which plays a strategic role in supporting the Bank's business development:

- PT Bank Mandiri (Persero) Tbk, as the largest bank in Indonesia, provides strong expertise in banking management.
- PT Taspen (Persero) offers access to a captive pensioner market, thereby enriching the database of prospective pension-loan customers.
- Funding support from the shareholder group further strengthens the Bank's financial capacity.

The synergy between shareholders and the business group is implemented through a strategic partnership between PT Bank Mandiri (Persero) Tbk as the majority shareholder and PT Taspen (Persero) within Bank Mandiri Taspen. This collaboration focuses on serving civil servants (ASN) and pensioners, while also expanding pension loan and MSME financing. The Bank aspires to become *"The Undisputed Leader in Indonesia's Senior Citizen Financial Ecosystem"*—positioning itself as the largest pension loan distributor and a leading banking service provider for senior customers in Indonesia. This aspiration is supported by strengthening its role as an end-to-end financial service provider for pensioners and pre-retirees, backed by solid business fundamentals, strong digital capabilities, and an integrated ecosystem synergy. Its competitive advantage is built through dominance in the core pension segment, continuous development of relevant and personalized products and services, and expanded inclusive access through the optimization of physical networks, digital platforms, and community-based engagement.

Fasilitas Layanan di Jaringan Kantor

Service Facilities in the Branch Office Network



Klinik Dokter Mantap

Doctor Mantap Clinic

Program standarisasi layanan kesehatan untuk Pensiunan sinergi dengan Kimia Farma berupa cek kesehatan gratis yang ada di Kantor Cabang.

Saat ini Klinik Kesehatan telah tersebar di 194 titik layanan dengan jumlah peserta 234.146 peserta.

A healthcare service standardization program for pensioners in collaboration with Kimia Farma, providing free health check-ups at Branch Offices.

Currently, the Health Clinics have been established across 194 service points, serving a total of 234,146 participants.

2022 - 2024 : 155 titik (116.616 peserta)
155 locations (116,616 participants)

2025 : 194 titik (234.146 peserta)
194 locations (234.146 participants)



Fasilitas snack corner yang tersebar di Jaringan Kantor

Snack corner facilities distributed across the Branch Office Network

Fasilitas snack corner di setiap Kantor Cabang memberikan snack secara gratis untuk meningkatkan kenyamanan para nasabah Pensiunan saat menunggu proses antrian transaksi.

Snack corner facilities at each Branch Office provide complimentary snacks to enhance the comfort of pensioner customers while waiting for transaction queues and processing.



Transformasi Digital

Digital Transformation

Bank terus meningkatkan kemudahan, kenyamanan, kecepatan bertransaksi melalui Transformasi digital (Movin') dan Perbaikan Proses serta Pengembangan Produk. Layanan Movin by Bank Mandiri Taspen menginisiasi fitur yang telah disesuaikan dengan kebutuhan nasabah Bank Mandiri Taspen yaitu *senior citizen*, sehingga diharapkan dapat menjadi layanan unggulan yang akan digunakan untuk akuisisi dana murah dan memberikan *service excellent* kepada Nasabah. Movin by Bank Mandiri Taspen memiliki fitur yang berbeda dengan Bank Lain yang disesuaikan dengan segmen nasabah Bank Mandiri Taspen, fitur tersebut adalah Absensi Pensiun yang berfungsi untuk melakukan verifikasi Nasabah secara berkala. Mekanisme proses fitur ini yaitu membandingkan data *biometric* yang *ter-capture* saat proses absensi pada aplikasi *Mobile Banking* dengan data *biometric* yang *ter-capture* saat proses *enrollment*. Movin by Bank Mandiri Taspen pada tahun 2025 melakukan release fitur Registrasi *Online* dengan *liveness* KYC, QRIS Acquirer, Integrasi dengan Maestro (*New Core Banking*) dan Transaksi VA di Movin.

Bank Mandiri Taspen continued to enhance convenience, comfort, and transaction speed through digital transformation (Movin') as well as process improvements and product development. The Movin by Bank Mandiri Taspen service introduced features specifically tailored to the needs of its core customer segment—senior citizens—aiming to become a flagship service for low-cost fund acquisition while delivering excellent customer service. Movin by Bank Mandiri Taspen offered differentiated features compared to other banks, customized to its customer segment. One key feature was the Pension Attendance (Absensi Pensiun), which functioned as a periodic customer verification tool. The mechanism compared biometric data captured during attendance via the mobile banking application with biometric data recorded during the initial enrollment process. In 2025, Movin by Bank Mandiri Taspen planned to launch several new features, including Online Registration with liveness KYC, QRIS Acquirer, integration with MAESTRO (the new core banking system), and Virtual Account (VA) transaction capabilities within the Movin application.

Untuk menjadi Top Player di segmen pensiunan melalui pemanfaatan teknologi, Bank Membangun ekosistem transformasi digital melalui pengembangan service point Layanan Digital melalui MOVIN

2024

Q1

E-statement

Q2

Biometric Login

Q3

- Absensi Pensiun Pension Absence Verification
- Blokir Kartu Debit Debit Card Blocking
- Deposito Online Tabungan Online Deposit Savings Account
- Tabungan Berjangka Online Online Time Deposit Account
- Biller-games

Q4

- Top Up eMoney
- Online Onboarding
- Biller-PDAM, TL, PBB, Masjed
- Customer Concern

Virtual account P2

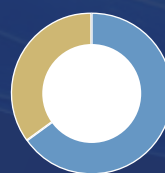
Movin
by bank mandiri taspen

19M
~30rb act
OOB

66M
~2,6rb act
Depo Online

161M
~2,5rb act
TSB Online

Registered



User Register mencapai 35% dibandingkan CIF aktif
User registration reached 35% compared to active CIF (Customer Information File).

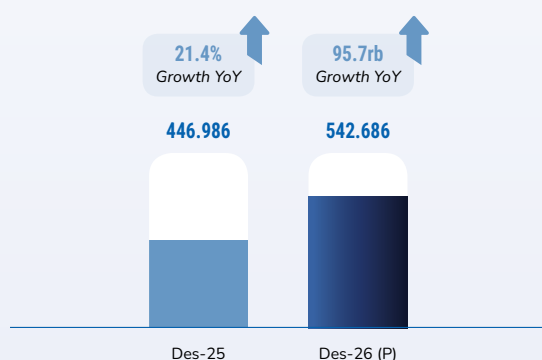
* Des-2025



Sebagai layanan E-Channel BMT diharapkan dapat menjadi penggerak akuisisi FBI Recurring Bank melalui penyempurnaan fitur dan customer loyalty.

As a BMT E-Channel service, it is expected to become a driver of recurring fee-based income (FBI) acquisition through feature enhancements and customer loyalty.

User Register User Registration



User Aktif Active Users



To become a top player in the pension segment through the utilization of technology, the Bank builds a digital transformation ecosystem by developing digital service points through MOVIN.

2025

Q1

Registrasi Online dengan liveness KYC
Online Registration with Liveness-based KYC (Know Your Customer)

Q2

QRIS Acquirer

Q3

- Integrasi dengan Maestro (New Core Banking) Integration with Maestro (New Core Banking System)
- Transaksi VA di Movin Virtual Account (VA) transactions in MOVIN

Q4

- Aktivasi Kartu Debit di Movin / Debit Card Activation in Movin
- Ganti PIN Kartu Debit di Movin / Change Debit Card PIN in Movin
- Autodebit
- Transfer Virtual Account
- QRIS Upload
- Biller Omni Channel Telkomsel
- Payment di Indomaret
- Biller Streaming
- Biller Multifinance



User Register mencapai 27% dibandingkan CIF institution customer
User registration reached 27% compared to institutional customer CIF (Customer Information File).

* Dec-2025

Registered

309 Institution

FBI e-channel
(Movin, MCM, Qris & Debit Purchase)

30,6 M

* Desember 2025



Program Peningkatan Kesejahteraan Pensiunan dalam Rangka Ketangkasan Perusahaan

Bank secara konsisten memberdayakan dan mensejahterakan pensiunan melalui program 3 Pilar Mantap:

Pilar III : *Sustainable Beyond Business*

Bank peduli dengan aspirasi Pensiunan untuk tetap sehat dan aktif bersosialisasi saat memasuki purna tugas melalui program 3 Pilar Mantap

Mantap Sehat

Kegiatan Eksisting 2023 / Existing Activities 2023

Mandiri Taspen menyediakan layanan cek kesehatan gratis Klinik Dokter Mantap di kantor cabang sinergi dengan provider kesehatan, serta kegiatan kesehatan lainnya.

Mandiri Taspen menyediakan layanan cek kesehatan gratis Klinik Dokter Mantap di kantor cabang sinergi dengan provider kesehatan, serta kegiatan kesehatan lainnya.



Penambahan titik layanan Kesehatan bekerjasama dengan Rumah Sakit/Klinik

Expansion of healthcare service points in collaboration with hospitals/clinics.



Konsultasi kesehatan online gratis via Aplikasi Alodokter

Free online health consultation via the Alodokter application.

Posisi 2023 / Position 2023

Klinik Dokter Mantap
Doctor Mantap Clinic

100

Titik
Points

54^{rb}

Peserta
Participants

Kegiatan Kesehatan
Health Activities

1.164

Kegiatan
Activities

47^{rb}

Peserta
Participants

Posisi 2024-2025 / Position 2024-2025

Klinik Dokter Mantap
Doctor Mantap Clinic

194

Titik
Points

234^{rb}

Peserta
Participants

Alodokter
(Cek kesehatan online)
Alodokter (online health check-up)

100

Voucher Gratis
Free Voucher

Mantap Aktif

Kegiatan Eksisting 2023 / Existing Activities 2023

Pelaksanaan berbagai kegiatan sosial secara rutin baik acara keagamaan, kebersamaan, berbagi.

The implementation of various social activities on a regular basis, including religious events, community gatherings, and charitable sharing programs.

New Value Creation

New !



Penambahan Jumlah Komunitas Mantap Indonesia (KMI).

Increase in the Number of Mantap Indonesia Communities (KMI).

Posisi 2023 / Position 2023

Jumlah Kegiatan
Number of Activities

911

Kegiatan
Activities

Jumlah Peserta
Number of Participants

131^{rb}

Peserta
Participants

Posisi 2024-2025 / Position 2024-2025

Jumlah Kegiatan
Number of Activities

1.618

Kegiatan
Activities

Jumlah Peserta
Number of Participants

215^{rb}

Peserta
Participants

Retiree Welfare Improvement Program in The Framework of Company Agility

The Bank consistently empowers and improves the welfare of pensioners through the 3 Pillars of Mantap:

The Bank cares about the aspirations of pensioners to remain healthy and socially active upon entering retirement through the 3 Pillars of Mantap program.

Value Creation 2024-2025



Kegiatan Kesehatan
(Senam sehat, Seminar Kesehatan, dll)
Health Activities
(Healthy exercise, health seminars, etc.)

185

Titik Points

192^b

Peserta Participants



Mantap Melihat
Mantap Melihat

Operasi Katarak sebanyak 4 (empat) kali
Cataract Surgery 4 (four) times

100

Peserta Participants



Mantap Mendengar
Mantap Melihat

Pemberian alat bantu dengar gratis
Provision of free hearing aids

200

Peserta Participants

Jumlah pelaksanaan program Mantap sehat terus bertumbuh sustain.
The number of Mantap Sehat program implementations continues to grow sustainably.

Disertai Berbagai tema webinar Kesehatan rutin untuk para Pensiunan.
Accompanied by various regular health webinar themes for pensioners.

Value Creation 2024-2025

Penambahan jenis aktivitas sosial sesuai dengan komunitas yang dibentuk (kajian keagamaan, kunjungan ke panti wedha, berbagi sebako, membersihkan taman, dll)
Expansion of social activity types in accordance with the established communities (religious study sessions, visits to elderly care homes, distribution of basic necessities, park cleaning activities, etc.).



Jumlah Komunitas
Number of Communities

80

Komunitas Communities

Anggota Komunitas
Community Members

4,963

Orang Person

Jumlah pelaksanaan program Mantap aktif terus bertumbuh sustain
The number of Mantap Aktif program implementations continues to grow sustainably.

Disertai Berbagai tema webinar Kajian rutin untuk para Pensiunan.
Accompanied by various themes of regular study webinars for pensioners.



Program Wirausaha Mantap Mantap Entrepreneurship Program

Pilar III : *Sustainable Beyond Business*

Bank peduli dengan aspirasi Pensiunan untuk tetap sehat dan aktif bersosialisasi saat memasuki purna tugas melalui program 3 Pilar Mantap

Mantap Sejahtera

Kegiatan Eksisting 2023 / Existing Activities 2023

Bank terus melakukan inovasi untuk memberi akses kemudahan usaha bagi para Pensiunan terutama melalui pengembangan digital.
The Bank continues to innovate to provide easier business access for retirees, particularly through digital development.

• Pelatihan Mentor Wirausaha Entrepreneurship Mentor Training



226
Jumlah Pelatihan
Number of Trainings



12.137
Peserta
Participants

- Abon Ikan
- Amplang
- Beras Organik
- Budi Daya Janur Tiram
- Budi Daya Lela & Nila
- Hidroponik
- Fish Floss
- Amplang
- Organic rice
- Oyster mushroom cultivation
- Catfish & tilapia farming
- Hydroponic farming
- Abon Ikan
- Lebah Trigona
- Murai Batu
- Ternak Ayam
- Seminar Wirausaha
- Fish floss
- Trigona bees
- White-rumped shama
- Chicken farming
- Entrepreneurship seminars



Agen Kurir Mantap TIKI Mantap Courier Agent (TIKI)

Program wirausaha di bidang logistik dengan total 9 Agen
A logistics entrepreneurship program with a total of 9 agents.



Etalase Usaha Website Pensiun Berkarya Business Showcase on the "Pensiun Berkarya" Website

Sebagai platform digitalisasi penjualan UMKM untuk Mantapreneur
As a digital sales platform for MSMEs (UMKM) for Mantapreneur.

• Mantap Cooking Club Mantap Cooking Club



59x
Kegiatan
Activities



9.223
Peserta
Participants



Mantapreneur Naik Kelas Mantapreneur Upgrading Program (Mantapreneur Naik Kelas)

Pelatihan eksklusif kepada para Mantapreneur yang berhasil Menamatkan usaha untuk dapat "Naik kelas" dan Upskill
Exclusive training for Mantapreneurs who have successfully run their businesses to "level up" and upskill.

• Warung Mantap Sejahtera Warung Mantap Sejahtera



29x
Kegiatan
Activities



6.930
Peserta
Participants

• Agen Kurir Mantap (TIKI) Mantap Courier Agent (TIKI)

New !



1x
Kegiatan
Activities



109
Peserta
Participants



The Bank cares about the aspirations of pensioners to remain healthy and socially active upon entering retirement through the 3 Pillars of Mantap program.

Value Creation 2024-2025

✓ Wirausaha binaan Bank tumbuh sustain dengan berbagai macam pilihan paket usaha
Bank-supported entrepreneurs are growing sustainably with a variety of business package options.

• Pelatihan Mentor Wirausaha Entrepreneur Mentor Training



215
Jumlah Pelatihan
Number of Trainings



5.582
Peserta
Participants

- Abon Ikan
- Amplang
- Beras Organik
- Budi Daya Jamur Tiram
- Budi Daya Lele & Nila
- Hidroponik
- Fish floss
- Amplang
- Organic rice
- Oyster mushroom cultivation
- Catfish & tilapia farming
- Hydroponic farming
- Abon Ikan
- Lebah Trigona
- Murai Batu
- Ternak Ayam
- Seminar Wirausaha
- Budidaya Lobster
- Fish floss (Abon Ikan)
- Trigona bees
- White-rumped shama (Murai Batu)
- Chicken farming
- Entrepreneurship seminar
- Lobster cultivation

• Mantap Cooking Club Club Memasak Mantap



112x
Kegiatan
Activities



15.505
Peserta
Participants

• Warung Mantap Sejahtera Warung Mantap Sejahtera



261x
Kegiatan
Activities



14.432
Peserta
Participants

• Agen Kurir Mantap (TIKI) Mantap Courier Agent (TIKI)



13x
Kegiatan
Activities



3.247
Peserta
Participants

• Toko Frozen Mantap (FIESTA) Mantap Frozen Store

New !



5x
Kegiatan
Activities



1.425
Peserta
Participants

• Si Mantap Laundry Si Mantap Laundry

New !



2x
Kegiatan
Activities



287
Peserta
Participants

• Agen Club Mantap Mantap Agent Club

New !



2x
Kegiatan
Activities



175
Peserta
Participants



Toko Frozen Mantap Mantap Frozen Store

New !

Program wirausaha di bidang Frozen Food dengan total 412 Toko

A frozen food entrepreneurship program with a total of 412 stores.



Si Mantap Laundry Si Mantap Laundry

New !

Program wirausaha di bidang laundry modern dengan total 1 Laundry

A modern laundry entrepreneurship program with a total of 1 laundry outlet.



Agen Kurir Mantap TIKI Mantap Courier Agent (TIKI)

Program wirausaha di bidang logistic dengan total 22 Agen

A logistics entrepreneurship program with a total of 22 agents.



Mantapreneur Naik Kelas Mantapreneur Upgrading Program (Naik Kelas)

Pelatihan eksklusif kepada para Mantapreneur yang berhasil menjalankan usaha untuk dapat "Naik kelas" dan Upskill
Exclusive training for Mantapreneurs who have successfully run their businesses to "level up" and upskill.



Agen Club Mantap Mantap Agent Club

New !

Program wirausaha di bidang Agen Air galon & kemasan modern dengan total 8 agen

A business entrepreneurship program in the field of gallon and packaged water agency with a total of 8 agents.



Warung Mantap Sejahtera Warung Mantap Sejahtera

Program wirausaha di bidang warung modern dengan total 208 warung

A modern retail stall (warung) entrepreneurship program with a total of 208 stalls.



Pelatihan Mentor Wirausaha Entrepreneur Mentor Training

Program wirausaha di bidang mentor usaha pertanian, peternakan, budidaya dengan total 286 Mantapreneur

An entrepreneurship program in the field of agricultural, livestock, and cultivation business mentoring, with a total of 286 Mantapreneurs.



Etalase Usaha Website Pensiun Berkarya Business Showcase on the "Pensiun Berkarya" Website

Sebagai platform digitalisasi penjualan UMKM untuk Mantapreneur

Exclusive training for Mantapreneurs who have successfully run their businesses to "level up" and upskill.

Kilas Kinerja





Performance Highlights





Pencapaian Kinerja Perusahaan

Achievement of Company Performance

mandiri
taspen



Aset Bank Bank Assets

Tahun 2025 mencapai
in 2025 reached

Rp73,02 triliun
trillion

Meningkat
an increase

10,25%

Dibandingkan dengan tahun 2024
yang mencapai Rp66,23 triliun.
Compared to IDR66.23 trillion in 2024.



Kredit Loans

Tahun 2025 mencapai
in 2025 reached

Rp50,53 triliun
trillion

Meningkat
an increase

9,23%



Dibandingkan dengan tahun 2024
yang mencapai Rp46,26 triliun.
Compared to IDR46.26 trillion in 2024.



Dana Pihak Ketiga Third Party Funds

Tahun 2025 mencapai
in 2025 reached

Rp55,03 triliun
trillion

Meningkat
an increase

12,71%



Dibandingkan dengan tahun 2024
yang mencapai Rp48,82 triliun.
Compared to 2024 which reached
IDR48.82 trillion



Pendapatan Bunga – Neto Interest Income - Net

Tahun 2025 mencapai
in 2025 reached

Rp3,66 triliun
trillion

Meningkat
an increase

↑ **6,51%**

Dibandingkan dengan tahun 2024
yang mencapai Rp3,44 triliun.
Compared to IDR3.44 trillion in 2024



Laba Tahun Berjalan Profit for the Year

Tahun 2025 mencapai
in 2025 reached

Rp1,58 triliun
trillion

Meningkat
an increase

↑ **0,22%**

Dibandingkan dengan tahun 2024
yang mencapai Rp1,57 triliun.
Compared to IDR1.57 trillion in 2024



Ekuitas Equity

Tahun 2025 mencapai
in 2025 reached

Rp9,39 triliun
trillion

Meningkat
an increase

↑ **20,64%**

Dibandingkan dengan tahun 2024
yang mencapai Rp7,79 triliun.
Compared to IDR7.79 trillion in 2024





Ikhtisar Data Keuangan Penting

Key Financial Highlight

Ikhtisar Keuangan dan Rasio Keuangan

Financial Highlights and Financial Ratios

Tabel Ikhtisar Keuangan
Table of Financial Highlights

(dalam jutaan Rupiah / in thousand Rupiah)

Uraian	2025	2024	2023	2022	2021	Description
LAPORAN POSISI KEUANGAN			STATEMENT OF FINANCIAL POSITION			
ASET			ASSETS			
Kas	152,993	137,382	115,187	118,780	101,571	Cash
Giro pada Bank Indonesia	1,283,107	3,122,333	3,074,126	636,941	675,712	Current accounts with Bank Indonesia
Giro pada bank lain						Current accounts with other banks
Pihak berelasi	74,756	47,978	28,294	22,316	45,542	Related parties
Dikurangi: Cadangan kerugian penurunan nilai	(1)	(1)	(1)	-	(1)	Less: Allowance for impairment losses
Penempatan pada Bank Indonesia dan bank lain						Placements with Bank Indonesia and other banks
Pihak ketiga	6,361,889	2,179,682	674,927	3,999,472	750,000	Third party
Efek-efek						Securities
Pihak berelasi	10,106,223	8,152,897	8,578,847	6,694,691	7,020,452	Related parties
Pihak ketiga	2,913,109	4,576,396	-	-	(0)	Third party
Efek-efek yang dibeli dengan janji dijual kembali						Securities purchased under agreement to resell
Pihak ketiga	1,014,855	1,277,381	6,482,799	5,387,686	5,142,161	Third party
Kredit yang diberikan						Loans
Pihak berelasi	15,257	15,930	21,413	5,695	3,804	Related parties
Pihak ketiga	50,515,459	46,245,485	41,329,374	36,905,274	31,347,279	Third party
Dikurangi: Cadangan kerugian penurunan nilai	(770,429)	(817,514)	(1,094,942)	(1,156,328)	(722,751)	Less: Allowance for impairment losses
Biaya dibayar di muka	33,142	19,274	20,856	2,839	3,930	Prepaid expenses
Aset tetap dan aset hak guna						Fixed assets and right of uses assets
Nilai perolehan	2,004,726	1,733,694	1,580,932	1,410,192	1,252,198	Costs
Akumulasi penyusutan	(1,434,539)	(1,228,660)	(1,014,420)	(802,872)	(597,602)	Accumulated depreciation
Aset pajak tangguhan – neto	76,076	202,112	272,631	270,411	135,973	Deferred tax assets - net
Aset tidak berwujud – neto	169,119	128,227	44,877	59,855	51,522	Intangible assets - net



Uraian	2025	2024	2023	2022	2021	Description
Aset lain-lain – neto	502,824	439,748	427,515	360,103	332,073	Other assets - net
TOTAL ASET	73,018,566	66,232,344	60,542,415	53,915,055	45,541,864	TOTAL ASSETS
LIABILITAS DAN EKUITAS						LIABILITY AND EQUITY
LIABILITAS						LIABILITIES
Liabilitas segera	58,179	862,204	1,267,520	1,060,693	757,450	Immediate liability
Simpanan nasabah						Deposits from customers
Pihak berelasi	8,768,920	8,634,088	6,061,423	7,139,701	6,795,649	Related parties
Pihak ketiga	46,261,653	40,190,459	38,915,193	33,524,595	27,332,238	Third party
Simpanan dari bank lain						Deposits from other banks
Pihak berelasi	-	-	100,000	50,000	-	Related parties
Pihak ketiga	49,789	755,053	257,862	220,791	116,951	Third party
Utang pajak	50,072	52,336	81,180	125,013	49,505	Taxes payable
Surat berharga yang diterbitkan	2,695,416	1,199,093	2,297,565	2,295,395	3,491,637	Securities issued
Efek-efek yang dijual dengan janji dibeli kembali						Securities sold under agreement to repurchase
Pihak berelasi	-	225,076	-	-	-	Related parties
Pinjaman yang diterima						Loans received
Pihak berelasi	1,500,000	3,000,000	1,500,000	1,000,000	1,000,000	Related parties
Pihak ketiga	3,500,000	2,750,000	2,750,000	2,500,000	1,250,000	Third party
Beban yang masih harus dibayar	325,758	315,810	339,846	321,986	-	Accrued expenses
Liabilitas imbalan kerja	306,607	343,816	401,327	417,330	96,702	Employee benefit liabilities
Liabilitas lain-lain	106,872	116,385	153,775	176,043	623,592	Other liabilities
TOTAL LIABILITAS	63,623,266	58,444,320	54,125,691	48,831,547	41,513,724	TOTAL LIABILITIES
EKUITAS						EQUITY
Modal saham – nilai nominal Rp500 (nilai penuh) per saham Modal dasar 1.639.301.632 lembar saham, ditempatkan dan disetor penuh -1.638.608.705 lembar saham pada tanggal 31 Desember 2025 s.d. 2021	819,304	819,304	819,304	819,304	819,304	Share Capital – Rp500 (full amount) par value per share Authorized Capital – 1,639,301,632 shares issued and fully paid – 1,638,608,705 shares as December 31, 2025 to 2021
Tambahan modal disetor	1,349,508	1,349,508	1,349,508	1,349,508	1,349,508	Additional paid-in capital
Keuntungan neto yang belum direalisasi dari kenaikan atau penurunan nilai wajar efek-efek dalam kelompok nilai wajar melalui penghasilan komprehensif lain/ tersedia untuk dijual - setelah pajak	108,802	(77,638)	928	(47,427)	14,806	Net unrealized gain from increase or decrease in fair value of securities grouped as fair value through other comprehensive income/ available for sale – after tax
Pengukuran kembali atas liabilitas imbalan kerja-setelah pajak	(20,840)	(18,351)	(31,607)	(27,676)	(19,875)	Remeasurement of the obligation for employee benefits - after tax



Uraian	2025	2024	2023	2022	2021	Description
Saldo Laba						Retained earnings
Sudah ditentukan penggunaannya	163,861	163,861	163,861	160,000	155,000	Appropriated
Belum ditentukan penggunaannya	6,974,665	5,551,340	4,114,730	2,829,799	1,709,397	Unappropriated
TOTAL EKUITAS	9,395,300	7,788,024	6,416,724	5,083,508	4,028,140	TOTAL EQUITY
TOTAL LIABILITAS DAN EKUITAS	73,018,566	66,232,344	60,542,415	53,915,055	45,541,864	TOTAL OF LIABILITIES AND EQUITIES
LAPORAN LABA RUGI DAN PENGHASILAN KOMPREHENSIF LAIN						STATEMENT OF INCOME AND LOSS AND OTHER COMPREHENSIVE INCOME
PENDAPATAN DAN BEBAN OPERASIONAL						OPERATIONAL INCOME AND EXPENSES
Pendapatan bunga	6,574,099	6,198,332	5,691,785	5,019,023	4,317,112	Interest Income
Beban bunga	(2,908,589)	(2,756,746)	(2,386,400)	(1,797,318)	(1,692,956)	Interest Expense
Pendapatan bunga - neto	3,665,510	3,441,586	3,305,385	3,221,705	2,624,156	Interest Income - net
Pendapatan operasional lainnya	416,760	420,966	384,593	516,530	201,726	Other operating income
Pembentukan cadangan kerugian penurunan nilai	(213,601)	(47,299)	(293,855)	(612,955)	(741,825)	Provision for impairment losses
Beban operasional lainnya						Other operating expenses
Tenaga kerja	(893,689)	(872,052)	(849,714)	(910,260)	(703,393)	Salaries
Umum dan administrasi	(934,174)	(891,946)	(716,496)	(644,885)	(540,776)	General and administrative
Kerugian atas perubahan nilai wajar efek-efek - neto	(1,179)	-	-	-	-	Loss from the changes in fair value of securities - net
Total beban operasional lainnya	(1,829,042)	(1,763,998)	(1,566,210)	(1,555,145)	(1,244,169)	Total other operating expenses
LABA OPERASIONAL	2,039,627	2,051,255	1,829,913	1,570,135	839,888	OPERATING INCOME
Pendapatan (beban) non operasional - neto	1,453	(11,622)	(4,738)	(2,900)	1,344	Non-operating income (expenses) - net
LABA SEBELUM BEBAN PAJAK	2,041,080	2,039,633	1,825,175	1,567,235	841,231	INCOME BEFORE TAX EXPENSES
Beban pajak	(460,000)	(462,083)	(415,772)	(361,123)	(195,554)	Tax expenses
LABA TAHUN BERJALAN	1,581,080	1,577,550	1,409,403	1,206,112	645,677	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 liabilitas imbalan kerja	(3,191)	16,995	(5,040)	(10,000)	1,264	Remeasurement of post employee benefit liabilities
Pajak penghasilan terkait	702	(3,739)	1,109	2,199	257	Related income tax
Pos-pos yang akan direklasifikasi ke laba rugi:						Items that will be reclassified to profit or loss:
Keuntungan (kerugian) neto yang belum direalisasi dari peningkatan (penurunan) nilai wajar efek-efek yang tersedia untuk dijual	239,026	(100,726)	61,994	(79,786)	(31,073)	Net unrealized (loss)/ gain on changes in fair value of securities at fair value through other comprehensive income



Uraian	2025	2024	2023	2022	2021	Description
Pajak penghasilan terkait	(52,586)	22,160	(13,639)	17,553	5,891	Related income tax
Penghasilan (kerugian) komprehensif lain tahun berjalan - setelah pajak	183,951	(65,310)	44,424	(70,034)	(23,662)	Other comprehensive income/(loss) for the year
TOTAL PENGHASILAN KOMPREHENSIF TAHUN BERJALAN	1,765,031	1,512,240	1,453,827	1,136,078	622,015	TOTAL COMPREHENSIVE INCOME FOR THE YEAR
LABA PER SAHAM DASAR (Nilai penuh)	964,89	962.74	860.12	736.06	394.04	BASIC EARNINGS PER SHARE (full amount)
LAPORAN ARUS KAS						STATEMENT OF CASH FLOW
ARUS KAS DARI AKTIVITAS OPERASI			CASH FLOWS FROM OPERATING ACTIVITIES			
Penerimaan dari pendapatan bunga	6,518,595	6,191,172	5,763,328	5,051,414	4,313,369	Receipt from interest income
Pembayaran beban bunga	(2,880,909)	(2,754,273)	(2,352,958)	(1,775,227)	(1,671,172)	Payments of interest expenses
Penerimaan pendapatan operasional lainnya	413,401	431,935	338,380	516,530	201,726	Receipt from other operating income
Pembayaran beban tenaga kerja	(934,073)	(912,580)	(870,754)	(752,196)	(614,624)	Paymets of salaries expenses
Pembayaran beban umum dan administrasi	(676,290)	(674,512)	(463,392)	(390,863)	(294,312)	Payments of general and administrative expenses
Penerimaan pendapatan non operasional - neto	1,249	(4,455)	(4,738)	(2,995)	1,249	Paymennt of non -operating expenses - net
Pembayaran beban pajak penghasilan badan	(386,928)	(390,759)	(486,941)	(406,267)	(280,641)	Payment of corporate income tax
Arus kas operasional sebelum perubahan atas aset dan liabilitas operasi	2,055,045	1,886,528	1,922,925	2,240,396	1,655,585	Cash flows before changes in operating assets and liabilities
Penurunan (kenaikan) aset operasi:						(Increase)/decrease in operating assets:
Efek-efek diukur pada nilai wajar melalui laba rugi	(639,755)	-	-	-	-	Securities measured at fair value through profit or loss
Efek-efek yang dibeli dengan janji dijual kembali	262,086	5,201,686	(1,098,028)	(236,408)	(4,087,988)	Securities purchased under agreement to resell
Kredit yang diberikan	(4,529,985)	(5,236,035)	(4,793,450)	(5,737,640)	(6,135,578)	Loans
Biaya dibayar di muka	(13,868)	1,582	(18,017)	1,091	2,650	Prepaid expenses
Aset lain-lain	(31,719)	(5,655)	(6,532)	(8,041)	(113,058)	Other assets
Kenaikan (penurunan) liabilitas operasi:						Increase/(decrease) in operating liabilities:
Liabilitas segera	(804,025)	(405,317)	206,828	303,242	185,934	Liabilities due immediately
Simpanan nasabah						Deposits from customers
Giro	(590,876)	74,375	60,255	740,194	47,134	Current Accounts
Tabungan	2,020,413	1,817,597	653,323	1,284,135	1,854,964	Saving deposits
Deposito	4,776,488	1,955,959	3,598,742	4,496,217	4,637,564	Time deposits
Simpanan dari bank lain	(705,264)	397,192	87,071	153,840	102,229	Deposits from other banks



Uraian	2025	2024	2023	2022	2021	Description
Efek-efek yang dijual dengan janji dibeli kembali	(225,076)	225,076		-	-	Securities sold under agreement to repurchase
Utang pajak	(1,184)	(11,333)	12,392	5,967	(2,854)	Utang pajak
Liabilitas lain-lain	(16,946)	(14,907)	(3,963)	28,934	127,528	Liabilitas lain-lain
Kas netto diperoleh dari/(digunakan untuk) kegiatan operasi	1,555,334	5,886,748	621,546	3,271,927	(1,725,890)	Net cash generated from operating activities
ARUS KAS DARI AKTIVITAS INVESTASI						CASH FLOES FROM INVESTING ACTIVITIES
Pembelian aset tetap	(182,878)	(85,384)	(106,811)	(88,864)	(162,930)	Acquisition of fixed assets
Penjualan aset tetap	-	7	-	95	104	Sale of fixed assets
Pembelian aset tidak berwujud	(55,966)	(104,697)	(9,474)	(32,677)	(6,599)	Acquisition of intangible assets
Perolehan aset hak guna	(70,755)	(58,188)	(37,252)	(53,691)	(69,735)	Acquisition of rights of use assets
Pembelian efek-efek yang diukur pada nilai wajar melalui penghasilan komprehensif lain	(3,999,845)	(1,588,379)	(1,795,915)	-	(2,459,621)	Purchases of securities at fair value through other comprehensive income
Pembelian efek-efek yang diukur pada biaya perolehan diamortisasi	(18,936,812)	(9,286,685)	(350,758)	(566,592)	(2,967,939)	Purchases of securities at amortized cost
Penerimaan dari efek-efek yang telah jatuh tempo	23,538,788	6,415,504	90,000	540,000	283,210	Proceeds from matured securities
Penerimaan dari penjualan efek-efek yang diukur pada nilai wajar melalui penghasilan komprehensif lain	-	205,305	118,920	209,400	271,050	Proceeds from sale of securities at fair value through other comprehensive income
Kas netto digunakan untuk aktivitas investasi	292,532	(4,502,517)	(2,091,290)	7,671	(5,112,461)	Net cash generate from/ (used in) investing activities
ARUS KAS DARI AKTIVITAS PENDANAAN						CASH FLOWS FROM FINANCING ACTIVITIES
Penerimaan dari pinjaman yang diterima	3,750,000	1,750,000	2,500,000	1,250,000	1,250,000	Proceeds from borrowings
Pembayaran atas pinjaman yang diterima	(4,500,000)	(250,000)	(1,750,000)	-	(600,000)	Payment of borrowings
Penerimaan atas penerbitan surat berharga	1,500,000	-	-	-	-	Proceed from insurance of securities
(Pembayaran atas) penerimaan dari surat berharga yang diterbitkan	-	(1,100,000)	-	(1,200,000)	2,000,000	Payment of securities issued
Pembayaran dividen	(157,755)	(140,940)	(120,611)	(80,710)	(64,374)	Payment of dividend
Biaya emisi dari surat berharga yang diterbitkan	-	-	-	-	(6,642)	Payments of securities issuance costs
Pembayaran liabilitas sewa	(49,503)	(48,450)	(44,620)	(44,204)	(30,567)	Payments of lease liabilities
Biaya emisi dari surat berharga yang diterbitkan	(5,238)	-	-	-	-	Payments of securities issuance costs
Kas netto diperoleh dari aktivitas pendanaan	537,504	210,610	584,769	(74,914)	2,548,417	Net cash generated from financing activities



Uraian	2025	2024	2023	2022	2021	Description
(PENURUNAN) KENAIKAN NETO KAS DAN SETARA KAS	2,385,370	1,594,841	(884,975)	3,204,684	(4,289,934)	INCREASE IN CASH AND CASH EQUIVALENT
KAS DAN SETARA KAS PADA AWAL TAHUN	5,487,375	3,892,534	4,777,509	1,572,825	5,862,760	CASH AND CASH EQUIVALENTS AT BEGINNING OF YEAR
KAS DAN SETARA KAS PADA AKHIR TAHUN	7,872,745	5,487,375	3,892,534	4,777,509	1,572,826	CASH AND CASH EQUIVALENTS AT THE END OF YEAR
RASIO KEUANGAN						FINANCIAL RATIOS
PERMODALAN						CAPITAL
Rasio-Kewajiban Penyediaan Modal Minimum (KPMM)	30.47%	27.43%	24.91%	20.20%	19.41%	Capital Adequacy Ratio (KPMM)
Aktiva tetap terhadap Modal	21.34%	22.26%	24.64%	27.98%	30.68%	Fixed assets to capital
ASET PRODUKTIF						PRODUCTIVE ASSETS
Aset Produktif dan Aset Non Produktif Bermasalah Terhadap Total Aset Produktif dan Aset Non Produktif	0.45%	0.28%	0.31%	0.53%	0.55%	Problematic Earning Assets and Non-Earning Assets to Total Earning Assets and Non-Earning Assets
Aset Produktif Bermasalah Terhadap Total Aset Produktif	0.44%	0.27%	0.30%	0.52%	0.54%	Non Performing Earning Assets Against Total Earning Assets
CKPN Aset Keuangan Terhadap Aset Produktif	1.07%	1.26%	1.83%	2.17%	1.83%	CKPN of Financial Assets against Earning Assets
KUALITAS KREDIT						LOAN QUALITY
NPL – Gross	0.63%	0.38%	0.44%	0.75%	0.75%	NPL – Gross
NPL – Nett	0.32%	0.14%	0.08%	0.07%	0.20%	NPL – Nett
SOLVABILITAS						SOLVENCY
Rasio Liabilitas Terhadap Jumlah Aset	87.13%	88.24%	89.40%	90.77%	91.16%	Ratio of Liabilities to Total Assets
Rasio Liabilitas Terhadap Ekuitas	677.2%	750.4%	843.5%	960.6%	1.030.6%	Liability to Equity Ratio
PROFITABILITAS						PROFITABILITY
NIM	5.42%	5.56%	6.10%	6.81%	7.12%	NIM
ROA	2.99%	3.26%	3.27%	3.21%	2.04%	ROA
ROE	18.90%	22.89%	25.23%	27.55%	17.74%	ROE
Rasio Laba (Rugi) Terhadap Pendapatan	22.60%	23.83%	23.19%	21.79%	14.29%	Profit (Loss) to Income Ratio
EFISIENSI						EFFICIENCY
BOPO	70.85%	69.02%	69.88%	71.64%	81.41%	BOPO
LIKUIDITAS						LIQUIDITY
LDR/LFR	91.82%	94.75%	91.94%	90.77%	91.86%	LDR/LFR
CASA	23.31%	23.35%	21.14%	21.62%	19.79%	CASA



Uraian	2025	2024	2023	2022	2021	Description
KEPATUHAN						OBEDIENCE
1a. Persentase Pelanggaran BMPK				1a. Percentage of LLL Violations		
Pihak Terkait	0.00%	0.00%	0.00%	0.00%	0.00%	Related parties
Pihak tidak terkait	0.00%	0.00%	0.00%	0.00%	0.00%	Unrelated parties
1b. Persentase Pelampauan BMPK				1b. Percentage in excess of the LLL		
Pihak Terkait	0.00%	0.00%	0.00%	0.00%	0.00%	Related parties
Pihak Tidak Terkait	0.00%	0.00%	0.00%	0.00%	0.00%	Unrelated parties
GWM Rupiah	5.88%	5.02%	6.32%	7.02%	3.51%	Rupiah Statutory Reserves
PDN	0.00%	0.00%	0.00%	0.00%	0.00%	nop
RASIO LAINNYA						OTHER RATIO
CIR	44.83%	45.67%	43.70%	42.79%	44.03%	CIR
CAR	30.47%	27.43%	24.91%	20.20%	19.41%	CAR
PPA terhadap Aktiva Produktif	1.07%	1.26%	1.83%	2.17%	1.83%	PPA on Earning Assets
Pemenuhan PPA	110.97%	142.67%	184.87%	179.05%	166.28%	PPA Compliance

Catatan untuk pembaca laporan: Tabel dan grafik pada laporan ini memaparkan data numerik dengan standar Bahasa Inggris, sedangkan pemaparan numerik dalam teks menggunakan standar Bahasa Inggris dan Indonesia sesuai dengan konteksnya.

Note to the report readers: The tables and graphs in this report present numerical data in standard English, while the numerical presentation in the text uses standard English and Indonesian according to the context.

Ikhtisar Operasional

Operational Highlight

Tabel Kinerja Produk Kredit

Table of Loan Products Performance

(dalam jutaan Rupiah / in IDR million)

Keterangan	2025	2024	2023	2022	2021	Description
Mikro	616,606	423,466	379,814	437,858	538,089	Micro
Retail	83,366	128,198	63,909	101,499	279,280	Retail
Pensiun	49,830,744	45,709,750	40,907,063	36,371,613	30,533,715	Pension
TOTAL	50,530,716	46,261,415	41,350,787	36,910,969	31,351,083	TOTAL

Tabel Jumlah Dana Pihak Ketiga

Table of Total Third Party Funds

(dalam jutaan Rupiah / in IDR million)

Keterangan	2025	2024	2023	2022	2021	Description
Tabungan	12,392,749	10,372,334	8,554,739	7,901,413	6,601,844	Savings
Giro	434,920	1,025,796	951,421	891,166	150,971	Current Account
Deposito Berjangka	42,202,904	37,426,417	35,470,456	31,871,718	27,375,071	Time Deposit
TOTAL	55,030,573	48,824,547	44,976,616	40,664,296	34,127,887	TOTAL



Informasi Saham

Stock Information

Sampai dengan 31 Desember 2025, Bank Mandiri Taspen belum menjadi perusahaan yang mencatatkan sahamnya di bursa saham. Dengan demikian, tidak terdapat informasi saham di antaranya kapitalisasi pasar, harga saham tertinggi, terendah, dan penutupan serta volume perdagangan saham. Sedangkan informasi modal saham selama dua tahun terakhir disajikan sebagai berikut:

As of December 31, 2025, Bank Mandiri Taspen has not yet become a company that has listed its shares on the stock exchange. Thus, there is no information market capitalization, highest, lowest and closing share prices and trading volume on the stock exchange where the shares are listed. Meanwhile, shared capital information for the last two years is presented as follows:

Tabel Informasi Modal Saham
Share Capital Information Table

(dalam jutaan Rupiah / in IDR million)

Uraian / Description	2025	2024
Modal saham – nilai nominal Rp500 (nilai penuh) per saham Modal dasar 1.639.301.632 lembar saham, ditempatkan dan disetor penuh -1.638.608.705 lembar saham pada tanggal 31 Desember 2025 dan 2024 Share Capital – Rp500 (full amount) par value per share Authorized Capital – 1,639,301,632 shares issued and fully paid – 1,638,608,705 shares as December 31, 2025 and 2024.	819,304	819,304

Aksi Korporasi

Pada tahun 2025, Bank Mandiri Taspen tidak melakukan Aksi Korporasi terkait dengan aktivitas yang berpengaruh terhadap jumlah saham.

Corporate Action

In 2025, Bank Mandiri Taspen will not carry out Corporate Actions related to activities that affect the number of shares.

Aksi Penghentian Sementara Perdagangan Saham (*Suspension*) dan/atau Penghapusan Pencatatan Saham (*Delisting*)

Sampai dengan 31 Desember 2025, Bank Mandiri Taspen belum menjadi perusahaan yang mencatatkan sahamnya di bursa saham. Dengan demikian, tidak terdapat Aksi Penghentian Sementara Perdagangan Saham (*Suspension*) dan/atau Penghapusan Pencatatan Saham (*Delisting*).

Action of Provisional Suspension of Share Trading (*Suspension*) and/or Delisting of Share

As of December 31, 2025 Bank Mandiri Taspen has not yet become a company that has listed its shares on the stock exchange. Thus, there is no Action to Temporarily Stop Trading Shares (*Suspension*) and/or Delisting of Shares.



Informasi Obligasi, Sukuk atau Obligasi Konversi

Information Of Bond, Sukuk and Conversion Bonds

Tabel Kronologi Penerbitan Obligasi Bank Mandiri Taspen
Table of Bank Mandiri Taspen Bond Information

No	Uraian Description	Tanggal Penerbitan Issuance Date	Tenor	Mata Uang Currency	Jumlah Obligasi Total Bonds	
1.	Berkelanjutan I Tahap II Tahun 2021 Seri B Sustainable I Phase II 2021 Series B	28 April 2021 April 28, 2021	5 Tahun 5 Years	Rupiah IDR	1,200,000,000	
2.	Obligasi Berkelanjutan II Bank Mandiri Taspen Tahap I Tahun 2025 Seri A Sustainable Bonds II Bank Mandiri Taspen Phase I Year 2025 Series A	4 Juli 2025 July 4, 2025	3 Tahun 3 Years	Rupiah IDR	800,000,000,000	
3.	Obligasi Berkelanjutan II Bank Mandiri Taspen Tahap I Tahun 2025 Seri B Sustainable Bonds II Bank Mandiri Taspen Phase I Year 2025 Series B	4 Juli 2025 July 4, 2025	5 Tahun 5 Years	Rupiah IDR	700,000,000,000	

Sampai dengan 31 Desember 2025, Bank Mandiri Taspen tidak memiliki Sukuk dan Obligasi Konversi, sehingga tidak terdapat informasi mengenai Sukuk maupun Obligasi Konversi.

As of December 31, 2025, Bank Mandiri Taspen does not have Sukuk and Convertible Bonds, so there is no information regarding Sukuk or Convertible Bonds.



	Harga Penawaran Bid price	Tanggal Jatuh Tempo Maturity date	Tingkat Suku Bunga Interest Rate	Status Pembayaran Payment status	Peringkat / Rating		Wali Amanat Trustee
					2025	2024	
	100% dari jumlah pokok obligasi 100% of the principal amount of the bond	28 April 2026 April 28, 2026	7.25%	Belum Lunas Not yet paid off	AA(idn) Oleh Fitch	AA(idn) Oleh Fitch	Bank Permata
	100% dari jumlah pokok obligasi 100% of the principal amount of the bond	4 Juli 2028 July 4, 2028	6.65%	Belum Lunas Not yet paid off	AAA(id) Oleh Pefindo	-	BRI
	100% dari jumlah pokok obligasi 100% of the principal amount of the bond	4 Juli 2030 Juli 4, 2030	6.80%	Belum Lunas Not yet paid off	AAA(id) Oleh Pefindo	-	BRI



Peristiwa Penting

Important Events



23 Januari / January 2025

Bank Mandiri Taspen meluncurkan *Online Onboarding* yang merupakan fitur baru Movin.

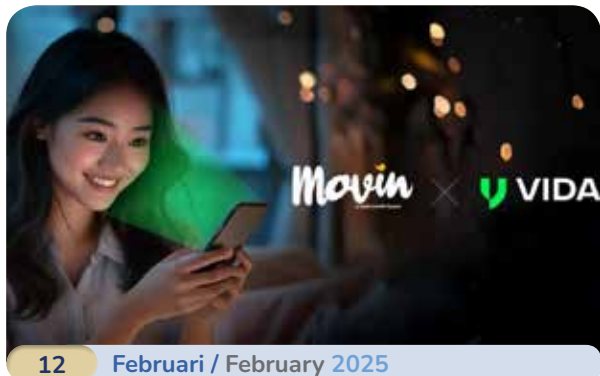
Bank Mandiri Taspen launched the Online Onboarding feature as part of the Movin platform.



26 Januari / January 2025

Bank Mandiri Taspen Beri Bantuan CSR ke Balai Konservasi dan Yayasan dalam rangka HUT Ke-10.

Bank Mandiri Taspen provided CSR assistance to a Conservation Agency and a Foundation in commemoration of its 10th Anniversary



12 Februari / February 2025

Bank Mandiri Taspen Luncurkan Fitur *Online Onboarding* dengan Teknologi VIDA.

Bank Mandiri Taspen launched the Online Onboarding feature utilizing VIDA technology.



27 Februari / February 2025

Bank Mandiri Taspen menggelar acara “Undian Kemilau Mantap Bertabur Hadiah” tahap II.

Bank Mandiri Taspen held the second phase of the “Undian Kemilau Mantap Bertabur Hadiah” event.



15 Maret / March 2025

Bank Mandiri Taspen Pontianak Gelar Mantap Cooking Club & Safari Ramadhan untuk Perkuat Silaturahmi dan Kesejahteraan Nasabah.

Bank Mandiri Taspen Pontianak organized the Mantap Cooking Club and Ramadan Safari to strengthen relationships and enhance customer welfare.



21 Maret / March 2025

Bank Mandiri Taspen telah melibatkan sekitar 380 ribu nasabahnya dalam sekitar 6500-an kegiatan Tiga Pilar Mantap. Bank Mandiri Taspen engaged approximately 380 thousand customers in around 6,500 activities under the Three Pillars of Mantap program.



28 Maret / March 2025

Taspen dan Bank Mandiri Taspen berpartisipasi dalam Program Kementerian BUMN "Mudik Aman Sampai Tujuan" dengan memberangkatkan sebanyak 160 pemudik untuk tujuan ke wilayah Jawa dan Sumatera.

Taspen and Bank Mandiri Taspen participated in the Ministry of State-Owned Enterprises' "Mudik Aman Sampai Tujuan" program by dispatching 160 homebound travelers to destinations across Java and Sumatera.



19 Mei / May 2025

Bank Mandiri Taspen menggandeng PT Asuransi Jiwa IFG (IFG Life) dalam kerja sama strategis untuk memasarkan produk IFG Credit Life Insurance untuk memperluas akses perlindungan finansial kepada masyarakat, khususnya nasabah UMKM dan pensiunan.

Bank Mandiri Taspen entered into a strategic partnership with PT Asuransi Jiwa IFG (IFG Life) to market IFG Credit Life Insurance products, aiming to expand access to financial protection, particularly for MSME customers and pensioners.



11 Juni / June 2025

Bank Mandiri Taspen menerbitkan obligasi melalui skema Penawaran Umum Berkelanjutan (PUB) II, dengan target total dana sebesar Rp3 triliun.

Bank Mandiri Taspen issued bonds under the Shelf Registration (PUB) II scheme, with a total fundraising target of IDR3 trillion.



20 Juni / June 2025

Bank Mandiri Taspen bersama PT Klik n Klin meluncurkan outlet perdana SiMantap Laundry. Kolaborasi ini menjadi langkah nyata dalam mengembangkan kewirausahaan berbasis komunitas pensiunan sekaligus mendorong digitalisasi transaksi di sektor usaha mikro.

Bank Mandiri Taspen, in collaboration with PT Klik n Klin, launched the first SiMantap Laundry outlet. This collaboration marked a tangible step in fostering entrepreneurship among pensioner communities while promoting transaction digitalization in the micro business sector.



2 Juli / July 2025

Bank Mandiri Taspen menyalurkan bantuan sosial kepada 310 masyarakat lanjut usia (lansia) dalam rangka menyambut Hari Ulang Tahun ke-80 Republik Indonesia.

Bank Mandiri Taspen distributed social assistance to 310 elderly beneficiaries in celebration of the 80th Anniversary of the Republic of Indonesia.



5 Agustus / August 2025

Bank Mandiri Taspen dan PT ASABRI memberikan penghargaan khusus kepada veteran TNI Angkatan Udara (TNI AU). Penghargaan diberikan kepada dua peserta PT ASABRI Purnawirawarn TNI AU di momentum HUT RI ke-80.

Bank Mandiri Taspen migrated its banking operations system to the latest platform, the New Core Banking System (NCBS). This initiative formed part of the Company's digital transformation efforts to deliver faster, more secure, and more efficient services to all customers.



17 Agustus / August 2025

Bank Mandiri Taspen melakukan perubahan sistem operasional perbankannya ke platform terbaru, *New Core Banking System* (NCBS). Langkah ini menjadi bagian dari transformasi digital perseroan untuk menghadirkan layanan yang lebih cepat, aman, dan efisien bagi seluruh nasabah.

Bank Mandiri Taspen implemented a migration of its banking operational system to the latest platform, the New Core Banking System (NCBS). This initiative formed part of the Company's digital transformation efforts to deliver faster, more secure, and more efficient services to all customers.



20 September 2025

Bank Mandiri Taspen berkomitmen meningkatkan ekonomi dan kesejahteraan masyarakat, utamanya para pensiunan Aparatur Sipil Negara (ASN) dan TNI/Polri, melalui *Grand Opening* Warung Mantap Sejahtera dan Toko Pertama Agen Club Mantap.

Bank Mandiri Taspen demonstrated its commitment to improving the economy and social welfare, particularly for retired Civil Servants (ASN) and members of the Indonesian National Armed Forces/Police (TNI/Polri), through the Grand Opening of Warung Mantap Sejahtera and the first Agen Club Mantap store.



30 September 2025

Dukung Peningkatan Kualitas Pendidikan, Bank Mandiri Taspen Hadirkan Ruang Belajar Mantap di Kupang.

In support of enhancing the quality of education, Bank Mandiri Taspen established the Ruang Belajar Mantap learning facility in Kupang.



7 Oktober / October 2025

Pemerintah Kota Payakumbuh menerima bantuan dari Bank Mandiri Taspen melalui program *Corporate Social Responsibility* (CSR) untuk membantu para korban musibah kebakaran di Pusat Pertokoan Pasar Payakumbuh.

The Payakumbuh City Government received assistance from Bank Mandiri Taspen through its Corporate Social Responsibility (CSR) program to support victims of a fire incident at the Payakumbuh Market commercial area.



17 Oktober / October 2025

Dalam rangka memeriahkan Hari Ulang Tahun Bank Mandiri ke 27 *Livin Fest* 2025 Bank Mandiri Taspen turut hadir dan berpartisipasi aktif dalam kegiatan perayaan yang digelar dengan penuh semangat dan kebersamaan.

In celebration of the 27th Anniversary of Bank Mandiri, Bank Mandiri Taspen actively participated in the *Livin Fest* 2025 event, which was held with a spirit of enthusiasm and togetherness.



24 Oktober / October 2025

Bank Mandiri Taspen membekali 50 wirausaha melalui program Mantapreneur sebagai upaya mendorong peningkatan kapasitas usaha agar mampu naik kelas dan siap menembus pasar ekspor ke mancanegara.

Bank Mandiri Taspen empowered 50 entrepreneurs through the Mantapreneur program as part of its efforts to enhance business capacity, enabling them to scale up and become export-ready for international markets.



2 November 2025

Dalam semangat memperingati Bulan Kesadaran Kanker Payudara Sedunia, PT AXA Mandiri Financial Services (AXA Mandiri) bersama Bank Mandiri Taspen menggelar talkshow bertajuk “Lebih Sehat, Lebih Cermat, Lebih Mandiri – Sadari Kanker Payudara Sejak Dini”.

In commemoration of Breast Cancer Awareness Month, PT AXA Mandiri Financial Services (AXA Mandiri), in collaboration with Bank Mandiri Taspen, held a talk show titled “Healthier, More Aware, More Independent – Early Detection of Breast Cancer.”



22 November 2025

Sebanyak 250 warga di Provinsi Riau menerima alat bantu dengar melalui Program Mantap Mendengar, salah satu kegiatan tanggung jawab sosial perusahaan (CSR) Bank Mandiri Taspen.

A total of 250 residents in Riau received hearing aids through the Mantap Mendengar Program, one of the Corporate Social Responsibility (CSR) initiatives of Bank Mandiri Taspen.



8 Desember / December 2025

Bank Mandiri Taspen melalui kolaborasi bersama Mandiri Amal Insani (MAI) dalam aksi kemanusiaan untuk membantu warga terdampak bencana.

Bank Mandiri Taspen, in collaboration with Mandiri Amal Insani (MAI), carried out humanitarian initiatives to assist communities affected by disasters.



Laporan Direksi dan Dewan Komisaris





Report of Directors and Board of Commissioners





Laporan Direksi

Board of Directors' Report



**Pemegang saham dan para Pemangku
Kepentingan lainnya yang kami
hormati,**

Segala puji dan syukur kami panjatkan
ke hadirat Tuhan Yang Maha Esa atas
rahmat dan karunia-Nya, sehingga di
tahun 2025 Bank Mandiri Taspen dapat
menghasilkan kinerja yang positif dan
pencapaian yang membanggakan.

Dear Shareholders and Stakeholders,

We express our praise and gratitude
to the presence of God Almighty for
His grace and blessings, so Bank
Mandiri Taspen could produce
positive performance and proud
achievements in 2025.

Panji Irawan

Direktur Utama
President Director



Puji dan syukur kami panjatkan ke hadirat Tuhan Yang Maha Esa atas rahmat dan karunia-Nya, sehingga Bank Mandiri Taspen dapat melalui tahun 2025 dengan kinerja yang tetap terjaga di tengah dinamika perekonomian yang penuh tantangan. Sepanjang tahun 2025, Bank terus memperkuat perannya sebagai institusi keuangan yang fokus pada segmen pensiunan dan pelaku usaha mikro, kecil, dan menengah (UMKM) dengan berbagai inisiatif strategis untuk mendorong pertumbuhan bisnis yang berkelanjutan.

Pada kesempatan ini, perkenankanlah kami menyampaikan laporan pengelolaan Bank untuk tahun buku 2025 yang meliputi analisis kinerja Bank, analisis prospek perusahaan, perkembangan penerapan tata kelola perusahaan, penilaian kinerja Komite di bawah Direksi serta perubahan komposisi Direksi.

Tentang Bank

Kegiatan usaha Bank Mandiri Taspen sebagaimana tercantum dalam Anggaran Dasar adalah untuk memenuhi maksud dan tujuan Bank, yaitu mengembangkan berbagai produk dan layanan yang sesuai dengan kebutuhan masyarakat, khususnya dalam melayani nasabah pensiunan dan pelaku UMKM. Produk-produk dari Bank Mandiri Taspen meliputi:

1. Produk Dana yang terdiri dari produk Tabungan siMantap, Tabungan siMantap Pensiun, Tabungan siMantap Berjangka (TSB), Tabungan siMantap Reward (SMARD), Tabungan SMARD Funtastic, TabunganKu, Deposito Deposito Pro, dan Giro.
2. Produk Kredit yang terdiri dari produk Kredit Mikro, Kredit Retail, Kredit Pensiun, Kredit Agunan Tunai, Kredit Tanpa Agunan, dan Kredit Kendaraan Bermotor *Joint Financing*.
3. Jasa layanan yang terdiri dari jasa Mantap Cash Management, Movin by Bank Mandiri Taspen, Referensi Bank, Transfer, Layanan Pembayaran (*Online Payment*), Inkaso, Agen Penjual Efek Reksa Dana, QRIS Acquirer, Virtual Account, dan WhatsApp Banking.

Untuk memberikan kemudahan dan kecepatan layanan kepada nasabah, Bank Mandiri Taspen memiliki jaringan kerja yang tersebar luas hampir di seluruh wilayah Indonesia. Area pelayanan Bank Mandiri Taspen terdiri dari 9 (sembilan) Distribution. Distribution 1 meliputi wilayah Sumatera Utara, Sumatera Barat, Riau, dan Kepulauan Riau. Distribution 2 meliputi wilayah Jambi, Bengkulu, Sumatera Selatan, Lampung, dan Bangka Belitung. Distribution 3 meliputi wilayah Banten dan DKI Jakarta (Jabodetabek). Distribution 4 meliputi wilayah Jawa Barat. Distribution 5 meliputi wilayah Jawa Tengah dan Daerah Istimewa Yogyakarta. Distribution 6 meliputi wilayah Jawa Timur. Distribution 7 meliputi wilayah Bali, NTB, dan NTT. Distribution 8 meliputi wilayah Kalimantan Barat, Kalimantan Selatan, Kalimantan Tengah, Kalimantan Timur, dan Kalimantan Utara. Distribution 9 meliputi wilayah Sulawesi Utara, Gorontalo,

Additionally, we thanked and were grateful to the God Almighty for His favor and kindness, so that Bank Mandiri Taspen could pass 2025 with maintained performance amidst the challenging economic dynamics. During 2025, the Bank continuously affirmed its role as a financial institution focused on the pensioner segment and micro, small, and medium enterprises (MSMEs) with various strategic initiatives to encourage sustainable business growth.

On this chance, allow us to submit the Bank's management report for the 2025 fiscal year, which included an analysis of the Bank's performance and the company's prospects, developments in the implementation of corporate governance, an assessment of the performance of the Committees under the Board of Directors, and changes to the composition of the Board of Directors.

About The Bank

As drafted in its Articles of Association, Bank Mandiri Taspen's business activities are to satisfy the Bank's purposes and objectives, such as to develop various products and services that meet the needs of the community, particularly in serving retired customers and MSMEs. Bank Mandiri Taspen's products include:

1. Fund products, including siMantap Savings, siMantap Pension Savings, siMantap Futures Savings (TSB), siMantap Reward Savings (SMARD), SMARD Funtastic Savings, TabunganKu, Deposit Pro, and Current Accounts.
2. Credit products, consisting of Micro Loans, Retail Loans, Pension Loans, Cash Collateral Loans, Non-Collateral Loans, and Joint Financing Automobile Loans.
3. Services, comprising Mantap Cash Management, Movin by Bank Mandiri Taspen, Bank References, Transfer, Online Payment, Collections, Mutual Fund Securities Selling Agent, QRIS Acquirer, Virtual Account, and WhatsApp Banking.

To provide convenience and service acceleration to customers, Bank Mandiri Taspen has a network that is spread almost throughout Indonesia. Bank Mandiri Taspen's service area consists of 9 (nine) Distributions. Distribution 1 covers the areas of North Sumatra, West Sumatra, Riau, and the Riau Islands. Distribution 2 covers the areas of Jambi, Bengkulu, South Sumatra, Lampung, and Bangka Belitung. Distribution 3 covers the areas Banten and DKI Jakarta (Jabodetabek). Distribution 5 covers the area of Central Java and the Special Region of Yogyakarta. Distribution 6 covers the area of East Java. Distribution 7 covers the areas of Bali, NTB, and NTT. Distribution 8 covers the areas of West Kalimantan, South Kalimantan, Central Kalimantan, East Kalimantan, and North Kalimantan. Distribution 9 covers the areas of North Sulawesi, Gorontalo, West Sulawesi, South Sulawesi, Central Sulawesi,



Sulawesi Barat, Sulawesi Selatan, Sulawesi Tengah, Sulawesi Tenggara, Maluku, Maluku Utara, Papua Barat, Papua Tengah, dan Papua. Per 31 Desember 2025, Bank Mandiri Taspen memiliki 1 (satu) Kantor Pusat Operasional dan 290 Jaringan Kantor yang meliputi Koordinator Wilayah, Kantor Cabang, Kantor Cabang Pembantu, dan Kantor Fungsional. Sampai dengan 31 Desember 2025, wilayah operasional Bank Mandiri Taspen masih fokus di dalam negeri, dan belum memiliki Kantor Cabang Luar Negeri.

Pelaksanaan jalannya kepengurusan Bank terlihat pada struktur organisasi Bank Mandiri Taspen yang terbagi menjadi 6 (enam) Direktorat di bawah Direktur Utama dan Wakil Direktur Utama. Direktorat tersebut yaitu, Direktorat Bisnis, Direktorat Funding (Retail & Network), Direktorat Transformasi dan Pengembangan Usaha, Direktorat IT & Digital, Direktorat Compliance & Human Resource serta Direktorat Keuangan & Risk. Tiap-tiap Direktorat terbagi menjadi beberapa Divisi yang mendukung pelaksanaan tugas Direksi terkait. Direktur Utama dan Wakil Direktur Utama membawahi seluruh Direktorat, Divisi Corporate Secretary & Legal, Divisi Strategic Procurement & Asset Management, Divisi Internal Audit dan Office of Chief Economist. Direktorat Bisnis didukung oleh Divisi Productive Loan, Divisi Consumer Loan, Divisi Pension & Business Management, dan Divisi Treasury & F.I. Direktorat Funding (Retail & Network) didukung oleh Divisi Funding & Investment Product, Divisi Distribution Network Strategic dan Divisi Portfolio Management. Direktorat Transformasi dan Pengembangan Usaha didukung oleh Divisi Strategic Business Development, Divisi Operational & Service Excellence, Divisi Strategic Digital & Corporate Transformation dan Unit Transformation Task Force. Direktorat IT & Digital didukung oleh SEVP Operations dan juga didukung oleh Divisi Central Operation, Divisi Credit Operation, Divisi Digital Banking Operation, Divisi IT Planning & Development, Divisi IT Operations, Divisi CISO, serta Unit Digital Transformation. Direktorat Compliance & Human Resource didukung oleh Divisi Compliance, Divisi Human Capital, Divisi Risk Business Control, dan Unit APUPPT & PPPSPM. Direktorat Keuangan & Risk didukung oleh Divisi Strategy & Performance Management, Divisi Accounting, Divisi Risk Management dan Divisi Credit Risk Approval.

Dalam menjalankan kegiatan operasionalnya, Bank Mandiri Taspen memiliki sebanyak 3.544 orang karyawan. Rincian tingkat pendidikan karyawan tersebut yaitu, 72 orang berjenjang pendidikan Pasca Sarjana, 3.062 orang berjenjang pendidikan Sarjana, 333 orang berjenjang pendidikan Diploma, 76 orang berjenjang pendidikan SMA dan 1 (satu) orang berjenjang pendidikan SMP.

Southeast Sulawesi, Maluku, North Maluku, West Papua, Central Papua, and Papua. As of December 31, 2025, Bank Mandiri Taspen has 1 (one) Operational Head Office and 290 Office Networks, including Regional Coordinators, Branch Offices, Sub-Branch Offices, and Functional Offices. As of December 31, 2025, Bank Mandiri Taspen's operational area was focused domestically and had not had any overseas branch offices.

The implementation of the Bank's management is seen in the organizational structure of Bank Mandiri Taspen, which is divided into 6 (six) Directorates under the President Director and Vice President Director. These Directorates are the Business Directorate, the Funding Directorate (Retail & Network), the Business Transformation and Development Directorate, the IT & Digital Directorate, the Compliance & Human Resource Directorate and the Finance & Risk Directorate. Each Directorate is divided into several Divisions that support the implementation of the relevant Board of Directors' duties. The President Director and Vice President Director supervise Directorates, the Corporate Secretary & Legal Division, the Strategic Procurement & Asset Management Division, the Internal Audit Division and the Office of Chief Economist. The Business Directorate is supported by the Productive Loan Division, the Consumer Loan Division, the Pension & Business Management Division, and the Treasury & F.I. The Funding Directorate (Retail & Network) is supported by the Funding & Investment Product Division, the Strategic Distribution Network Division and the Portfolio Management Division. The Transformation and Business Development Directorate is supported by the Strategic Business Development Division, the Operational & Service Excellence Division, the Strategic Digital & Corporate Transformation Division, and the Transformation Task Force Division. The IT & Digital Directorate is supported by SEVP Operations and is also supported by the Central Operation Division, the Credit Operation Division, the Digital Banking Operation Division, the IT Planning & Development Division, the IT Operations Division, the CISO Division, and the Digital Information Division. The Compliance & Human Resource Directorate is supported by the Compliance Division, the Human Capital Division, the Risk Business Control Division, and the AML CTF & CFM-WMD Division. The Finance & Risk Directorate is supported by the Strategy & Performance Management Division, the Accounting Division, the Risk Management Division, and the Credit Risk Approval Division.

Performing its operational activities, Bank Mandiri Taspen has 3,544 employees. The educational level of these employees is as follows: 72 people having postgraduate degrees, 3,062 people achieving bachelor's degrees, 333 people obtaining diplomas, 76 people passing high school degrees, and 1 (one) person attaining junior high school degrees.



Analisis Atas Kinerja Bank

Dengan berbagai sumber daya yang dimiliki Bank tersebut, pada tahun 2025 Bank telah menghasilkan kinerja yang baik di tengah kondisi perekonomian yang masih belum sepenuhnya pulih. Direksi senantiasa mempertimbangkan kondisi perekonomian baik global, nasional maupun industri perbankan dalam mengembangkan strategi bisnis, sehingga mampu mengatasi kendala-kendala khususnya yang terkait dengan dampak kondisi perekonomian terhadap bisnis Bank.

Kondisi Perekonomian yang Secara Langsung Berdampak Terhadap Kinerja Bank dan Target Pasar

Ketidakpastian global pada periode 2025–2026 masih tinggi, dipicu oleh berlanjutnya konflik geopolitik, meningkatnya ketegangan di berbagai kawasan, serta kebijakan proteksionisme yang mendorong fragmentasi perdagangan dunia. Kondisi tersebut memberikan tekanan pada aktivitas perdagangan dan investasi global, sehingga berdampak pada perlambatan pertumbuhan ekonomi dunia yang cenderung stagnan di kisaran 3%. Di sisi lain, gangguan rantai pasok, kenaikan biaya produksi, serta tekanan inflasi yang masih relatif tinggi turut memperberat pemulihan ekonomi global. Ke depan, prospek ekonomi dunia juga dibayangi oleh sejumlah risiko struktural, antara lain meningkatnya polarisasi perdagangan, tingginya beban utang global, kerentanan pasar keuangan, serta berkembangnya aset digital yang belum sepenuhnya diimbangi dengan pengaturan yang memadai.

Perekonomian Indonesia tetap menunjukkan kinerja yang baik dan berdaya tahan di tengah ketidakpastian global, didukung oleh stabilitas makroekonomi, pemulihan pascapandemi, serta sinergi kebijakan fiskal dan moneter antara Pemerintah dan Bank Indonesia yang mampu menjaga inflasi dan sistem keuangan sekaligus mendorong permintaan domestik, diperkuat oleh transformasi ekonomi melalui perbaikan iklim investasi, pembangunan infrastruktur, dan hilirisasi. Hal ini tercermin pada pertumbuhan ekonomi yang mencapai 5,11% (yoy) pada 2025, meningkat dari 5,03% (yoy) pada 2024, dengan pertumbuhan Triwulan IV 2025 sebesar 5,39% (yoy), lebih tinggi dari 5,04% (yoy) pada triwulan sebelumnya, yang didorong konsumsi rumah tangga dan investasi serta diikuti perbaikan kualitas ketenagakerjaan, dan diperkirakan berlanjut pada 2026 seiring peningkatan konsumsi (termasuk pada periode HBKN) dan investasi. Dari sisi regional, pertumbuhan Triwulan IV 2025 relatif merata dengan Sulampua sebesar 5,83% (yoy), Bali–Nusa Tenggara 5,82% (yoy), Jawa 5,30% (yoy), Sumatra 4,81% (yoy), dan Kalimantan 4,80% (yoy), yang didukung peningkatan kapasitas industri dan pertanian di Jawa serta hilirisasi mineral seperti nikel, bauksit, dan tembaga di Kawasan Timur Indonesia.

Analysis of Bank's Performance

Equipped with various resources, the Bank achieved firm performance in 2025, despite a non-recovered economy. The Board of Directors consistently considered global, national, and banking industry economic conditions when developing business strategies, so they were able to overcome challenges, particularly those related to the impact of economic conditions on the Bank's business.

Economic Conditions Directly Impacting Bank Performance and Market Target

The 2025–2026 global uncertainty remained high, boosted by ongoing geopolitical conflicts, rising tensions in various regions, and protectionist policies that are driving the fragmentation of global trade. These conditions pressed on global trade and investment activities, resulting in a slowdown in global economic growth, which is likely to stagnate at around 3%. Meanwhile, supply chain disruptions, rising production costs, and relatively high inflationary pressures are also complicating the global economic recovery. Going forward, the global economic outlook is also overshadowed by a number of structural risks, including increasing trade polarization, a high global debt burden, financial market vulnerabilities, and the proliferation of digital assets that have not yet been fully balanced by adequate regulations.

The Indonesian economy continuously demonstrates good and resilient performance amidst global uncertainty, supported by macroeconomic stability, post-pandemic recovery, and synergy of fiscal and monetary policies between the Government and Bank Indonesia that can maintain inflation and the financial system while stimulating domestic demand, strengthened by economic transformation through improvements in the investment climate, infrastructure development, and downstreaming. The resilient performance was reflected in economic growth reaching 5.11% (yoy) in 2025, increasing from 5.03% (yoy) in 2024, with growth in the fourth quarter of 2025 of 5.39% (yoy), higher than 5.04% (yoy) in the previous quarter, driven by household consumption and investment and followed by improvements in labor quality, and was predicted to continue in 2026 along with increased consumption (including during the HBKN period) and investment. From a regional perspective, growth in the fourth quarter of 2025 was relatively even with Sulampua at 5.83% (yoy), Bali–Nusa Tenggara 5.82% (yoy), Java 5.30% (yoy), Sumatra 4.81% (yoy), and Kalimantan 4.80% (yoy), supported by increased industrial and agricultural capacity in Java as well as downstreaming of minerals such as nickel, bauxite, and copper in Eastern Indonesia.



Dari sisi perbankan, stabilitas sistem keuangan Indonesia tetap terjaga dengan fungsi intermediasi yang terus meningkat, tercermin dari Indeks Stabilitas Sistem Keuangan (ISSK) yang berada di zona normal sepanjang 2025 serta ketahanan perbankan yang kuat dari sisi permodalan, risiko kredit, dan likuiditas; rasio kecukupan modal (CAR) tercatat tinggi sebesar 25,89% pada Desember 2025, sementara risiko kredit tetap terkendali dengan NPL sebesar 2,05% (bruto) dan 0,79% (neto), serta likuiditas yang longgar dengan rasio AL/DPK 28,57% dan LDR 85,35%, seiring pertumbuhan kredit yang mencapai 9,69% (yoy). Di sisi lain, ekonomi dan keuangan digital terus tumbuh pesat, didukung oleh meningkatnya transaksi *e-commerce*, uang elektronik, dan *digital banking*, serta perluasan ekosistem QRIS yang telah menjangkau sekitar 42–42,75 juta *merchant* dan lebih dari 59–59,53 juta pengguna, dengan pertumbuhan transaksi mencapai sekitar 140% (yoy). Kinerja sistem pembayaran juga tetap kuat, tercermin dari nilai transaksi BI-RTGS yang mencapai Rp65.069,78 triliun atau tumbuh 31,04% (yoy), volume BI-FAST sebesar 1.358,65 juta transaksi atau tumbuh 30,44% (yoy), serta transaksi *digital payment* sebesar 14,26 miliar transaksi atau tumbuh 39,21% (yoy), sementara Uang Kartal Yang Diedarkan (UYD) meningkat 12,90% (yoy) menjadi Rp1.359,94 triliun, yang secara keseluruhan menunjukkan sistem pembayaran yang aman, andal, serta didukung oleh peningkatan interkoneksi dan adopsi teknologi seperti SNAP.

Berdasarkan analisis perekonomian dan industri serta memperhatikan tantangan yang ada, maka Bank Mandiri Taspen menetapkan target pasar berupa DPK dan Kredit di tahun 2025 yang masing-masing sebesar Rp52,56 triliun dan Rp52,29 triliun. Untuk mencapai target-target tersebut Bank Mandiri Taspen memfokuskan pada peningkatan total rekening nasabah, rekening baru, jumlah rekening DPK, jumlah Dapem Pensiunan ASN dan pencairan kredit/*plafond* baru.

Untuk mencapai target pasar tersebut, telah ditetapkan suku bunga dasar kredit tahun 2025 adalah sebagai berikut:

In terms of the banking sector, the stability of Indonesia's financial system was maintained with a continuously improving intermediation function, reflected in the Financial System Stability Index (ISSK) remaining in the normal zone throughout 2025, as well as strong banking resilience in terms of capital, credit risk, and liquidity. The capital adequacy ratio (CAR) was recorded at a high 25.89% in December 2025, while credit risk remained under control with NPLs of 2.05% (gross) and 0.79% (net), and liquidity remained loose with an LA/TPF ratio of 28.57% and a LDR of 85.35%, in line with credit growth reaching 9.69% (yoy). On the other hand, the digital economy and finance grew rapidly, supported by increasing e-commerce transactions, electronic money, and digital banking, as well as the expansion of the QRIS ecosystem that had reached approximately 42–42.75 million merchants and more than 59–59.53 million users, with transaction growth reaching approximately 140% (yoy). The payment system performance also remained strong, reflected in the BI-RTGS transaction value reaching IDR65,069.78 trillion or growing 31.04% (yoy), BI-FAST volume of 1,358.65 million transactions or growing 30.44% (yoy), and digital payment transactions of 14.26 billion transactions or growing 39.21% (yoy), while Circulating Currency (UYD) increased 12.90% (yoy) to IDR1,359.94 trillion, which indicated a secure, reliable payment system supported by increased interconnection and adoption of technologies such as SNAP.

Based on economic and industry analysis and considering existing challenges, Bank Mandiri Taspen set market targets for third-party funds (TPF) and credit of IDR52.56 trillion and IDR52.29 trillion, respectively, for 2025. To achieve these targets, Bank Mandiri Taspen focused on increasing total customer accounts, new accounts, the number of third-party funds (TPF), the number of retired ASN (State Civil Apparatus) pension funds (Dapem), and new credit disbursements/ceilings.

To achieve this market target, the 2025 Prime Lending Rate had been set as follows:

Tabel Suku Bunga Dasar Kredit Per Akhir Tahun 2025
Table of Prime Lending Rate at the End of 2025

Periode Data September 2025 Data Period of September 2025	Kredit Non UMKM Non-MSMEs Loans		Kredit UMKM MSMEs Loans			Kredit Konsumsi Consumption Loans	
	Korporasi Corporate	Ritel Retail	Menengah Medium	Kecil Small	Mikro Micro	KPR/KPA	Non KPR/ Non KPA
Harga Pokok Dana untuk Kredit (HPDK) (%) Cost of Funds (HPDK) (%)	N/A	N/A	5.67%	5.67%	5.67%	N/A	5.67%
Biaya Overhead (%) Overhead Costs (%)	N/A	N/A	0.39%	3.92%	2.54%	N/A	2.61%
Margin Keuntungan (%) Profit Margin (%)	N/A	N/A	2.46%	2.46%	2.46%	N/A	2.46%



Periode Data September 2025 Data Period of September 2025	Kredit Non UMKM Non-MSMEs Loans		Kredit UMKM MSMEs Loans			Kredit Konsumsi Consumption Loans	
	Korporasi Corporate	Ritel Retail	Menengah Medium	Kecil Small	Mikro Micro	KPR/KPA	Non KPR/ Non KPA
Suku Bunga Dasar Kredit (SBDK) (%) (HPDK + Overhead + Margin) Prime Lending Rate (SBDK) (%) (HPDK + Overhead + Margin)	N/A	N/A	8.52%	12.05%	10.67%	N/A	10.74%

Selain itu, Bank juga telah menetapkan suku bunga untuk tabungan deposito dan giro yang bersaing dan kompetitif disajikan sebagai berikut:

In addition, the Bank also set competitive interest rates for savings deposits and current accounts, which are presented as follows:

Tabel Suku Bunga Pendanaan Per Akhir Tahun 2025
Table of Funding Interest Rates at the End of 2025

Produk DPK TPF Products	Saldo Balance	Bunga Interest
GIRO		
Giro / Current Accounts	0 - Rp2,5 juta / 0 - IDR2,5 million	0.00%
	> Rp2,5 juta - Rp100 juta / > IDR2,5 million - IDR100 million	1.50%
	> Rp100 juta / > IDR100 million	2.50%
Giro Prima / Prima Current Accounts	0 - Rp100 juta / 0 - IDR100 million	0.00%
	> Rp100 juta - Rp5 miliar / > IDR100 million - IDR5 billion	2.00%
	> Rp5 miliar / > IDR5 billion	3.50%
TABUNGAN / SAVINGS		
Tabungan siMantap/Si mantap Pensiunan siMantap Savings/Si mantap Pension Savings	0 - Rp500 ribu / 0 - IDR500 thousand	0.00%
	Rp500 ribu - Rp5 juta / IDR500 thousand - IDR5 million	0.50%
	Rp5 juta - Rp100 juta / IDR5 million - IDR100 million	0.75%
	Rp100 juta - Rp500 juta / IDR100 million - IDR500 million	1.00%
	> Rp500 juta / > IDR500 million	1.25%
Tabungan siMantap Berjangka siMantap Time Savings	Minimal setoran Rp100 ribu/bulan / Minimum deposit as of IDR100 thousand/month	5.00%
Tabunganku	0 - Rp500 ribu / 0 - IDR500 thousand	0.00%
	Rp500 ribu - Rp1 juta / IDR500 thousand - IDR1 million	0.20%
	> Rp1 juta / > IDR1 million	0.50%
DEPOSITO / DEPOSIT		
1 bulan / 1 month	Minimal Pokok Rp1 juta / Minimum Principal IDR1 million	3.00%
3 bulan / 3 month	Minimal Pokok Rp1 juta / Minimum Principal IDR1 million	3.00%
6 bulan / 6 month	Minimal Pokok Rp1 juta / Minimum Principal IDR1 million	3.00%
12 bulan / 12 month	Minimal Pokok Rp1 juta / Minimum Principal IDR1 million	3.00%
24 bulan / 24 month	Minimal Pokok Rp1 juta / Minimum Principal IDR1 million	3.00%



Strategi dan Kebijakan Strategis yang Diterapkan oleh Bank

Dalam rangka mendukung pencapaian target kinerja yang telah ditetapkan, Bank Mandiri Taspen menetapkan berbagai strategi dan kebijakan strategis dengan fokus utama pada akselerasi pertumbuhan dana pihak ketiga dan kredit, serta optimalisasi operasional secara cepat dan efisien. Strategi ini ditujukan untuk mendukung pencapaian target tahunan, memperkuat likuiditas, serta meningkatkan produktivitas dan efisiensi dalam jangka pendek. Dalam rangka penguatan Dana Pihak Ketiga (DPK), Bank melakukan optimalisasi produk tabungan dan deposito khususnya untuk segmen ritel, mengaktifkan kembali nasabah *existing* melalui program *win-back*, serta memperluas akuisisi dana melalui pemanfaatan ekosistem pensiunan seperti *Family Banking Program*. Selain itu, Bank juga meluncurkan program VIP untuk mengoptimalkan dana nasabah pareto, memperluas kanal distribusi melalui sinergi dengan Agen Bank Mandiri dan strategi open booth, serta mengoptimalkan aplikasi *leads funding* guna mempercepat akuisisi dana ritel.

Di sisi penyaluran kredit, Bank terus meningkatkan pertumbuhan kredit secara *prudent* dengan memperluas kredit pensiunan melalui proses yang lebih fleksibel dan cepat, termasuk melalui *mobile banking*. Penyaluran Kredit Mantap Auto Loan juga didorong secara agresif namun selektif melalui program pemasaran yang masif, didukung oleh implementasi aplikasi *leads management* yang terintegrasi dengan sistem MONA untuk mempercepat proses pengajuan hingga pencairan kredit. Dalam rangka mitigasi risiko, Bank juga melakukan evaluasi dan penguatan *credit scoring* serta verifikasi kesehatan debitur.

Transformasi digital menjadi salah satu fokus utama melalui penguatan fitur *mobile banking* yang lebih ramah bagi nasabah senior serta implementasi *core banking system* baru untuk mendukung operasional yang lebih andal. Sejalan dengan itu, Bank juga terus mendorong efisiensi operasional melalui otomatisasi proses *back-office* dan *shared services*, peningkatan efektivitas akuisisi debitur secara selektif, serta peninjauan ulang proses bisnis guna mengoptimalkan biaya. Pemanfaatan media digital seperti *e-learning* dan *e-office* turut diperluas untuk meningkatkan efisiensi, disertai dengan penguatan keamanan teknologi informasi melalui pendekatan *multi-layered security*, peningkatan manajemen identitas dan akses, serta proteksi data guna mengantisipasi ancaman siber yang semakin kompleks.

Lebih lanjut, Bank juga memperkuat ekosistem kemitraan dan sinergi dengan induk perusahaan untuk memperluas jangkauan layanan dan meningkatkan daya saing produk. Kerja sama strategis dengan komunitas pensiunan dan institusi pemerintah terus dikembangkan guna memperluas basis nasabah dan meningkatkan *engagement*, sekaligus memberikan nilai tambah melalui berbagai program kemitraan, termasuk insentif khusus dan layanan berbasis komunitas bagi nasabah pensiunan.

Strategy and Strategic Policy Applied by Bank

To support the achievement of the established performance targets, Bank Mandiri Taspen establish various strategic strategies and policies with the main focus on accelerating the growth of third-party funds and credit, as well as optimizing operations quickly and efficiently. This strategy is aimed at supporting the achievement of annual targets, strengthening liquidity, and increasing productivity and efficiency in the short term. In order to strengthen Third Party Funds (TPF), the Bank is optimizing savings and deposit products, especially for the retail segment, reactivating existing customers through a *win-back* program, and expanding fund acquisition through the utilization of pension ecosystems such as the *Family Banking Program*. In addition, the Bank has also launched a VIP program to optimize Pareto customer funds, expanded distribution channels through synergies with Bank Mandiri Agents and an open booth strategy, and optimized the lead funding application to accelerate retail fund acquisition.

In terms of lending, the Bank continues to prudently increase credit growth by expanding pension loans through a more flexible and faster process, including through mobile banking. The distribution of Mantap Auto Loans is also being aggressively yet selectively promoted through a massive marketing program, supported by the implementation of a lead management application integrated with the MONA system to expedite the loan application and disbursement process. To mitigate risk, the Bank also evaluates and strengthens credit scoring and verifies debtor health.

Digital transformation is a key focus, with the strengthening of mobile banking features that are more user-friendly for senior customers and the implementation of a new core banking system to support more reliable operations. In line with this regard, the Bank also continues to drive operational efficiency through automation of back-office processes and shared services, increasing the effectiveness of selective debtor acquisition, and reviewing business processes to optimize costs. The use of digital media such as *e-learning* and *e-office* is also being expanded to increase efficiency, accompanied by strengthening information technology security through a multi-layered security approach, improving identity and access management, and data protection to anticipate increasingly complex cyber threats.

Furthermore, the Bank affirms its partnership ecosystem and synergy with its holding company to expand its service reach and enhance product competitiveness. Strategic collaborations with retirement communities and government institutions are continuously being developed to expand the customer base and increase engagement, while also providing added value through various partnership programs, including special incentives and community-based services for retirement customers.



Peranan Direksi dalam Perumusan Strategi dan Kebijakan Strategis

Dalam perumusan strategi dan kebijakan strategis Bank, Direksi secara aktif melakukan analisis terhadap kondisi internal dan eksternal, termasuk dinamika industri perbankan, perkembangan ekonomi makro, serta perubahan regulasi, sebagai dasar dalam penyusunan strategi yang adaptif dan responsif terhadap tantangan maupun peluang yang ada. Proses perumusan strategi dilakukan secara terstruktur melalui pembahasan yang komprehensif oleh Direksi dengan melibatkan seluruh fungsi terkait, guna memastikan keselarasan antara visi, misi, dan rencana bisnis Bank. Dalam penyusunan Rencana Bisnis Bank (RBB) dan kebijakan strategis lainnya, Direksi berperan dalam menetapkan prioritas utama, mengalokasikan sumber daya secara optimal, serta memastikan implementasi strategi dapat berjalan secara efektif dan terukur. Direksi juga menjalin komunikasi yang efektif dengan Dewan Komisaris dalam rangka memperoleh arahan dan masukan strategis, sehingga tercipta sinergi yang kuat dalam pengelolaan Bank.

Proses yang Dilakukan Direksi untuk Memastikan Implementasi Strategi

Dalam memastikan implementasi strategi berjalan efektif dan sesuai dengan rencana yang telah ditetapkan, Direksi menerapkan proses pengelolaan yang terstruktur, terukur, dan berkelanjutan. Direksi menetapkan rencana kerja dan indikator kinerja utama (*Key Performance Indicators/KPI*) yang jelas sebagai acuan bagi seluruh unit kerja dalam menjalankan strategi Bank. Pelaksanaan strategi dimonitor secara berkala melalui rapat manajemen dan forum evaluasi kinerja, di mana Direksi melakukan penelaahan terhadap capaian, mengidentifikasi kendala, serta menetapkan langkah tindak lanjut yang diperlukan. Proses ini didukung oleh sistem pelaporan manajemen yang terintegrasi, sehingga memungkinkan pengambilan keputusan yang cepat dan tepat berbasis data.

Selain itu, Direksi memastikan adanya koordinasi yang efektif antar fungsi serta penguatan peran unit pengendalian internal untuk menjaga kualitas implementasi strategi. Pengawasan juga dilakukan melalui penerapan manajemen risiko dan kepatuhan yang ketat guna memastikan setiap inisiatif strategis berjalan sesuai dengan prinsip kehati-hatian dan ketentuan yang berlaku. Direksi secara konsisten melakukan penyesuaian strategi apabila terdapat perubahan kondisi internal maupun eksternal, sehingga Bank tetap adaptif dan mampu menjaga kinerja secara optimal.

Roles of The Board of Directors in Formulating Strategy and Strategic Policy

Formulating its strategic strategies and policies, the Board of Directors actively analyzes internal and external conditions, including the dynamics of the banking industry, macroeconomic developments, and regulatory changes, as a basis for developing strategies that are adaptive and responsive to existing challenges and opportunities. The strategy formulation process is carried out in a structured manner through comprehensive discussions by the Board of Directors involving all relevant functions, to ensure alignment between the Bank's vision, mission, and business plan. In preparing the Bank's Business Plan (RBB) and other strategic policies, the Board of Directors plays a role in determining key priorities, allocating resources optimally, and ensuring that strategy implementation can run effectively and measurably. The Board of Directors also establishes effective communication with the Board of Commissioners in order to obtain strategic direction and input, thereby creating strong synergy in the management of the Bank.

Process Performed by The Board of Directors to Ensure Strategy Implementation

To ensure effective strategy implementation and in accordance with established plans, the Board of Directors implements a structured, measurable, and sustainable management process. The Board of Directors establishes a clear work plan and Key Performance Indicators (KPIs) as a reference for all work units in implementing the Bank's strategy. Strategy implementation is monitored periodically through management meetings and performance evaluation forums, where the Board of Directors reviews achievements, identifies obstacles, and determines necessary follow-up steps. This process is supported by an integrated management reporting system, enabling rapid and accurate data-driven decision-making.

Moreover, the Board of Directors ensures effective coordination between functions and strengthens the role of the internal control unit to maintain the quality of strategy implementation. Supervisory control is also performed through the implementation of strict risk management and compliance to ensure that every strategic initiative is conducted in accordance with prudent principles and applicable regulations. The Board of Directors consistently adjusts the strategy when there are changes in internal and external conditions, ensuring that the Bank remains adaptive and able to maintain optimal performance.



Analisis Kinerja Bank

Kinerja Operasional dan Keuangan

Pencapaian kinerja Bank Mandiri Taspen pada tahun 2025 secara umum mencerminkan kondisi yang positif. Dari sisi operasional, Bank Mandiri Taspen pada tahun 2025 menunjukkan pertumbuhan yang solid, didukung oleh peningkatan penyaluran kredit yang mencapai Rp50,53 triliun atau tumbuh 9,23% (yoy), dengan kontribusi utama dari kredit pensiun sebesar Rp49,83 triliun yang meningkat 9,02%. Selain itu, kredit mikro juga mencatat pertumbuhan signifikan sebesar 45,61% menjadi Rp616,61 miliar, didorong oleh peningkatan pada produk KKB, KUR, dan *channeling*. Dari sisi pendanaan, Dana Pihak Ketiga (DPK) meningkat 12,71% menjadi Rp55,03 triliun, terutama ditopang oleh pertumbuhan deposito sebesar 12,76% serta tabungan yang naik 19,48%.

Dari sisi keuangan, pada tahun 2025 menunjukkan pertumbuhan yang positif. Total aset tercatat mencapai Rp73,02 triliun, meningkat 10,25% dibandingkan Rp66,23 triliun pada tahun 2024, yang terutama didorong oleh pertumbuhan kredit sebesar 9,23% atau Rp4,27 triliun. Dari sisi permodalan, ekuitas meningkat signifikan sebesar 20,64% menjadi Rp9,39 triliun, terutama berasal dari kenaikan saldo laba ditahan sebesar Rp1,42 triliun. Kinerja pendapatan juga menunjukkan perbaikan, dengan pendapatan bunga neto mencapai Rp3,66 triliun atau tumbuh 6,51% dibandingkan tahun sebelumnya sebesar Rp3,44 triliun, seiring peningkatan pendapatan bunga. Sejalan dengan hal tersebut, laba tahun berjalan turut mencatatkan kenaikan menjadi Rp1,581 triliun dari Rp1,577 triliun pada tahun 2024, mencerminkan kinerja Perseroan yang tetap terjaga dan stabil.

Teknologi Informasi

Sementara itu, dari sisi transformasi digital, ditandai dengan keberhasilan implementasi *New Core Banking System* (NCBS) sebagai fondasi utama modernisasi sistem perbankan. Implementasi ini telah diterapkan secara menyeluruh pada seluruh layanan perbankan, sehingga menjadi tonggak penting dalam memperkuat kapabilitas digital Bank. Melalui NCBS, Bank Mandiri Taspen mampu menghadirkan layanan yang lebih cepat, efisien, andal, dan aman, sekaligus meningkatkan kualitas pengalaman nasabah dalam mengakses layanan perbankan. Selain itu, transformasi ini juga berkontribusi dalam optimalisasi infrastruktur teknologi informasi, peningkatan keamanan data, serta efisiensi operasional secara menyeluruh. Dengan demikian, implementasi NCBS tidak hanya merupakan pembaruan sistem, tetapi juga menjadi langkah strategis Bank dalam memperkuat daya saing dan kesiapan menghadapi era *digital banking* yang semakin berkembang.

Analysis of Bank's Performance

Operational and Finance Performance

Bank Mandiri Taspen's 2025 performance generally reflected positive conditions. In 2025, regarding its operational perspective, Bank Mandiri Taspen showed solid growth, supported by an increase in credit distribution reaching IDR50.53 trillion or growing 9.23% (yoy), with the key contribution from pension credit of IDR49.83 trillion, which increased 9.02%. In addition, microcredit also recorded significant growth of 45.61% to IDR616.61 billion, driven by an increase in car loans (KKB), business loans (KUR), and channeling products. Meanwhile, in terms of the funding, Third Party Funds (TPF) increased 12.71% to IDR55.03 trillion, mainly supported by a 12.76% growth in deposits and an increase of 19.48% in savings.

In terms of a financial perspective, 2025 showed positive growth. Total assets reached IDR73.02 trillion, an increase of 10.25% compared to IDR66.23 trillion in 2024, primarily driven by credit growth of 9.23% or IDR4.27 trillion. From a capital perspective, equity increased significantly by 20.64% to IDR9.39 trillion, primarily driven by an increase in retained earnings of IDR1.42 trillion. Revenue performance also showed improvement, with net interest income reaching IDR3.66 trillion, an increase of 6.51% compared to IDR3.44 trillion in the previous year, in line with the increase in interest income. Similarly, profit for the year also recorded an increase to IDR1.581 trillion from IDR1.577 trillion in 2024, reflecting the Company's maintained and stable performance.

Information Technology

Meanwhile, in terms of digital transformation, it is marked by the successful implementation of the *New Core Banking System* (NCBS) as the key foundation for modernizing the banking system. This implementation has been applied comprehensively across all banking services, thus becoming a significant milestone in strengthening the Bank's digital capabilities. Through NCBS, Bank Mandiri Taspen can provide faster, more efficient, more reliable, and more secure services, while simultaneously improving the quality of the customer experience in accessing banking services. Furthermore, this transformation also contributes to optimizing information technology infrastructure, increasing data security, and overall operational efficiency. Thus, the implementation of NCBS is not only a system update, but also a strategic step for the Bank in strengthening its competitiveness and readiness to face the increasingly evolving digital banking era.



Human Capital

Pengembangan kompetensi SDM menjadi salah satu pendorong utama kinerja Bank Mandiri Taspen sepanjang tahun 2025. Bank secara konsisten melaksanakan program pelatihan dan pengembangan secara komprehensif melalui metode luring dan daring, dengan melibatkan penyelenggara internal maupun eksternal, serta memberikan kesempatan yang setara bagi seluruh pegawai. Implementasi program ini tercermin dari partisipasi 1.009 pegawai pada pengembangan *leadership*, 603 pegawai pada kompetensi non-teknis, serta 3.767 pegawai pada peningkatan kompetensi lainnya sesuai kebutuhan unit kerja. Selain itu, penguatan profesionalisme juga dilakukan melalui sertifikasi, dengan 1.153 pegawai mengikuti sertifikasi berbasis SKKNI dan 54 pegawai pada sertifikasi non-SKKNI. Seluruh inisiatif tersebut dievaluasi secara berkala guna memastikan efektivitasnya, sehingga mampu mendukung peningkatan produktivitas, kualitas kinerja, serta pencapaian target Bank secara berkelanjutan.

Perbandingan Antara Hasil yang Dicapai dengan yang Ditargetkan

Berdasarkan strategi yang telah diterapkan, Bank Mandiri Taspen berhasil mencatatkan kinerja yang baik pada tahun 2025 dengan pencapaian yang umumnya melampaui target dalam Rencana Bisnis Bank (RBB). Hal ini tercermin dari realisasi aset yang mencapai 100,86% dari target serta ekuitas sebesar 101,96%, didukung oleh peningkatan kinerja Bank. Dari sisi pendanaan, Dana Pihak Ketiga (DPK) juga menunjukkan kinerja yang kuat dengan pencapaian sebesar 104,71%, yang ditopang oleh pertumbuhan tabungan sebesar 107,76% dan deposito sebesar 104,19%. Selain itu, Bank turut mencatatkan pencapaian positif pada jumlah rekening DPK dan Dana Pensiun ASN yang masing-masing mencapai 104,71% dan 104,79% dari target. Di tengah tantangan industri perbankan, kinerja ini mencerminkan kemampuan Bank Mandiri Taspen dalam menjaga pertumbuhan yang berkelanjutan serta memperkuat posisinya di segmen bisnis yang dilayani.

Kendala-Kendala yang Dihadapi oleh Bank dan Langkah-Langkah Penyelesaiannya

Dalam menjalankan kegiatan operasionalnya, Bank Mandiri Taspen menyadari bahwa Bank tidak terlepas dari berbagai kendala. Kendala tersebut antara lain, perlunya peningkatan kapabilitas bisnis Bank untuk dapat *tapping* ke segmen di luar Pensiunan baik *lending* maupun *funding* sehingga bisnis Bank tetap relevan. Untuk mengatasi kendala tersebut, Bank Mandiri Taspen memperkuat akuisisi nasabah ritel melalui optimalisasi produk tabungan dan deposito, program aktivasi dan *win-back*, serta pemanfaatan ekosistem seperti *Family Banking* dan kanal distribusi Agen Bank Mandiri. Di sisi pembiayaan, Bank memperluas portofolio kredit secara selektif, termasuk melalui Kredit Mantap Auto Loan, serta didukung sistem digital untuk

Human Capital

Human resource competency development was one of the key drivers of Bank Mandiri Taspen's performance throughout 2025. The Bank consistently implemented comprehensive training and development programs through offline and online methods, involving both internal and external providers, and providing equal opportunities for all employees. The implementation of this program was reflected in the participation of 1,009 employees in leadership development, 603 employees in non-technical competencies, and 3,767 employees in other competency enhancements according to work unit needs. Furthermore, professionalism was also strengthened through certification, with 1,153 employees participating in SKKNI-based certification and 54 employees in non-SKKNI certification. These initiatives were periodically evaluated to ensure their effectiveness, so it could increase productivity, performance quality, and the sustainable achievement of the Bank's targets.

Comparison Between The Results and The Targets

Based on the applied strategies, Bank Mandiri Taspen successfully recorded good performance in 2025 with achievements that generally exceeded the targets in the Bank Business Plan (RBB). The performance was reflected in the realization of assets that reached 100.86% of the target and equity of 101.96%, supported by the improvement in the Bank's performance. In terms of funding, Third Party Funds (TPF) also showed strong performance with an achievement of 104.71%, supported by savings growth of 107.76% and deposits of 104.19%. In addition, the Bank also recorded positive achievements in the number of TPF and ASN Pension Fund accounts, which reached 104.71% and 104.79% of the target, respectively. Amidst the challenges of the banking industry, this performance reflected Bank Mandiri Taspen's ability to maintain sustainable growth and strengthen its position in the business segments it serves.

Constraints Dealt with Bank and Its Resolving Measures

To perform its operational activities, Bank Mandiri Taspen recognizes that the Bank is not free from various obstacles. These obstacles include the need to improve the Bank's business capabilities to tap into segments beyond Pensioners, both in lending and funding, so that the Bank's business remains relevant. To overcome these obstacles, Bank Mandiri Taspen strengthens retail customer acquisition through optimization of savings and deposit products, activation and win-back programs, and utilization of ecosystems such as Family Banking and Bank Mandiri Agent distribution channels. On the financing side, the Bank is selectively expanding its credit portfolio, including through the Kredit Mantap Auto



mempercepat proses akuisisi. Upaya ini diperkuat melalui sinergi dengan induk perusahaan dan kemitraan strategis guna memperluas jangkauan pasar dan meningkatkan daya saing.

Kendala lainnya yaitu, peningkatan infrastruktur IT khususnya layanan *e-channel* sehingga dapat mendorong pertumbuhan *fee based income recurring* Bank. Untuk mengatasi kendala tersebut, Bank mempercepat inisiasi digitalisasi melalui penguatan fitur *mobile banking* dan implementasi *New Core Banking System* (NCBS) sebagai fondasi operasional yang lebih andal, cepat, dan aman. Upaya ini didukung dengan optimalisasi layanan digital untuk meningkatkan transaksi nasabah, serta efisiensi operasional melalui otomatisasi proses dan pemanfaatan media digital. Selain itu, penguatan keamanan IT melalui *multi-layered security* dan peningkatan manajemen akses memastikan keandalan sistem dalam mendukung pertumbuhan transaksi digital dan *fee based income* secara berkelanjutan.

Hal-Hal Penting yang Diperkirakan Terjadi pada Masa Mendatang dan Prospek Usaha

Perang di Timur Tengah sejak akhir Februari 2026 semakin memperburuk prospek perekonomian global melalui lonjakan harga minyak yang mengganggu rantai pasok perdagangan, menekan pertumbuhan ekonomi dunia, dan meningkatkan inflasi global. Kondisi ini turut memicu volatilitas pasar keuangan, ditandai dengan penguatan dolar AS, kenaikan yield US Treasury, serta arus keluar modal dari negara emerging markets. Tekanan inflasi yang meningkat mempersempit ruang pelonggaran moneter global, termasuk potensi tertundanya penurunan Fed Funds Rate (FFR), sementara defisit fiskal AS yang melebar mendorong kenaikan premi risiko investasi dan pergeseran aliran modal ke aset safe-haven. Dampaknya, mata uang negara emerging markets mengalami tekanan, sehingga memerlukan respons kebijakan fiskal dan moneter yang lebih kuat untuk menjaga stabilitas ekonomi domestik.

Di tengah tekanan eksternal global, momentum pertumbuhan ekonomi Indonesia tetap terjaga dengan dukungan permintaan domestik dan stabilitas makroekonomi, di mana pada Triwulan I 2026 pertumbuhan didorong oleh peningkatan konsumsi rumah tangga saat periode HBKN yang didukung THR, belanja sosial, dan insentif fiskal, serta investasi yang tetap tumbuh seiring akselerasi program Pemerintah seperti KDKMP dan Danantara. Sinergi kebijakan Pemerintah dan Bank Indonesia terus diperkuat untuk menjaga stabilitas, dengan prospek pertumbuhan ekonomi 2026 diperkirakan berada pada kisaran 4,9%–5,7%, didukung keyakinan pelaku ekonomi dan berbagai program penciptaan lapangan kerja, sementara bauran kebijakan moneter, makroprudensial, dan sistem pembayaran diarahkan untuk menjaga stabilitas nilai tukar Rupiah yang

Loan, and is supported by a digital system to accelerate the acquisition process. These efforts are strengthened through synergies with the parent company and strategic partnerships to expand market reach and increase competitiveness.

Another challenge is improving IT infrastructure, particularly *e-channel* services, to drive the growth of the Bank's recurring *fee-based income*. To address this challenge, the Bank is accelerating its digitalization initiatives by strengthening mobile banking features and implementing the *New Core Banking System* (NCBS) as a more reliable, faster, and more secure operational foundation. These efforts are supported by optimizing digital services to increase customer transactions and operational efficiency through process automation and the use of digital media. Furthermore, strengthening IT security through *multi-layered security* and improving access management ensures system reliability in supporting the sustainable growth of digital transactions and *fee-based income*.

Important Things and Business Prospects Expected to Occur in The Future

The war in the Middle East since late February 2026 has further worsened the global economic outlook through soaring oil prices that have disrupted trade supply chains, depressed global economic growth, and increased global inflation. This situation has also triggered financial market volatility, marked by a strengthening US dollar, rising US Treasury yields, and capital outflows from emerging market countries. Rising inflationary pressures have narrowed the scope for global monetary easing, including the potential for a delay in lowering the Fed Funds Rate (FFR), while the widening US fiscal deficit has driven up investment risk premiums and shifted capital flows to safe-haven assets. Consequently, emerging market currencies have come under pressure, necessitating stronger fiscal and monetary policy responses to maintain domestic economic stability.

Amidst global external pressures, Indonesia's economic growth momentum remains strong, supported by domestic demand and macroeconomic stability. In the first quarter of 2026, growth was driven by increased household consumption during the National Holidays (HBKN) period, supported by THR (Holiday Holidays), social spending, and fiscal incentives, as well as continued investment growth in line with the acceleration of government programs such as KDKMP and Danantara. The synergy between the government and Bank Indonesia policies continues to be strengthened to maintain stability, with the 2026 economic growth outlook projected to be in the range of 4.9%–5.7%, supported by the confidence of economic actors and various job creation programs. Meanwhile, the mix of monetary, macroprudential, and payment system



sempat melemah ke Rp16.985 per dolar AS pada 16 Maret 2026 atau turun 1,29% dibanding akhir Februari 2026, melalui intervensi di pasar valas baik NDF, spot, maupun DNDF serta optimalisasi instrumen moneter guna menarik aliran modal asing dan menjaga stabilitas pasar keuangan domestik.

Sejalan dengan stabilitas makroekonomi yang tetap terjaga, kinerja industri perbankan nasional menunjukkan ketahanan yang baik. Pertumbuhan kredit perbankan pada Februari 2026 tercatat sebesar 9,37% (yoy), sedikit melambat dibandingkan Januari 2026 sebesar 9,96% (yoy). Berdasarkan kelompok penggunaan, pertumbuhan kredit didukung oleh kredit investasi, kredit modal kerja, dan kredit konsumsi yang masing-masing tumbuh sebesar 20,72% (yoy), 3,88% (yoy), dan 6,34% (yoy). Ke depan, pertumbuhan kredit pada tahun 2026 diprakirakan tetap berada pada kisaran 8%–12%, didukung oleh potensi peningkatan permintaan pembiayaan serta optimalisasi fasilitas kredit yang belum digunakan (*undisbursed loan*) yang masih cukup besar. Dari sisi pendanaan, prospek pertumbuhan Dana Pihak Ketiga (DPK) perbankan Indonesia pada tahun 2026 diproyeksikan tumbuh stabil pada kisaran 7%–9%, sehingga diharapkan dapat menopang kapasitas likuiditas perbankan dalam mendukung ekspansi kredit secara berkelanjutan.

Berdasarkan uraian di atas maka Bank Mandiri Taspen memiliki prospek usaha yang sangat baik di masa yang akan datang. Bank Mandiri Taspen tetap optimis untuk dapat senantiasa meningkatkan kinerjanya dalam jangka panjang. Bank Mandiri Taspen memiliki peluang untuk tumbuh. Peluang yang dimiliki Bank Mandiri Taspen antara lain sebagai berikut:

1. Bank Mandiri Taspen berpeluang masuk ke *new business* Dana Pensiun (Dapen) BUMN dan swasta yang mempunyai karakteristik seperti segmen ASN dan pensiunan.
2. *Branding* mulai dikenal dan dilirik oleh pencari kerja baik *fresh graduate* maupun yang telah berpengalaman.
3. Segmen pembiayaan kredit mikro, Usaha Mikro Kecil Menengah (UMKM), pra pensiun dan pensiunan di Indonesia yang masih memiliki potensi pasar yang besar.
4. Untuk meningkatkan komposisi *funding* retail, Bank Mandiri Taspen juga berpeluang untuk mengoptimalkan potensi segmen *senior citizen* usia > 40 tahun.
5. Segmen pembiayaan kredit pensiunan yang lebih resistance terhadap dampak lesunya perekonomian.
6. Peluang memberikan layanan perbankan yang lebih baik hingga ke berbagai pelosok daerah melalui pemanfaatan jaringan yang dimiliki entitas induk.
7. *Sources* pegawai dari kalangan millennial akan membantu bank dalam mengantisipasi perubahan ke arah digitalisasi.
8. Pada sisi teknologi, tren *AI and machine learning*, *open banking*, dan integrasi API menyediakan peluang bagi Bank Mantap untuk menyederhanakan proses bisnis, meningkatkan efisiensi operasional, serta memperkuat layanan digital bagi nasabah.

policies is aimed at maintaining the stability of the Rupiah exchange rate, which weakened to IDR16,985 per US dollar on March 16, 2026, down 1.29% compared to the end of February 2026, through intervention in the foreign exchange market, including NDF, spot, and DNDF, as well as optimizing monetary instruments to attract foreign capital flows and maintain domestic financial market stability.

In line with maintained macroeconomic stability, the national banking industry's performance demonstrated strong resilience. Bank credit growth in February 2026 was recorded at 9.37% (yoy), a slight slowdown compared to 9.96% (yoy) in January 2026. Based on usage groups, credit growth was supported by investment credit, working capital credit, and consumer credit, which grew by 20.72% (yoy), 3.88% (yoy), and 6.34% (yoy), respectively. Going forward, credit growth in 2026 is projected to remain in the range of 8%–12%, supported by the potential for increased financing demand and the optimization of substantial undisbursed loan facilities. From the funding side, the growth prospects for Third Party Funds (TPF) in Indonesian banks in 2026 are projected to grow steadily in the range of 7%–9%, so it is expected to bolster banking liquidity capacity to support sustainable credit expansion.

Based on the description above, Bank Mandiri Taspen has excellent business prospects for the future. Bank Mandiri Taspen remains optimistic about continuously improving its performance in the long term. Bank Mandiri Taspen has opportunities for growth. These opportunities include the following:

1. Bank Mandiri Taspen has the opportunity to enter the new business of state-owned and private pension funds (Dapen), which have characteristics similar to the civil servant and retiree segments.
2. Its branding is starting to be recognized and sought after by job seekers, both fresh graduates and experienced ones.
3. The microfinance, micro, small, and medium enterprise (MSME), pre-retirement, and retiree segments in Indonesia still hold significant market potential.
4. To increase its retail funding mix, Bank Mandiri Taspen also has the opportunity to optimize the potential of the senior citizen segment aged 40 and over.
5. The pensioner loan financing segment is more resilient to the impact of the economic downturn.
6. The opportunity to provide better banking services to remote areas by leveraging the parent entity's network.
7. Employee sources from the millennial generation will help the bank anticipate the shift towards digitalization.
8. On the technology side, trends in AI and machine learning, open banking, and API integration provide opportunities for Bank Mantap to simplify business processes, improve operational efficiency, and strengthen digital services for customers.



Informasi Terkait Kelompok Usaha Bank

Bank Mandiri Taspen merupakan Kelompok Usaha Bank dari PT Bank Mandiri (Persero) Tbk. Per 31 Desember 2025, tidak terdapat perubahan penting yang terjadi pada Bank Mandiri Taspen dalam kelompok usaha Bank dan tidak terdapat kepemilikan Direksi, Dewan Komisaris, dan Pemegang Saham dalam Kelompok Usaha Bank.

Perkembangan Penerapan Tata Kelola Perusahaan

Penerapan *corporate governance* di Bank Mandiri Taspen terus menjadi fokus utama Direksi dalam memastikan pengelolaan Bank berjalan secara sehat, transparan, dan berkelanjutan. Direksi secara konsisten mengimplementasikan prinsip-prinsip GCG dalam setiap aktivitas usaha, dengan mengedepankan ETAK (Etika, Transparansi, Akuntabilitas, dan Keberlanjutan) sebagai landasan dalam pengambilan keputusan strategis.

Penerapan perilaku beretika di Bank Mandiri Taspen merupakan bagian integral dari budaya perusahaan yang mendukung terciptanya tata kelola yang baik dan berkelanjutan. Bank secara konsisten menanamkan nilai-nilai integritas, profesionalisme, dan kepatuhan kepada seluruh insan Bank melalui penerapan kode etik (*code of conduct*) yang menjadi pedoman dalam setiap aktivitas kerja dan pengambilan keputusan. Direksi memastikan bahwa seluruh karyawan memahami dan menjalankan standar etika yang berlaku, termasuk dalam menjaga kerahasiaan informasi, menghindari benturan kepentingan, serta menjunjung tinggi prinsip kejujuran dan tanggung jawab. Upaya ini diperkuat melalui sosialisasi berkala, pelatihan, serta mekanisme pengawasan yang efektif untuk memastikan kepatuhan terhadap kode etik. Selain itu, Bank juga menyediakan saluran pelaporan pelanggaran (*whistleblowing system*) yang dapat diakses secara aman dan rahasia, sebagai sarana untuk melaporkan dugaan pelanggaran etika maupun ketentuan yang berlaku. Setiap laporan ditindaklanjuti secara objektif dan transparan, dengan penerapan sanksi yang tegas sesuai ketentuan Bank.

Terkait dengan transparansi, Bank senantiasa menerapkan keterbukaan informasi yang dibutuhkan bagi para pemangku kepentingan. Bank telah memberikan rincian kontak melalui situs web Bank atau Laporan Tahunan yang mana para pemangku kepentingan dapat menggunakannya untuk menyampaikan keluhan, saran maupun kemungkinan adanya pelanggaran atas hak-hak mereka. Bank juga melaksanakan pengungkapan informasi melalui Laporan Tahunan. Selain melalui laporan tahunan, Bank telah mengungkapkan informasi perusahaan melalui Laporan Triwulanan, laporan keuangan yang dapat dilihat pada website Bank. Masyarakat dapat mengakses seluruh laporan keuangan dan non keuangan yang

Information Related to Bank Business Group

Bank Mandiri Taspen is a Bank Business Group of PT Bank Mandiri (Persero) Tbk. As of December 31, 2025, there were no significant changes that occurred at Bank Mandiri Taspen within the Bank business group and there was no ownership of Directors, Board of Commissioners, and Shareholders in the Bank Business Group.

Development of Corporate Governance Implementation

The corporate governance implementation at Bank Mandiri Taspen is continuously a primary focus of the Board of Directors, ensuring the Bank's management is sound, transparent, and sustainable. The Board of Directors consistently implements GCG principles in business activities, prioritizing ETAK (Ethics, Transparency, Accountability, and Sustainability) as the foundation for strategic decision-making.

The implementation of ethical behavior at Bank Mandiri Taspen is an integral part of the corporate culture that supports the creation of good and sustainable governance. The Bank consistently instills the values of integrity, professionalism, and compliance in all Bank employees through the implementation of a code of ethics that serves as a guideline in all work activities and decision-making. The Board of Directors ensures that all employees understand and adhere to applicable ethical standards, including maintaining the confidentiality of information, avoiding conflicts of interest, and upholding the principles of honesty and responsibility. These efforts are reinforced through regular socialization, training, and effective oversight mechanisms to ensure compliance with the code of ethics. In addition, the Bank also provides a whistleblowing system that can be accessed securely and confidentially, as a means to report suspected violations of ethics or applicable regulations. Each report is followed up objectively and transparently, with the application of strict sanctions in accordance with Bank regulations.

In terms of transparency, the Bank consistently implements the necessary information disclosure for stakeholders. The Bank has provided contact details through the Bank's website or Annual Report, which stakeholders can use to convey complaints, suggestions, or potential violations of their rights. The Bank also implements information disclosure through the Annual Report. In addition to the annual report, the Bank has disclosed company information through Quarterly Reports and financial reports that can be viewed on the Bank's website. The public can access all financial and non-financial reports submitted by Bank Mandiri Taspen transparently through various available means in a timely, complete, and accurate



telah disampaikan Bank Mandiri Taspen secara transparan melalui berbagai sarana yang tersedia tepat waktu, lengkap dan akurat. Bank Mandiri Taspen juga telah menyediakan akses informasi bagi para pemangku kepentingan untuk mendapatkan informasi lebih lanjut melalui Divisi Corporate Secretary & Legal. Selain itu, salah satu bentuk penyebarluasan informasi Bank Mandiri Taspen kepada publik yaitu dengan melakukan siaran pers. Bank juga secara rutin menerbitkan buletin yang memuat informasi bagi karyawan.

Penerapan prinsip akuntabilitas di Bank Mandiri Taspen dilakukan secara konsisten untuk memastikan setiap pengelolaan kegiatan usaha dapat dipertanggungjawabkan secara jelas, terukur, dan transparan. Direksi menetapkan pembagian tugas dan tanggung jawab yang tegas pada seluruh jenjang organisasi, sehingga setiap fungsi memiliki peran yang jelas dalam mendukung pencapaian kinerja Bank. Dalam pelaksanaannya, Bank didukung oleh sistem pelaporan manajemen yang andal dan terintegrasi, sehingga memungkinkan proses *monitoring* dan evaluasi kinerja dilakukan secara berkala. Setiap unit kerja diwajibkan menyusun laporan kinerja yang akurat dan tepat waktu sebagai dasar pengambilan keputusan serta bentuk pertanggungjawaban atas pelaksanaan tugasnya. Penguatan akuntabilitas juga dilakukan melalui penerapan sistem pengendalian internal, fungsi audit internal, serta pengawasan dari Dewan Komisaris dan komite-komite di bawahnya. Selain itu, Bank memastikan kepatuhan terhadap seluruh ketentuan dan regulasi yang berlaku, termasuk dalam penyampaian laporan kepada regulator dan pemangku kepentingan.

Terkait keberlanjutan, Bank Mandiri Taspen menjadikan keberlanjutan sebagai salah satu pilar strategis dalam penerapan tata kelola perusahaan yang baik. Pilar ini mencerminkan komitmen Bank untuk tidak hanya mengejar pertumbuhan bisnis jangka pendek, tetapi juga menciptakan nilai jangka panjang bagi seluruh pemangku kepentingan, termasuk masyarakat, lingkungan, dan generasi mendatang. Sebagai Perusahaan yang memiliki fokus pada segmen pensiunan dan UMKM, Bank Mandiri Taspen memandang keberlanjutan sebagai bagian integral dari model bisnis. Komitmen ini diwujudkan melalui tiga dimensi utama yaitu Ekonomi, Sosial dan Lingkungan. Pada komitmen ekonomi, Bank Mandiri Taspen menjalankan operasional yang sehat dan berdaya saing dengan tetap menjaga prinsip kehati-hatian dan manajemen risiko. Fokus pada pemberdayaan UMKM dan layanan keuangan untuk pensiunan menjadi bagian dari kontribusi Bank dalam mendukung pertumbuhan ekonomi yang inklusif dan berkelanjutan. Komitmen sosial dilakukan dengan secara aktif berperan dalam pengembangan komunitas melalui berbagai program tanggung jawab sosial perusahaan (CSR), seperti pelatihan kewirausahaan bagi pensiunan, peningkatan literasi keuangan, dan bantuan sosial kepada masyarakat yang membutuhkan. Program-program ini dirancang untuk meningkatkan kesejahteraan sosial secara berkelanjutan.

manner. Bank Mandiri Taspen has also provided information access for stakeholders to obtain further information through the Corporate Secretary and Legal Division. In addition, one form of information dissemination of Bank Mandiri Taspen to the public is through press releases. The Bank also regularly publishes bulletins containing information for employees.

The principle of accountability is consistently implemented at Bank Mandiri Taspen to ensure that every aspect of business management can be accounted for in a clear, measurable, and transparent manner. The Board of Directors has established a clear division of tasks and responsibilities at all levels of the organization, ensuring that each function has a clear role in supporting the Bank's performance. In its implementation, the Bank is supported by a reliable and integrated management reporting system, enabling regular performance monitoring and evaluation. Each work unit is required to prepare accurate and timely performance reports as a basis for decision-making and as a form of accountability for the implementation of its duties. Accountability is also strengthened through the implementation of an internal control system, an internal audit function, and oversight by the Board of Commissioners and its subordinate committees. Furthermore, the Bank ensures compliance with all applicable provisions and regulations, including in submitting reports to regulators and stakeholders.

Regarding sustainability, Bank Mandiri Taspen has made sustainability one of the strategic pillars in the implementation of good corporate governance. This pillar reflects the Bank's commitment to not only pursue short-term business growth, but also create long-term value for all stakeholders, including the community, the environment, and future generations. As a company that focuses on the pensioner and MSME segments, Bank Mandiri Taspen views sustainability as an integral part of its business model. This commitment is realized through three main dimensions: Economic, Social, and Environmental. In its economic commitment, Bank Mandiri Taspen carries out healthy and competitive operations while maintaining the principles of prudence and risk management. The focus on empowering MSMEs and financial services for pensioners is part of the Bank's contribution to supporting inclusive and sustainable economic growth. Social commitment is carried out by actively playing a role in community development through various corporate social responsibility (CSR) programs, such as entrepreneurship training for pensioners, increasing financial literacy, and social assistance to communities in need. These programs are designed to improve social welfare in a sustainable manner. Furthermore, regarding the Bank's commitment to the environment, even though banking activities do not directly impact the environment, Bank Mandiri Taspen



Kemudian, komitmen Bank terhadap Lingkungan, meskipun kegiatan perbankan tidak secara langsung berdampak besar terhadap lingkungan, Bank Mandiri Taspen tetap menunjukkan kepedulian melalui efisiensi energi, pengurangan limbah kertas, dan digitalisasi proses operasional. Di samping itu, Bank juga mendukung pembiayaan berwawasan lingkungan dan inisiatif hijau lainnya.

Sebagai wujud transparansi pelaksanaan Tata Kelola Terintegrasi pada Konglomerasi Perusahaan dan sesuai dengan Peraturan Otoritas Jasa Keuangan No. 18/POJK.03/2014 tentang Penerapan Tata Kelola Terintegrasi Bagi Konglomerasi Keuangan dan Surat Edaran Otoritas Jasa Keuangan No. 15/SEOJK.03/2015 tentang Penerapan Tata Kelola Terintegrasi Bagi Konglomerasi Keuangan, Bank Mandiri sebagai Entitas Utama telah menerapkan Tata Kelola Terintegrasi. Guna meningkatkan kepercayaan investor dan meningkatkan nilai tambah bagi *stakeholders* lainnya, Entitas Utama dan seluruh Perusahaan Anak wajib menerapkan prinsip-prinsip Tata Kelola Terintegrasi (TKT) yang kuat dan berkesinambungan, meliputi Keterbukaan (*Transparency*), Akuntabilitas (*Accountability*), Tanggung jawab (*Responsibility*), Independensi (*Independency*) atau Profesional (*Professional*) dan Kewajaran (*Fairness*). Bank Mandiri Taspen sebagai anggota konglomerasi keuangan wajib memiliki ketentuan internal mengenai tata kelola perusahaan yang mengacu pada rerangka tata kelola bagi perusahaan anak.

Dalam rangka evaluasi penerapan GCG, Bank Mandiri Taspen melaksanakan GCG *Assessment* yang dilaksanakan secara periodik dan konsisten setiap tahun yang terdiri dari *Self assessment* sesuai dengan ketentuan POJK dan melalui *Third Party Assessment*. Hasil *Self-Assessment* pada tahun 2025 yaitu pada Peringkat 2 yang mencerminkan manajemen Bank telah melakukan penerapan Tata Kelola yang secara umum baik. Hal ini tercermin dari pemenuhan yang sangat memadai atas prinsip Tata Kelola. Dalam hal terdapat kelemahan penerapan prinsip Tata Kelola, secara umum kelemahan tersebut tidak signifikan dan dapat segera dilakukan perbaikan oleh manajemen Bank.

Penilaian Komite di Bawah Direksi

Untuk mengukur efektivitas kinerja komite di bawah Direksi dalam membantu Direksi menjalankan pengurusan perusahaan maka dilakukan penilaian terhadap di bawah Direksi. Direksi dibantu oleh 5 (lima) Komite yang semuanya bertugas memberikan opini obyektif kepada Direksi dan membantu meningkatkan efektivitas pelaksanaan tugas Direksi secara sistematis. Anggota Komite ditunjuk oleh Direksi dan dalam pelaksanaan rapat memberikan kontribusi sesuai dengan bidang keahliannya. Komite tersebut adalah Komite Manajemen Risiko, *Asset Liability Committee* (ALCO), Komite Teknologi

continues to demonstrate its concern through energy efficiency, paper waste reduction, and the digitalization of operational processes. In addition, the Bank also supports environmentally friendly financing and other green initiatives.

As a form of transparency in the implementation of Integrated Governance in Corporate Conglomerates and in accordance with Financial Services Authority Regulation No. 18/POJK.03/2014 concerning the Implementation of Integrated Governance for Financial Conglomerates and Financial Services Authority Circular Letter No. 15/SEOJK.03/2015 concerning the Implementation of Integrated Governance for Financial Conglomerates, Bank Mandiri as the Main Entity has implemented Integrated Governance. In order to increase investor confidence and increase added value for other stakeholders, the Main Entity and all Subsidiaries are required to implement strong and sustainable Integrated Governance (TKT) principles, including Transparency, Accountability, Responsibility, Independence or Professionalism and Fairness. Bank Mandiri Taspen as a member of the financial conglomerate is required to have internal provisions regarding corporate governance that refer to the governance framework for subsidiaries.

To evaluate the implementation of GCG, Bank Mandiri Taspen conducts a GCG *Assessment* periodically and consistently every year, consisting of a self-assessment in accordance with the provisions of the Financial Services Authority Regulation (POJK) and a third-party assessment. The results of the self-assessment in 2025 were ranked 2, reflecting that the Bank's management has implemented generally good Governance. This is reflected in the very adequate fulfillment of Governance principles. In the event of weaknesses in the implementation of Governance principles, these weaknesses are generally not significant and can be immediately corrected by the Bank's management.

Assessment of Committee Under The Board of Directors

To measure the effectiveness of the performance of committees under the Board of Directors in assisting the Board of Directors in managing the company, an assessment is conducted on those under the Board of Directors. The Board of Directors is assisted by 5 (five) Committees, all of which are tasked with providing objective opinions to the Board of Directors and helping to systematically improve the effectiveness of the Board of Directors' implementation of their duties. Committee members are appointed by the Board of Directors and contribute according to their areas of expertise in meetings.



Informasi, Komite Kredit dan Komite Kebijakan Perkreditan. Direksi menilai bahwa selama 2025, komite-komite di bawah Direksi telah menjalankan tugas dan tanggung jawabnya dengan baik.

These committees are the Risk Management Committee, the Asset Liability Committee (ALCO), the Information Technology Committee, the Credit Committee, and the Credit Policy Committee. The Board of Directors assessed that, during 2025, the committees under the Board of Directors had well-performed their duties and responsibilities.

Perubahan Komposisi Anggota Direksi

Selama tahun 2025, Komposisi anggota Direksi Bank Mandiri Taspen mengalami perubahan sesuai dengan kebutuhan Bank sebagaimana dijelaskan berikut.

KOMPOSISI DIREKSI SEBELUM RUPS LUAR BIASA TANGGAL 25 SEPTEMBER 2025

Komposisi Direksi sebelum RUPS Luar Biasa tanggal 25 September 2025 sebanyak 5 (lima) orang yang terdiri dari 1 (satu) orang Direktur Utama, dan 4 (empat) orang Direksi sebagai berikut:

Elmamber Petamu Sinaga	: Direktur Utama
Maswar Purnama	: Direktur Business
Widi Nugroho	: Direktur IT & Digital
Putu Apriyanto	: Direktur Finance, Risk & Operations
Resi Lora	: Direktur Compliance & Control

KOMPOSISI DIREKSI SETELAH RUPS LUAR BIASA TANGGAL 25 SEPTEMBER 2025

Pada tanggal 25 September 2025 RUPS Luar Biasa memutuskan menyetujui untuk menerima pengunduran diri Elmamber Petamu Sinaga dari jabatannya sebagai Direktur Utama. Dengan demikian, komposisi Direksi setelah RUPS Luar Biasa Tahun tanggal 25 September 2025 sebanyak 4 (empat) orang Direksi sebagai berikut:

Maswar Purnama	: Direktur Business
Widi Nugroho	: Direktur IT & Digital
Putu Apriyanto	: Direktur Finance, Risk & Operations
Resi Lora	: Direktur Compliance & Control

Changes in The Composition of The Members of The Board of Directors

During 2025, the composition of the members of the Board of Directors of Bank Mandiri Taspen changed according to the Bank's needs, as explained below.

COMPOTITION OF THE BOARD OF DIRECTORS BEFORE EGMS AS OF SEPTEMBER 25, 2025

The composition of the Board of Directors before the EGMS on September 25, 2025 was 5 (five) people, consisting of 1 (one) President Director and 4 (four) Directors, as follows:

Elmamber Petamu Sinaga	: President Director
Maswar Purnama	: Director of Business
Widi Nugroho	: Director of IT & Digital
Putu Apriyanto	: Director of Finance, Risk & Operations
Resi Lora	: Director of Compliance & Control

COMPOTITION OF THE BOARD OF DIRECTORS AFTER EGMS AS OF SEPTEMBER 25, 2025

On September 25, 2025, the EGMS decided to accept the resignation of Elmamber Petamu Sinaga from his position as President Director. Therefore, the composition of the Board of Directors after the EGMS on September 25, 2025, consisted of four Directors as follows:

Maswar Purnama	: Director of Business
Widi Nugroho	: Director of IT & Digital
Putu Apriyanto	: Director of Finance, Risk & Operations
Resi Lora	: Director of Compliance & Control



KOMPOSISI DIREKSI SETELAH RUPS LUAR BIASA TANGGAL 4 DESEMBER 2025

Pada tanggal 4 Desember 2025 RUPS Luar Biasa memutuskan:

1. Menyetujui pemberhentian dengan hormat Maswar Purnama sebagai Direktur Business, Widi Nugroho sebagai Direktur IT & Digital, Putu Apriyanto sebagai Direktur Direktur Finance, Risk & Operations, dan Resi Lora sebagai Direktur Compliance & Control.
2. Menyetujui pengangkatan Panji Irawan sebagai Direktur Utama, Rudi As Aturridha sebagai Wakil Direktur Utama, Rio Lanasier sebagai Direktur Compliance & Human Resource, Henrisa Yunan Lubis sebagai Direktur IT & Digital, Rima Cahyani sebagai Direktur Keuangan & Risk, Mahraza Purnaditya sebagai Direktur Bisnis, Rizky Olyvia Nasution sebagai Direktur Funding (Retail & Network), dan Noer Fajrieansyah sebagai Direktur Transformasi & Pengembangan Usaha.

Dengan demikian, komposisi Direksi setelah RUPS Luar Biasa tanggal 4 Desember 2025 sebanyak 8 (delapan) orang Direksi yang terdiri dari 1 (satu) orang Direktur Utama, 1 (satu) orang Wakil Direktur Utama dan 6 (enam) orang Direktur sebagai berikut:

Panji Irawan	: Direktur Utama
Rudi As Aturridha*	: Wakil Direktur Utama
Rio Lanasier	: Direktur Compliance & Human Resource
Henrisa Yunan Lubis*	: Direktur IT & Digital
Rima Cahyani	: Direktur Keuangan & Risk
Mahraza Purnaditya*	: Direktur Bisnis
Rizky Olyvia Nasution*	: Direktur Funding (Retail & Network)
Noer Fajrieansyah*	: Direktur Transformasi & Pengembangan Usaha

* Telah diangkat berdasarkan keputusan sirkuler Pemegang Saham tanggal 04 Desember 2025 dan masih dalam proses Penilaian Kemampuan & Keputusan oleh Otoritas Jasa Keuangan

COMPOTITION OF THE BOARD OF DIRECTORS AFTER EGMS AS OF DECEMBER 4, 2025

On December 4, 2025, the EGMS resolved:

1. Approving the honorable dismissal of Maswar Purnama as Director of Business, Widi Nugroho as Director of IT & Digital, Putu Apriyanto as Director of Finance, Risk & Operations, and Resi Lora as Director of Compliance & Control.
2. Approving the nomination of Panji Irawan as President Director, Rudi As Aturridha as Vice President Director, Rio Lanasier as Director of Compliance & Human Resources, Henrisa Yunan Lubis as Director of IT & Digital, Rima Cahyani as Director of Finance & Risk, Mahraza Purnaditya as Director of Business, Rizky Olyvia Nasution as Director of Funding (Retail & Network), and Noer Fajrieansyah as Director of Transformation & Business Development.

Therefore, the composition of the Board of Directors after the EGMS on December 4, 2025 was 8 (eight) Directors, consisting of 1 (one) President Director, 1 (one) Vice President Director and 6 (six) Directors as follows:

Panji Irawan	: President Director
Rudi As Aturridha*	: Vice President Director
Rio Lanasier	: Director of Compliance & Human Resource
Henrisa Yunan Lubis*	: Director of IT & Digital
Rima Cahyani	: Director of Finance & Risk
Mahraza Purnaditya*	: Director of Business
Rizky Olyvia Nasution*	: Director of Funding (Retail & Network)
Noer Fajrieansyah*	: Director of Transformation & Business Development

* Appointed based on the Circular Resolution of the Shareholders dated December 4, 2025 and is currently in the process of the Fit and Proper Test conducted by Otoritas Jasa Keuangan.



Penutup

Direksi menyampaikan apresiasi setinggi-tingginya kepada Dewan Komisaris atas arahan dan pengawasan yang konstruktif, serta kepada seluruh karyawan atas dedikasi dan kontribusi yang luar biasa. Ucapan terima kasih juga kami sampaikan kepada para pemegang saham, nasabah, mitra kerja, dan seluruh pemangku kepentingan atas kepercayaan dan dukungan yang telah diberikan kepada Bank Mandiri Taspen.

Memasuki tahun 2026, Bank Mandiri Taspen akan terus melanjutkan strategi pertumbuhan yang berkelanjutan dengan tetap mengedepankan prinsip kehati-hatian, inovasi, dan pelayanan prima. Kami optimis bahwa dengan fondasi yang telah dibangun, PT Bank Mandiri Taspen akan mampu menciptakan nilai tambah yang berkelanjutan bagi seluruh pemangku kepentingan.

Closing

The Board of Directors would like to express its highest appreciation to the Board of Commissioners for their constructive guidance and supervision, and to employees for their dedication and extraordinary contributions. We also extended our gratitude to our shareholders, customers, business partners, and stakeholders for their trust and support in Bank Mandiri Taspen.

As we enter 2026, Bank Mandiri Taspen will continue its sustainable growth strategy while prioritizing the principles of prudence, innovation, and excellent service. We are optimistic that, with the foundation we have built, PT Bank Mandiri Taspen can create sustainable added value for all stakeholders.

Jakarta, 29 April 2026 / Jakarta, April 29, 2026
Atas Nama Direksi / On behalf of the Board of Directors

Panji Irawan
Direktur Utama
President Director



Direksi / Directors

1. Mahrauz Purnaditya* _ Direktur Bisnis / Director of Business
2. Rima Cahyani _ Direktur Keuangan & Risk / Director of Finance & Risk
3. Rio Lanasier _ Direktur Compliance & Human Resource / Director of Compliance & Human Resource
4. Panji Irawan _ Direktur Utama / President Director

* Sedang dalam proses Fit & Proper Test OJK / Currently undergoing the Fit and Proper Test conducted by the Otoritas Jasa Keuangan.





Direksi / Directors

5. Rudi As Aturridha* _ Wakil Direktur Utama / Vice President Director
6. Rizky Olyvia Nasution* _ Direktur Funding (Retail & Network) / Director of Funding (Retail & Network)
7. Noer Fajrieansyah* _ Direktur Transformasi & Pengembangan Usaha / Director of Transformation & Business Development
8. Henrisa Yunan Lubis* _ Direktur IT & Digital / Director of IT & Digital

* Sedang dalam proses *Fit & Proper Test* OJK / Currently undergoing the *Fit and Proper Test* conducted by the Otoritas Jasa Keuangan.



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Laporan Dewan Komisaris

Board of Commissioners' Report

Pemegang saham dan para pemangku kepentingan lainnya yang kami hormati,

Puji dan syukur kami panjatkan ke hadirat Tuhan Yang Maha Esa atas rahmat dan karunia-Nya, sehingga Bank Mandiri Taspen mampu melalui tahun 2025 dengan baik di tengah dinamika perekonomian yang penuh tantangan.

Dear Shareholders and Stakeholders,

We express our highest gratitude to Almighty God for His blessings and grace, which enabled Bank Mandiri Taspen to successfully navigate the year 2025 amid challenging economic dynamics.

Junaidi Hisom

**Komisaris Utama
Independen**

Independent President
Commissioner



Dewan Komisaris menilai Direksi telah menjalankan strategi secara efektif dalam menjaga kinerja, memperkuat manajemen risiko, serta mendorong transformasi digital, yang didukung oleh berbagai inisiatif strategis, khususnya pada segmen pensiunan dan UMKM, serta peningkatan kualitas layanan kepada nasabah.

Pada kesempatan ini, Dewan Komisaris akan menyampaikan laporan pengawasan dan pemberian nasihat kepada Direksi sepanjang tahun 2025. Dalam laporan ini akan kami sampaikan antara lain penilaian kinerja Direksi, pandangan atas prospek usaha yang disusun Direksi, pandangan atas penerapan tata kelola Bank, serta susunan dan perubahan komposisi anggota Dewan Komisaris.

Penilaian Kinerja Direksi

Sepanjang tahun 2025, Dewan Komisaris secara aktif menjalankan fungsi pengawasan dan pemberian nasihat kepada Direksi guna memastikan bahwa pengelolaan Bank telah dilakukan secara profesional, *prudent*, dan sejalan dengan prinsip *Corporate Governance*.

Frekuensi dan Cara Pemberian Nasihat Kepada Direksi

Dalam menjalankan fungsi pengawasan dan pemberian nasihat, Dewan Komisaris telah menjalankan tugas dan tanggung jawabnya sesuai dengan Anggaran Dasar dan peraturan perundang-undangan yang berlaku. Pengawasan dan pemberian nasihat kepada Direksi merupakan tanggung jawab Dewan Komisaris dalam rangka memastikan kinerja Direksi mampu mencapai *key performance indicator* (KPI) yang telah ditetapkan. Pengawasan dan pemberian nasihat kepada Direksi dilakukan melalui Rapat Gabungan Dewan Komisaris mengundang Direksi. Selain itu, pemberian nasihat juga dapat dilaksanakan sewaktu-waktu sesuai keperluan dengan mengundang Dewan Komisaris melalui suatu forum rapat maupun kegiatan lainnya yang dihadiri oleh Dewan Komisaris. Selama tahun 2025, Dewan Komisaris telah melaksanakan 5 (lima) kali Rapat Gabungan dengan Direksi.

Dalam memberikan nasihat kepada Direksi, Dewan Komisaris memberikan arahan, masukan, dan rekomendasi strategis atas kinerja, kebijakan, serta rencana bisnis yang disampaikan oleh Direksi. Dewan Komisaris menerbitkan rekomendasi kepada Direksi bila ada hal-hal yang perlu diingatkan agar Direksi berhati-hati mengambil keputusan yang mengandung risiko dan berupaya memitigasi risiko yang mungkin terjadi. Setiap laporan yang diterima oleh Dewan Komisaris diberikan komentar dengan menerbitkan surat kepada Direksi. Selama tahun 2025 Dewan Komisaris telah menyampaikan

The Board of Commissioners assesses that the Board of Directors has effectively implemented strategies to maintain performance, strengthen risk management, and drive digital transformation, supported by various strategic initiatives, particularly in the pensioner and MSME segments, as well as improvements in service quality for customers.

On this occasion, the Board of Commissioners would like to present its report on supervisory activities and the provision of advice to the Board of Directors throughout 2025. This report includes, among others, an assessment of the performance of the Board of Directors, views on the business prospects prepared by the Board of Directors, perspectives on the implementation of the Bank's governance, as well as the composition and changes in the membership of the Board of Commissioners.

Assessment of The Board of Directors' Performance

Throughout 2025, the Board of Commissioners actively carried out its supervisory and advisory functions to ensure that the Bank was managed in a professional and prudent manner, in line with Corporate Governance principles.

Frequency and Methods of Providing Advice to The Board of Directors

In performing its supervisory and advisory functions, the Board of Commissioners carried out its duties and responsibilities in accordance with the Articles of Association and prevailing laws and regulations. The supervision and provision of advice to the Board of Directors constitute the responsibility of the Board of Commissioners in ensuring that the Board of Directors' performance achieves the established Key Performance Indicators (KPIs). Such supervision and advisory activities were conducted through Joint Meetings of the Board of Commissioners with the Board of Directors. In addition, advice may be provided at any time as deemed necessary through meetings or other forums attended by the Board of Commissioners. Throughout 2025, the Board of Commissioners held 5 (five) Joint Meetings with the Board of Directors.

In providing advice, the Board of Commissioners delivered directions, inputs, and strategic recommendations on performance, policies, and business plans presented by the Board of Directors. The Board of Commissioners also issued recommendations on matters requiring attention, particularly to ensure prudent decision-making on risk-related matters and to encourage effective risk mitigation. Each report received by the Board of Commissioners was followed up with comments through formal correspondence addressed to the Board of Directors. Throughout 2025, the Board of Commissioners



rekomendasi untuk ditindaklanjuti oleh Direksi sebanyak 19 (sembilan belas) kali.

Pengawasan Dewan Komisaris dalam Perumusan dan Implementasi Strategi yang Dilakukan oleh Direksi

Dewan Komisaris juga melaksanakan tugas, kewajiban dan tanggungjawabnya dalam rangka melakukan pengawasan terhadap perumusan strategi dan implementasi strategi Bank sesuai peraturan perundang-undangan yang berlaku dan Anggaran Dasar Bank. Pengawasan Dewan Komisaris dalam perumusan dan implementasi strategi yang dilakukan oleh Direksi dilaksanakan secara aktif dan berkesinambungan untuk memastikan arah kebijakan Bank sejalan dengan kepentingan jangka panjang. Pengawasan terhadap perumusan strategi, dilakukan dengan menelaah Rencana Strategis Bank (RBB) dan Rencana Kerja dan Anggaran Perusahaan (RKAP) Tahunan yang diajukan Direksi, serta memberikan arahan dan rekomendasi guna memastikan strategi yang ditetapkan telah mempertimbangkan kondisi internal, dinamika eksternal, serta prinsip kehati-hatian dan manajemen risiko.

Sedangkan pengawasan terhadap implementasi strategi Dewan Komisaris telah melakukan pengawasan secara periodik atas pelaksanaan RBB dan RKAP yang telah ditetapkan. Dewan Komisaris melakukan pengawasan melalui evaluasi berkala atas kinerja Direksi, termasuk pencapaian target dan pelaksanaan program strategis. Proses ini dilakukan melalui rapat rutin, rapat gabungan, serta pembahasan di tingkat komite untuk memastikan setiap inisiatif berjalan sesuai rencana dan ketentuan yang berlaku. Dewan Komisaris juga memantau efektivitas penerapan manajemen risiko dan pengendalian internal dalam mendukung implementasi strategi.

Selain itu, Dewan Komisaris memberikan arahan tindak lanjut atas hasil pengawasan serta mendorong Direksi untuk melakukan penyesuaian strategi apabila terdapat perubahan kondisi usaha. Dengan pengawasan yang terstruktur dan intensif, Dewan Komisaris memastikan bahwa strategi yang dirumuskan dan dijalankan oleh Direksi dapat memberikan hasil yang optimal serta mendukung keberlanjutan kinerja Bank.

Kondisi Perekonomian yang Secara Langsung Berdampak Terhadap Kinerja Bank

Ketidakpastian global masih tinggi seiring berlanjutnya ketegangan geopolitik, termasuk konflik Rusia-Ukraina dan eskalasi di Timur Tengah, serta meningkatnya kebijakan proteksionisme seperti penerapan tarif impor oleh Amerika Serikat pada tahun 2025. Kondisi ini menekan stabilitas ekonomi global melalui perlambatan perdagangan dan investasi.

issued 19 (nineteen) recommendations for follow-up by the Board of Directors.

Supervision of The Board of Commissioners on The Formulation and Implementation of Strategies by The Board of Directors

The Board of Commissioners also carried out its duties, obligations, and responsibilities in supervising the formulation and implementation of the Bank's strategies in accordance with prevailing laws and regulations and the Bank's Articles of Association. Such supervision was conducted actively and on an ongoing basis to ensure that the Bank's strategic direction remains aligned with its long-term interests. Supervision over strategy formulation was carried out through the review of the Bank Business Plan (RBB) and the Annual Work Plan and Budget (RKAP) proposed by the Board of Directors, as well as by providing directions and recommendations to ensure that the strategies have taken into account internal conditions, external dynamics, and the principles of prudence and risk management.

Meanwhile, supervision over strategy implementation was conducted through periodic monitoring of the execution of the approved RBB and RKAP. The Board of Commissioners performed such supervision through regular evaluations of the Board of Directors' performance, including the achievement of targets and the execution of strategic programs. This process was conducted through regular meetings, joint meetings, and committee-level discussions to ensure that each initiative was implemented in accordance with the established plans and prevailing regulations. The Board of Commissioners also monitored the effectiveness of risk management and internal control systems in supporting strategy implementation.

In addition, the Board of Commissioners provided directions for follow-up actions based on the results of its supervision and encouraged the Board of Directors to adjust strategies in response to changes in business conditions. Through structured and intensive supervision, the Board of Commissioners ensured that the strategies formulated and implemented by the Board of Directors delivered optimal results and supported the Bank's sustainable performance.

Economic Conditions Directly Impacting The Bank's Performance

Global uncertainty remained elevated amid ongoing geopolitical tensions, including the Russia-Ukraine conflict and escalation in the Middle East, as well as increasing protectionist policies such as the implementation of import tariffs by the United States in 2025. These conditions exerted pressure on global economic stability through slower trade



Dampaknya, pertumbuhan ekonomi dunia menunjukkan tren melambat, dari sekitar 3,3% pada 2024 menjadi 3,2% pada 2025, dan diperkirakan turun ke kisaran 3,1% pada 2026, sebagaimana dilaporkan oleh IMF. Hal ini mencerminkan tekanan yang berlanjut akibat fragmentasi perdagangan dan dinamika geopolitik global.

Perekonomian Indonesia tetap menunjukkan tren positif di tengah dinamika global, didukung oleh stabilitas makroekonomi, pemulihan pascapandemi, serta sinergi kebijakan fiskal dan moneter yang menjaga inflasi dan stabilitas sistem keuangan sekaligus mendorong permintaan domestik. Hal ini tercermin dari pertumbuhan ekonomi yang mencapai 5,11% (yoy) pada tahun 2025, meningkat dibandingkan 5,03% (yoy) pada tahun 2024, dengan pertumbuhan Triwulan IV 2025 sebesar 5,39% (yoy), lebih tinggi dari Triwulan sebelumnya sebesar 5,04% (yoy), yang terutama ditopang oleh konsumsi rumah tangga dan investasi serta diikuti dengan perbaikan kualitas ketenagakerjaan.

Dari sisi perbankan, stabilitas sistem keuangan tetap terjaga dengan fungsi intermediasi yang terus meningkat, tercermin dari Indeks Stabilitas Keuangan (ISSK) yang berada di zona normal sepanjang 2025 serta ketahanan perbankan yang kuat dari sisi permodalan, risiko kredit, dan likuiditas. Rasio kecukupan modal (CAR) tercatat tinggi sebesar 25,89% pada Desember 2025, sementara risiko kredit tetap terkendali dengan NPL 2,05% (bruto) dan 0,79% (neto), serta likuiditas yang memadai dengan rasio AL/DPK 28,57% dan LDR 85,35%. Sejalan dengan kondisi tersebut, pertumbuhan kredit juga menunjukkan tren positif dengan kenaikan sebesar 9,69% (yoy) pada akhir 2025.

Kinerja Bank

Di tengah kondisi perekonomian tersebut, Dewan Komisaris berpandangan Direksi mampu menghadapi tantangan dan peluang yang terjadi dengan mencatatkan kinerja yang baik di tahun 2025. Dari sisi operasional, penyaluran kredit meningkat menjadi Rp50,53 triliun atau tumbuh 9,23% dibandingkan tahun sebelumnya sebesar Rp46,26 triliun, sejalan dengan peningkatan Dana Pihak Ketiga (DPK) yang mencapai Rp55,03 triliun atau naik 12,71% dari Rp48,82 triliun.

Kinerja keuangan Bank juga menunjukkan perbaikan yang solid, tercermin dari total aset yang tumbuh 10,25% menjadi Rp73,02 triliun dari Rp66,23 triliun pada tahun 2024, serta penguatan ekuitas sebesar 20,64% menjadi Rp9,39 triliun dari Rp7,79 triliun. Dari sisi profitabilitas, pendapatan bunga neto meningkat 6,51% menjadi Rp3,66 triliun, yang turut mendorong kenaikan laba tahun berjalan menjadi Rp1,58 triliun atau tumbuh 0,22% dibandingkan tahun sebelumnya.

Dari sisi transformasi digital, Bank Mandiri Taspen mencatat pencapaian penting melalui implementasi *New Core Banking*

and investment growth. As a result, global economic growth showed a moderating trend, declining from approximately 3.3% in 2024 to 3.2% in 2025, and is projected to ease further to around 3.1% in 2026, as reported by the IMF. This reflects continued pressure arising from trade fragmentation and global geopolitical dynamics.

Indonesia's economy continued to demonstrate positive performance amid global challenges, supported by macroeconomic stability, post-pandemic recovery, and the synergy of fiscal and monetary policies that maintained inflation and financial system stability while supporting domestic demand. This was reflected in economic growth of 5.11% (yoy) in 2025, higher than 5.03% (yoy) in 2024, with fourth quarter 2025 growth reaching 5.39% (yoy), higher than the previous quarter's 5.04% (yoy), primarily driven by household consumption and investment, along with improvements in employment quality.

From the banking sector perspective, financial system stability remained well maintained, with strengthening intermediation functions as reflected in the Financial System Stability Index (ISSK), which remained within the normal range throughout 2025, as well as strong banking resilience in terms of capital, credit risk, and liquidity. The Capital Adequacy Ratio (CAR) remained high at 25.89% as of December 2025, while credit risk was well managed with Non-Performing Loans (NPL) at 2.05% (gross) and 0.79% (net), and liquidity remained adequate with AL/DPK at 28.57% and LDR at 85.35%. In line with these conditions, credit growth also showed a positive trend, increasing by 9.69% (yoy) by the end of 2025.

BANK PERFORMANCE

Amid these economic conditions, the Board of Commissioners views that the Board of Directors was able to navigate the challenges and opportunities, as reflected in the Bank's solid performance in 2025. From an operational perspective, loan disbursement increased to IDR 50.53 trillion, or grew by 9.23% compared to the previous year of IDR 46.26 trillion, in line with the growth in Third Party Funds (TPF), which reached IDR 55.03 trillion or increased by 12.71% from IDR 48.82 trillion.

The Bank's financial performance also showed solid improvement, as reflected in total assets which grew by 10.25% to IDR 73.02 trillion from IDR 66.23 trillion in 2024, as well as equity strengthening by 20.64% to IDR 9.39 trillion from IDR 7.79 trillion. In terms of profitability, net interest income increased by 6.51% to IDR 3.66 trillion, which also drove profit for the year to IDR 1.58 trillion, or grew by 0.22% compared to the previous year.

In terms of digital transformation, Bank Mandiri Taspen recorded a significant milestone through the implementation of



System (NCBS). Sistem ini telah diterapkan secara menyeluruh pada seluruh layanan, sehingga memperkuat kapabilitas digital Bank. Melalui NCBS, Bank mampu menghadirkan layanan yang lebih cepat, efisien, andal, dan aman, sekaligus meningkatkan kualitas pengalaman nasabah dalam mengakses layanan perbankan. Selain itu, implementasi ini turut mendukung optimalisasi infrastruktur teknologi informasi, memperkuat keamanan data, serta meningkatkan efisiensi operasional secara keseluruhan.

Selain kinerja operasional dan keuangan, tingkat kesehatan bank juga menjadi salah satu pertimbangan Dewan Komisaris dalam melakukan penilaian atas kinerja Direksi. Tingkat kesehatan Bank mencerminkan hasil penilaian kondisi Bank yang dilakukan terhadap risiko dan kinerja Bank yang dapat dilihat dari peringkat akhir hasil penilaian berdasarkan pada Peraturan Otoritas Jasa Keuangan No. POJK Nomor 4/POJK.03/2016 tentang Penilaian Tingkat Kesehatan Bank Umum. Peringkat komposit tingkat kesehatan Bank Mandiri Taspen posisi 31 Desember 2025 berada pada komposit 1 (satu). Analisis berdasarkan tabel di atas mencerminkan kondisi Bank Mandiri Taspen secara umum SANGAT SEHAT, sehingga dinilai mampu menghadapi pengaruh negatif yang signifikan dari perubahan kondisi bisnis dan faktor eksternal lainnya tercermin dari peringkat faktor-faktor penilaian, antara lain Profil Risiko, penerapan GCG, Rentabilitas, dan Permodalan yang secara umum baik. Apabila terdapat kelemahan, maka secara umum kelemahan tersebut kurang bersifat minor dan dapat segera diperbaiki.

Pandangan atas Prospek Usaha yang Disusun Direksi

Perekonomian global pada awal 2026 menghadapi tekanan akibat konflik geopolitik di Timur Tengah yang mendorong kenaikan harga minyak, meningkatkan inflasi, serta memicu volatilitas pasar keuangan yang ditandai penguatan dolar AS, kenaikan yield US Treasury, dan arus keluar modal dari emerging markets. Dampak tersebut turut menekan nilai tukar, termasuk Rupiah yang pada 16 Maret 2026 melemah menjadi Rp16.985 per dolar AS atau turun 1,29% dibanding akhir Februari 2026. Di tengah tekanan tersebut, ekonomi Indonesia tetap menunjukkan ketahanan dengan pertumbuhan yang didorong permintaan domestik, serta prospek 2026 yang diperkirakan berada pada kisaran 4,9%–5,7%.

Dari sisi industri perbankan, kinerja tetap solid dengan pertumbuhan kredit sebesar 9,37% (yoy) pada Februari 2026, didukung kredit investasi 20,72% (yoy), kredit modal kerja 3,88% (yoy), dan kredit konsumsi 6,34% (yoy), sementara pertumbuhan DPK mencapai 13,18% (yoy) dengan likuiditas yang memadai (AL/DPK 27,40%). Ketahanan perbankan juga tercermin dari CAR yang tinggi sebesar 25,87% serta NPL yang terjaga pada 2,14% (bruto) dan 0,82% (neto). Di sisi

the New Core Banking System (NCBS). This system has been fully implemented across all services, thereby strengthening the Bank's digital capabilities. Through NCBS, the Bank is able to deliver faster, more efficient, reliable, and secure services, while enhancing customer experience in accessing banking services. In addition, this implementation supports the optimization of information technology infrastructure, strengthens data security, and improves overall operational efficiency.

In addition to operational and financial performance, the Bank's soundness level also became a key consideration for the Board of Commissioners in assessing the performance of the Board of Directors. The Bank's soundness level reflects the results of an assessment of the Bank's condition based on risks and performance, as stipulated in Financial Services Authority Regulation No. 4/POJK.03/2016 concerning the Assessment of Commercial Bank Soundness Levels. As of December 31, 2025, Bank Mandiri Taspen's composite soundness rating was at Composite 1 (one). Based on this assessment, Bank Mandiri Taspen is generally categorized as VERY SOUND, indicating its ability to withstand significant adverse impacts from changes in business conditions and other external factors, as reflected in the overall strong ratings across key assessment factors, including Risk Profile, Good Corporate Governance (GCG) implementation, Earnings, and Capital. Any identified weaknesses are generally minor and can be promptly addressed.

Views on The Business Prospects Prepared by The Board of Directors

At the beginning of 2026, the global economy faced pressures arising from geopolitical conflicts in the Middle East, which led to rising oil prices, increased inflation, and heightened volatility in financial markets, as reflected in the strengthening of the US dollar, rising US Treasury yields, and capital outflows from emerging markets. These conditions also exerted pressure on exchange rates, including the Rupiah, which depreciated to IDR 16,985 per US dollar on March 16, 2026, or weakened by 1.29% compared to the end of February 2026. Amid these pressures, Indonesia's economy continued to demonstrate resilience, supported by domestic demand, with economic growth in 2026 projected to range between 4.9%–5.7%.

From the banking industry perspective, performance remained solid, with credit growth reaching 9.37% (yoy) as of February 2026, supported by investment loans at 20.72% (yoy), working capital loans at 3.88% (yoy), and consumer loans at 6.34% (yoy). Meanwhile, Third Party Funds grew by 13.18% (yoy), supported by adequate liquidity (AL/DPK at 27.40%). Banking resilience was also reflected in a strong Capital Adequacy Ratio (CAR) of 25.87%, while Non-Performing Loans (NPL)



sistem pembayaran, transaksi digital terus tumbuh kuat dengan volume mencapai 4,67 miliar transaksi atau meningkat 40,35% (yoy), didukung perkembangan QRIS dan BI-FAST yang mencatat 434 juta transaksi senilai Rp1.092 triliun, sementara transaksi BI-RTGS mencapai Rp16.105 triliun, mencerminkan aktivitas ekonomi dan keuangan yang tetap terjaga.

Berdasarkan prediksi kondisi perekonomian dan industri perbankan, Dewan Komisaris berpendapat bahwa prospek usaha yang telah disusun oleh Direksi sudah tepat. Dewan Komisaris berkeyakinan bahwa Bank akan dapat memanfaatkan peluang yang ada di antaranya adalah Bank Mandiri Taspen memiliki peluang pertumbuhan yang kuat melalui ekspansi ke segmen Dana Pensiun (Dapen) BUMN dan swasta serta optimalisasi pasar kredit mikro, UMKM, prapensiun, dan pensiunan yang masih luas. Dari sisi pendanaan, potensi segmen *senior citizen* turut mendukung penguatan *funding* ritel, sementara karakteristik kredit pensiunan yang relatif stabil menjadi keunggulan tersendiri. Selain itu, penguatan *branding*, dukungan talenta milenial, serta pemanfaatan jaringan entitas induk membuka peluang perluasan layanan. Adopsi teknologi seperti AI, *open banking*, dan integrasi API juga mendorong efisiensi dan penguatan layanan digital Bank.

Pandangan Atas Penerapan Tata Kelola Bank

Dewan Komisaris senantiasa memantau dan mengawasi penerapan prinsip-prinsip *Corporate Governance* di seluruh jenjang organisasi Bank Mandiri Taspen guna memastikan pengelolaan Bank berjalan sesuai prinsip *Corporate Governance*. Penerapan *Corporate Governance* secara konsisten diyakini sebagai landasan utama dalam menciptakan tata kelola perusahaan yang sehat, transparan, dan berintegritas, sekaligus mengacu pada seluruh peraturan perundang-undangan yang berlaku. Penerapan *Corporate Governance* tersebut tidak hanya mendukung tercapainya sasaran Bank melalui praktik usaha yang sehat, tetapi juga mampu menciptakan nilai tambah bagi seluruh pemangku kepentingan serta memberikan manfaat nyata dalam menjaga kinerja dan keberlanjutan Bank. Dewan Komisaris berpendapat bahwa Direksi telah menerapkan GCG dengan efektif dan konsisten di 2025. Hal ini dapat terlihat pada komponen-komponen sebagai berikut.

Manajemen Risiko

Penerapan manajemen risiko di Bank Mandiri Taspen dilaksanakan secara terintegrasi sesuai POJK No. 18/POJK.03/2016 dan SEOJK No. 34/SEOJK.03/2016, dengan tujuan memastikan seluruh risiko yang timbul dari kegiatan

remained well maintained at 2.14% (gross) and 0.82% (net). In the payment system, digital transactions continued to grow significantly, reaching a volume of 4.67 billion transactions or increasing by 40.35% (yoy), supported by the expansion of QRIS and BI-FAST, which recorded 434 million transactions with a value of IDR 1,092 trillion, while BI-RTGS transactions reached IDR 16,105 trillion, reflecting sustained economic and financial activity.

Based on the outlook for economic conditions and the banking industry, the Board of Commissioners views that the business prospects prepared by the Board of Directors are appropriate. The Board of Commissioners believes that the Bank will be able to capitalize on existing opportunities, including strong growth potential through expansion into the pension fund (Dapen) segment of state-owned and private institutions, as well as optimization of the still sizable microcredit, MSME, pre-retirement, and pensioner markets. From a funding perspective, the senior citizen segment also provides potential to strengthen retail funding, while the relatively stable nature of pensioner loans remains a key advantage. In addition, strengthened branding, support from millennial talent, and the utilization of the parent entities' network create opportunities for service expansion. The adoption of technologies such as artificial intelligence, open banking, and API integration further supports efficiency and enhances the Bank's digital services.

Views on The Implementation of Bank Governance

The Board of Commissioners continuously monitored and supervised the implementation of Corporate Governance principles across all levels of Bank Mandiri Taspen's organization to ensure that the Bank's management was conducted in accordance with Corporate Governance principles. The consistent implementation of Corporate Governance is regarded as the primary foundation for establishing a sound, transparent, and integrity-driven governance structure, while also complying with prevailing laws and regulations. The implementation of Corporate Governance not only supports the achievement of the Bank's objectives through sound business practices but also creates added value for all stakeholders and contributes to maintaining the Bank's performance and sustainability. The Board of Commissioners views that the Board of Directors has implemented Good Corporate Governance (GCG) effectively and consistently in 2025, as reflected in the following components.

RISK MANAGEMENT

Risk management at Bank Mandiri Taspen was implemented in an integrated manner in accordance with POJK No. 18/POJK.03/2016 and SEOJK No. 34/SEOJK.03/2016, with the objective of ensuring that all risks arising from the Bank's



usaha bank dapat diidentifikasi, diukur, dipantau, dan dikendalikan secara efektif serta mendukung pertumbuhan bisnis yang sehat dan berkelanjutan. Manajemen risiko diterapkan melalui kerangka kerja yang komprehensif yang mencakup delapan jenis risiko utama, yaitu risiko kredit, pasar, likuiditas, operasional, hukum, reputasi, strategik, dan kepatuhan. Pengelolaannya dilakukan secara berlapis melalui *three lines of defense*, dengan unit bisnis sebagai lini pertama, fungsi manajemen risiko dan kepatuhan sebagai lini kedua, serta audit internal sebagai lini ketiga yang memberikan *assurance independent*.

Secara organisasi, penerapan manajemen risiko didukung oleh Satuan Kerja Manajemen Risiko serta komite-komite terkait seperti Komite Manajemen Risiko, ALCO, dan Komite Kebijakan Perkreditan. Bank juga secara rutin menyusun profil risiko triwulanan serta penilaian Tingkat Kesehatan Bank (RBBR) setiap semester sebagai bentuk pelaporan kepada regulator. Proses manajemen risiko mencakup identifikasi risiko secara proaktif, pengukuran secara kualitatif dan kuantitatif, pemantauan berbasis limit, serta pengendalian risiko melalui kebijakan, prosedur, dan sistem informasi manajemen risiko yang terintegrasi. Implementasinya didukung oleh sistem informasi risiko, stress testing, serta berbagai alat monitoring seperti RCSA, RTTA, dan dashboard risiko.

Secara keseluruhan, hasil evaluasi menunjukkan bahwa profil risiko Bank Mandiri Taspen berada pada level yang terkendali dengan peringkat komposit "2", yang mencerminkan bahwa risiko dapat dikelola dengan baik dan mendukung keberlanjutan bisnis bank secara *prudent*. Dewan Komisaris dan Direksi bertanggung jawab atas penerapan manajemen risiko di Bank Mandiri Taspen. Pengawasan Aktif Dewan Komisaris Bank Mandiri Taspen tercermin dari persetujuan atas Kebijakan Manajemen Risiko yang disusun oleh Direksi, serta evaluasi pelaksanaan kebijakan manajemen risiko melalui forum rapat Direksi dan Komisaris secara berkala, dalam pelaksanaannya pengawasan aktif Dewan Komisaris didukung oleh Komite Pemantau Risiko. Berdasarkan hasil evaluasi atas sistem manajemen risiko pada tahun 2025, Dewan Komisaris menilai bahwa kecukupan sistem manajemen risiko telah berjalan memadai.

Sistem Pengendalian Internal

Sistem Pengendalian Internal Bank Mandiri Taspen mengacu pada SEOJK No. 35/SEOJK.03/2017 dan diimplementasikan secara menyeluruh untuk memastikan kepatuhan terhadap ketentuan, keandalan pelaporan keuangan, efektivitas dan efisiensi operasional, serta penguatan budaya risiko di seluruh organisasi. Sistem Pengendalian Internal Bank Mandiri Taspen disusun berdasarkan tiga pilar kebijakan utama, yaitu Kebijakan Internal Audit, Kebijakan Kepatuhan dan Hukum, serta Kebijakan Manajemen Risiko. Ketiganya menjadi fondasi

business activities are identified, measured, monitored, and controlled effectively, while supporting sustainable business growth. Risk management was implemented through a comprehensive framework covering eight main types of risk, namely credit, market, liquidity, operational, legal, reputational, strategic, and compliance risks. The management of these risks was conducted through a layered approach based on the three lines of defense, with business units as the first line, risk management and compliance functions as the second line, and internal audit as the third line providing independent assurance.

Organizationally, the implementation of risk management was supported by the Risk Management Unit and relevant committees, including the Risk Management Committee, Asset Liability Committee (ALCO), and Credit Policy Committee. The Bank also regularly prepared quarterly risk profiles and conducted Bank Soundness assessments (RBBR) on a semi-annual basis as part of its reporting to the regulator. The risk management process encompassed proactive risk identification, qualitative and quantitative measurement, limit-based monitoring, and risk control through policies, procedures, and integrated risk management information systems. Its implementation was supported by risk information systems, stress testing, and various monitoring tools such as RCSA, RTTA, and risk dashboards.

Overall, the evaluation results indicated that Bank Mandiri Taspen's risk profile remained under control, with a composite rating of "2", reflecting that risks were well managed and supported the Bank's business sustainability in a prudent manner. The Board of Commissioners and the Board of Directors are responsible for the implementation of risk management at Bank Mandiri Taspen. The active supervision of the Board of Commissioners was reflected in the approval of Risk Management Policies prepared by the Board of Directors, as well as in the evaluation of their implementation through regular meetings of the Board of Directors and the Board of Commissioners. In carrying out its supervisory role, the Board of Commissioners was supported by the Risk Monitoring Committee. Based on the evaluation of the risk management system in 2025, the Board of Commissioners assessed that the adequacy of the risk management system was satisfactory.

Internal Control System

The Internal Control System of Bank Mandiri Taspen refers to SEOJK No. 35/SEOJK.03/2017 and was implemented comprehensively to ensure compliance with regulations, reliability of financial reporting, effectiveness and efficiency of operations, and the strengthening of risk culture across the organization. The Internal Control System was established based on three main policy pillars, namely the Internal Audit Policy, Compliance and Legal Policy, and Risk Management Policy. These pillars serve as the foundation for ensuring



dalam memastikan penerapan tata kelola yang baik, kepatuhan terhadap regulasi, serta pengelolaan risiko yang efektif di seluruh aktivitas bank.

Implementasi Sistem Pengendalian Internal dijalankan melalui lima komponen utama sesuai kerangka COSO, yakni lingkungan pengendalian, penilaian risiko, aktivitas pengendalian, informasi dan komunikasi, serta aktivitas pemantauan. Pengendalian ini diperkuat dengan pendekatan *three lines of defense* yang melibatkan unit bisnis sebagai lini pertama, fungsi manajemen risiko dan kepatuhan sebagai lini kedua, serta audit internal sebagai lini ketiga yang memberikan *assurance* independen.

Selain itu, Bank juga menerapkan pengendalian pada aspek sistem informasi, aset fisik, pemisahan fungsi (*four-eyes principle*), serta dokumentasi yang memadai untuk memastikan transparansi dan akuntabilitas proses operasional. Pengawasan dilakukan secara berjenjang oleh Direksi dan Dewan Komisaris melalui review berkala, serta didukung evaluasi internal audit dan pengawasan eksternal dari regulator dan auditor independen. Dalam aspek pelaporan keuangan, Bank juga telah mengimplementasikan *Internal Control over Financial Reporting* (ICoFR) untuk memastikan integritas dan keandalan laporan keuangan sesuai standar akuntansi yang berlaku.

Secara keseluruhan, Sistem Pengendalian Internal Bank Mandiri Taspen telah berjalan secara komprehensif, terintegrasi, dan berkesinambungan untuk mendukung terciptanya tata kelola yang sehat, mitigasi risiko yang efektif, serta keberlanjutan kinerja bank. Dalam pengawasan terhadap penerapan sistem pengendalian internal, Direksi dan Dewan Komisaris dibantu oleh Internal Audit yang merupakan Satuan Kerja dalam organisasi dan Komite Audit. Dalam menjalankan tugasnya, Internal Audit berkomunikasi langsung dengan Dewan Komisaris melalui Komite Audit untuk menginformasikan berbagai hal yang berhubungan dengan Aktivitas Internal Audit. Direksi dan Dewan Komisaris berpandangan bahwa penerapan sistem pengendalian internal selama tahun 2025 sudah berjalan dengan baik.

Whistleblowing System

Penyelesaian pengaduan pelanggaran oleh Bank merupakan salah satu bentuk peningkatan perlindungan *stakeholders* dalam rangka menjamin hak-haknya dalam berhubungan dengan Bank dan menjamin penanganan yang memenuhi ketentuan dan persyaratan yang ditetapkan oleh Bank, Pemerintah dan Aparat Berwajib. Untuk itu maka perlu dirumuskan kebijakan, sistem dan prosedur penanganan yang selaras untuk mengatur penyelesaian pengaduan pelanggaran bagi *stakeholders* dalam suatu Kebijakan Pengelolaan Pengaduan Pelanggaran. Dalam rangka penerapan Strategi *Anti Fraud*, Divisi Internal Audit ditunjuk sebagai unit kerja koordinator penerapan dan pelaksanaan Strategi *Anti Fraud* di Bank Mandiri Taspen.

sound governance implementation, regulatory compliance, and effective risk management across all Bank activities.

The implementation of the Internal Control System follows five key components in accordance with the COSO framework, namely control environment, risk assessment, control activities, information and communication, and monitoring activities. This system was further strengthened by the three lines of defense approach, involving business units as the first line, risk management and compliance functions as the second line, and internal audit as the third line providing independent assurance.

In addition, the Bank implemented controls over information systems, physical assets, segregation of duties (*four-eyes principle*), and adequate documentation to ensure transparency and accountability in operational processes. Supervision was carried out in stages by the Board of Directors and the Board of Commissioners through periodic reviews, supported by internal audit evaluations and external oversight from regulators and independent auditors. In terms of financial reporting, the Bank has also implemented Internal Control over Financial Reporting (ICoFR) to ensure the integrity and reliability of financial statements in accordance with applicable accounting standards.

Overall, the Internal Control System of Bank Mandiri Taspen has been implemented in a comprehensive, integrated, and continuous manner to support sound governance, effective risk mitigation, and sustainable business performance. In supervising the implementation of the internal control system, the Board of Directors and the Board of Commissioners were supported by the Internal Audit function and the Audit Committee. In carrying out its duties, Internal Audit communicated directly with the Board of Commissioners through the Audit Committee to report matters related to internal audit activities. The Board of Directors and the Board of Commissioners viewed that the implementation of the internal control system throughout 2025 has been effective.

Whistleblowing System

The handling of violation reports by the Bank represents one of the efforts to enhance stakeholder protection, ensuring their rights in their interactions with the Bank, as well as ensuring that complaint handling complies with the provisions and requirements set by the Bank, the Government, and relevant authorities. Accordingly, policies, systems, and procedures have been established to regulate the resolution of violation reports through a structured Whistleblowing Management Policy. In implementing the Anti-Fraud Strategy, the Internal Audit Division has been designated as the coordinating unit responsible for the implementation and execution of the Anti-Fraud Strategy at Bank Mandiri Taspen.



Untuk pengelolaan sarana pengaduan, Bank Mandiri Taspen telah mengimplementasikan *Whistleblowing System* (WBS) dengan menggunakan jasa provider eksternal (independen) yang berkoordinasi dengan pengelola internal WBS-LTC, hal ini bertujuan sebagai upaya deteksi fraud dan pencegahan fraud melalui efek gentar calon fraudster serta memberikan rasa aman dan nyaman bagi pelapor serta untuk meningkatkan efektivitas penerapan sistem pengendalian fraud dengan menitikberatkan pada pengungkapan dari pengaduan.

Atas setiap Laporan WBS yang masuk, Bank berkewajiban untuk melindungi pelapor dan terlapor. Perlindungan pelapor memiliki manfaat atas kepastian perlakuan terhadap pelapor dan atas kerahasiaan pelapor sehingga mendorong keberanian untuk melaporkan pelanggaran. Semua laporan pelanggaran akan dijamin kerahasiaan dan keamanannya oleh Bank dan pelapor dijamin haknya untuk memperoleh informasi mengenai tindak lanjut atas laporannya.

Setiap pengaduan pelanggaran yang masuk akan dikelola oleh Divisi Internal Audit, selanjutnya Divisi Internal Audit akan melakukan investigasi atas laporan yang diterima. Divisi Internal Audit harus bersifat *Netral*, *Independency*, dan *Profesionalisme* dalam menerima pengaduan pelanggaran dengan menggunakan asas Praduga Tak Bersalah atau "*Presumption of Innocence*" yaitu asas dimana seseorang dinyatakan tidak bersalah hingga dinyatakan bersalah. Dewan Komisaris melalui Komite Audit berperan dalam mereview pelaksanaan tanggung jawab Divisi Internal Audit terkait dengan penerapan WBS. Divisi Internal Audit memiliki tanggung jawab mengevaluasi dan menyampaikan hasil tindak lanjut laporan pengaduan, melakukan proses investigasi serta membuat laporan hasil investigasi. Dewan Komisaris berpandangan bahwa penerapan WBS di Bank telah berjalan dengan baik. Namun demikian, Dewan Komisaris memberikan arahan agar ke depannya penerapan WBS lebih ditingkatkan lagi efektivitasnya.

Tata Kelola Keberlanjutan

Bank Mandiri Taspen berkomitmen untuk mendukung penerapan keuangan berkelanjutan yang merupakan implementasi atas visi dan misi Bank. Dalam hal ini, Bank Mandiri Taspen mengedepankan prinsip *triple bottom line* (ekonomi, sosial dan lingkungan) dengan menyelaraskan aspek Lingkungan, Sosial dan Tata Kelola (LST) dalam kegiatan usaha Bank. Oleh karenanya, Bank Mandiri Taspen diharuskan untuk menyalurkan pembiayaan pada nasabah dengan menghindarkan pada kegiatan usaha yang dapat merusak lingkungan hidup.

To manage reporting channels, Bank Mandiri Taspen has implemented a *Whistleblowing System* (WBS) in collaboration with an independent external provider, coordinated with the internal WBS-LTC management. This initiative aims to enhance fraud detection and prevention, create a deterrent effect for potential fraud perpetrators, and provide a secure and comfortable reporting mechanism for whistleblowers, while improving the effectiveness of fraud control systems with a focus on disclosure through reporting.

For every WBS report received, the Bank is committed to protecting both the whistleblower and the reported party. Protection of whistleblowers ensures certainty of treatment and confidentiality, thereby encouraging the reporting of violations. All reports are guaranteed confidentiality and security, and whistleblowers are entitled to obtain information regarding the follow-up of their reports.

All reported violations are managed by the Internal Audit Division, which conducts investigations on the reports received. In performing its duties, the Internal Audit Division upholds neutrality, independence, and professionalism, and applies the principle of presumption of innocence, whereby an individual is considered not guilty until proven otherwise. The Board of Commissioners, through the Audit Committee, reviews the implementation of the Internal Audit Division's responsibilities in relation to the WBS. The Internal Audit Division is responsible for evaluating and reporting follow-up actions, conducting investigations, and preparing investigation reports. The Board of Commissioners views that the implementation of the WBS has been effective. Nevertheless, the Board of Commissioners has provided direction for further enhancement of its effectiveness going forward.

Sustainability Governance

Bank Mandiri Taspen is committed to supporting the implementation of sustainable finance as part of the realization of the Bank's vision and mission. In this regard, the Bank prioritizes the triple bottom line principles (economic, social, and environmental) by aligning Environmental, Social, and Governance (ESG) aspects in its business activities. Accordingly, Bank Mandiri Taspen ensures that financing is directed to customers while avoiding business activities that may harm the environment.



Bank telah berkomitmen dalam mendukung penerapan keuangan berkelanjutan pada setiap aktivitas bisnisnya, dengan mengembangkan praktik manajemen risiko, serta berupaya secara maksimal dalam implementasi prinsip 3P. Komitmen tersebut diwujudkan dengan menyusun dan menerapkan Rencana Aksi Keuangan Berkelanjutan (RAKB) yang disetujui oleh Dewan Komisaris. Implementasi RAKB sekaligus merupakan bentuk partisipasi aktif Bank Mandiri Taspen dalam upaya mengantisipasi perubahan iklim.

Tata Kelola Terintegrasi

Sesuai dengan POJK No. 18/POJK.03/2014 dan SEOJK No. 15/SEOJK.03/2015, Bank Mandiri sebagai Entitas Utama dalam konglomerasi keuangan telah menerapkan Tata Kelola Terintegrasi (TKT) secara menyeluruh yang mencakup pengaturan struktur, fungsi, dan tanggung jawab Direksi dan Dewan Komisaris Entitas Utama, komite-komite terintegrasi, fungsi kepatuhan dan audit intern terintegrasi, serta penerapan manajemen risiko terintegrasi.

Dalam implementasinya, TKT tetap menegaskan bahwa setiap Perusahaan Anak, termasuk Bank Mandiri Taspen, merupakan entitas hukum yang independen dan dikelola secara profesional tanpa intervensi operasional dari Entitas Utama, namun tetap selaras dalam kerangka grup. Seluruh perusahaan dalam konglomerasi wajib menerapkan prinsip-prinsip tata kelola yang baik, yaitu transparansi, akuntabilitas, tanggung jawab, independensi, serta kewajaran.

Sebagai bagian dari konglomerasi keuangan, Bank Mandiri Taspen telah memiliki kerangka tata kelola perusahaan yang mengacu pada Pedoman Tata Kelola Terintegrasi, sehingga penerapan GCG di tingkat bank anak tetap selaras, konsisten, dan mendukung penguatan tata kelola secara grup yang berkesinambungan.

Penilaian Kinerja Komite-Komite di Bawah Dewan Komisaris

Dalam rangka meningkatkan peran Dewan Komisaris dalam menjalankan fungsi pengawasan, Dewan Komisaris telah membentuk 3 (tiga) komite yaitu:

1. Komite Audit
2. Komite Remunerasi dan Nominasi
3. Komite Pemantau Risiko

Dewan Komisaris secara periodik (tahunan) melakukan penilaian atas efektivitas kinerja komite-komite di bawah Dewan Komisaris. Masing-masing komite dinilai berdasarkan rencana kerja serta Piagam dari masing-masing Komite dengan indikator penilaian mencakup jumlah pelaksanaan

The Bank has consistently demonstrated its commitment to sustainable finance across all business activities by strengthening risk management practices and optimizing the implementation of the 3P principles. This commitment is realized through the preparation and implementation of the Sustainable Finance Action Plan (RAKB), which has been approved by the Board of Commissioners. The implementation of the RAKB also reflects the Bank's active participation in addressing climate change.

Integrated Governance

In accordance with POJK No. 18/POJK.03/2014 and SEOJK No. 15/SEOJK.03/2015, Bank Mandiri, as the Main Entity within the financial conglomeration, has implemented Integrated Governance (Tata Kelola Terintegrasi/TKT) comprehensively, covering the structure, functions, and responsibilities of the Board of Directors and Board of Commissioners of the Main Entity, integrated committees, integrated compliance and internal audit functions, as well as integrated risk management implementation.

In its implementation, Integrated Governance emphasizes that each Subsidiary, including Bank Mandiri Taspen, remains an independent legal entity managed professionally without operational intervention from the Main Entity, while remaining aligned within the group framework. All entities within the conglomeration are required to implement good governance principles, namely transparency, accountability, responsibility, independence, and fairness.

As part of the financial conglomeration, Bank Mandiri Taspen has established a governance framework that refers to the Integrated Governance Guidelines, ensuring that the implementation of Good Corporate Governance (GCG) at the subsidiary level remains aligned, consistent, and supportive of sustainable governance strengthening at the group level.

Performance Assessment of Committees Under The Board of Commissioners

To enhance the role of the Board of Commissioners in performing its supervisory function, the Board of Commissioners has established 3 (three) committees, namely:

1. Audit Committee
2. Remuneration and Nomination Committee
3. Risk Monitoring Committee

The Board of Commissioners conducts periodic (annual) assessments of the effectiveness of the committees under its supervision. Each committee is evaluated based on its work plan and charter, with assessment indicators including the number of meetings held, attendance rates, matters discussed during



rapat, kehadiran rapat, materi-materi yang dibahas dalam rapat, kunjungan ke kantor wilayah serta penugasan lainnya oleh Dewan Komisaris. Dewan Komisaris menilai bahwa selama tahun 2025 komite-komite telah menjalankan tugas dan tanggung jawabnya dengan baik dan telah sesuai dengan ketentuan yang berlaku.

Perubahan Komposisi Dewan Komisaris

Selama tahun 2025, Komposisi anggota Dewan Komisaris Bank Mandiri Taspen mengalami perubahan sesuai dengan kebutuhan Bank sebagaimana dijelaskan berikut.

KOMPOSISI DEWAN KOMISARIS SEBELUM RUPS LUAR BIASA TANGGAL 25 SEPTEMBER 2025

Komposisi Dewan Komisaris sebelum RUPS Luar Biasa tanggal 25 September 2025 sebanyak 4 (empat) orang yang terdiri dari 1 (satu) orang Komisaris Utama, 2 (dua) orang Komisaris Independen dan 1 (satu) orang Komisaris sebagai berikut:

Mustaslimah	: Komisaris Utama
Hendrika Nora Oslo Sinaga	: Komisaris
Suhajar Diantoro	: Komisaris
Boedi Armanto	: Komisaris Independen

KOMPOSISI DEWAN KOMISARIS SETELAH RUPS LUAR BIASA TANGGAL 25 SEPTEMBER 2025

Pada tanggal 25 September 2025 RUPS Luar Biasa memutuskan menyetujui pemberhentian dengan hormat Hendrika Nora Oslo Sinaga dari jabatannya sebagai Komisaris. Dengan demikian, komposisi Dewan Komisaris setelah RUPS Luar Biasa tanggal 25 September 2025 sebanyak 3 (tiga) orang yang terdiri dari 1 (satu) orang Komisaris Utama, 1 (satu) orang Komisaris Independen dan 1 (satu) orang Komisaris sebagai berikut:

Mustaslimah	: Komisaris Utama
Suhajar Diantoro	: Komisaris
Boedi Armanto	: Komisaris Independen

KOMPOSISI DEWAN KOMISARIS SETELAH RUPS LUAR BIASA TANGGAL 4 DESEMBER 2025

Pada tanggal 4 Desember 2025 RUPS Luar Biasa memutuskan:

1. Menyetujui pemberhentian dengan hormat Mustaslimah sebagai Komisaris Utama.

meetings, visits to regional offices, and other assignments delegated by the Board of Commissioners. The Board of Commissioners views that throughout 2025, the committees performed their duties and responsibilities effectively and in accordance with prevailing regulations.

Changes in The Composition of The Members of The Board of Commissioners

Throughout 2025, the composition of the Board of Commissioners of Bank Mandiri Taspen underwent changes in accordance with the Bank's needs, as described below:

COMPOSITION OF THE BOARD OF COMMISSIONERS BEFORE THE EGMS AS OF SEPTEMBER 25, 2025

Prior to the Extraordinary General Meeting of Shareholders (EGMS) on September 25, 2025, the Board of Commissioners consisted of 4 (four) members, comprising 1 (one) President Commissioner, 2 (two) Independent Commissioners, and 1 (one) Commissioner, as follows:

Mustaslimah	: President Commissioner
Hendrika Nora Oslo Sinaga	: Commissioner
Suhajar Diantoro	: Commissioner
Boedi Armanto	: Independent Commissioner

COMPOSITION OF THE BOARD OF COMMISSIONERS AFTER THE EGMS AS OF SEPTEMBER 25, 2025

On September 25, 2025, the EGMS resolved to approve the honorable dismissal of Hendrika Nora Oslo Sinaga from her position as Commissioner. Accordingly, the composition of the Board of Commissioners after the EGMS on September 25, 2025 consisted of 3 (three) members, comprising 1 (one) President Commissioner, 1 (one) Independent Commissioner, and 1 (one) Commissioner, as follows:

Mustaslimah	: President Commissioner
Suhajar Diantoro	: Commissioner
Boedi Armanto	: Independent Commissioner

COMPOSITION OF THE BOARD OF COMMISSIONERS AFTER THE EGMS AS OF DECEMBER 4, 2025

On December 4, 2025, the EGMS resolved:

1. Approving the honorable dismissal of Mustaslimah as President Commissioner;



2. Menyetujui pengangkatan Junaidi Hisom sebagai Komisaris Utama merangkap Komisaris Independen, Prasetio sebagai Komisaris Independen, Marjana sebagai Komisaris Independen, Suwartini sebagai Komisaris Independen, dan Edi Eko Cahyono sebagai Komisaris.

Dengan demikian, komposisi Dewan Komisaris setelah RUPS Luar Biasa tanggal 4 Desember 2025 sebanyak 7 (tujuh) orang yang terdiri dari 1 (satu) orang Komisaris Utama merangkap Komisaris Independen, 4 (empat) orang Komisaris Independen dan 2 (dua) orang Komisaris sebagai berikut:

Junaidi Hisom	: Komisaris Utama Independen
Suhajar Diantoro*	: Komisaris
Boedi Armanto	: Komisaris Independen
Prasetio	: Komisaris Independen
Marjana*	: Komisaris Independen
Suwartini	: Komisaris Independen
Edi Eko Cahyono*	: Komisaris

* Telah diangkat berdasarkan keputusan sirkuler Pemegang Saham tanggal 04 Desember 2025 dan masih dalam proses Penilaian Kemampuan & Kepatutan oleh Otoritas Jasa Keuangan.

2. Approving the appointment of Junaidi Hisom as President Commissioner concurrently serving as Independent Commissioner, Prasetio as Independent Commissioner, Marjana as Independent Commissioner, Suwartini as Independent Commissioner, and Edi Eko Cahyono as Commissioner.

Accordingly, the composition of the Board of Commissioners after the EGMS on December 4, 2025 consisted of 7 (seven) members, comprising 1 (one) President Commissioner concurrently serving as Independent Commissioner, 4 (four) Independent Commissioners, and 2 (two) Commissioners, as follows:

Junaidi Hisom	: Independent President Commissioner
Suhajar Diantoro*	: Commissioner
Boedi Armanto	: Independent Commissioner
Prasetio	: Independent Commissioner
Marjana*	: Independent Commissioner
Suwartini	: Independent Commissioner
Edi Eko Cahyono*	: Commissioner

* Appointed based on the Circular Resolution of the Shareholders dated December 4, 2025 and is currently in the process of the Fit and Proper Test conducted by Otoritas Jasa Keuangan.

Penutup

Dewan Komisaris menyampaikan apresiasi kepada Direksi dan seluruh insan Bank Mandiri Taspen atas dedikasi dan kerja keras yang telah ditunjukkan sepanjang tahun 2025. Ucapan terima kasih kami sampaikan kepada para pemegang saham, nasabah, mitra kerja, serta seluruh pemangku kepentingan atas kepercayaan dan dukungan yang terus diberikan kepada Bank. Kami optimis bahwa dengan sinergi yang kuat antara Dewan Komisaris, Direksi, dan seluruh pemangku kepentingan, Bank Mandiri Taspen akan mampu menghadapi tantangan dan memanfaatkan peluang yang ada di masa mendatang.

Closing

The Board of Commissioners extends its appreciation to the Board of Directors and all employees of Bank Mandiri Taspen for their dedication and hard work throughout 2025. We also express our gratitude to shareholders, customers, business partners, and all stakeholders for their continued trust and support. We remain optimistic that through strong synergy between the Board of Commissioners, the Board of Directors, and all stakeholders, Bank Mandiri Taspen will be able to navigate future challenges and seize opportunities ahead.

Jakarta, 29 April 2026 / Jakarta, April 29, 2026

Atas Nama Dewan Komisaris / On behalf of the Board of Commissioners

Junaidi Hisom

Komisaris Utama Independen
Independent President Commissioner



Dewan Komisaris / Board of Commissioners

1. **Marjana*** _ Komisaris Independen / Independent Commissioner
2. **Prasetio** _ Komisaris Independen / Independent Commissioner
3. **Suhajar Diantoro*** _ Komisaris / Commissioner
4. **Junaidi Hisom** _ Komisaris Utama Independen / Independent President Commissioner

* Sedang dalam proses *Fit & Proper Test* OJK / Currently undergoing the Fit and Proper Test conducted by the Otoritas Jasa Keuangan.





Dewan Komisaris / Board of Commissioners

5. **Edi Eko Cahyono*** _ Komisaris / Independent Commissioner
6. **Suwartini** _ Komisaris Independen / Independent Commissioner
7. **Boedi Armanto** _ Komisaris Independen / Independent Commissioner

* Sedang dalam proses *Fit & Proper Test* OJK / Currently undergoing the Fit and Proper Test conducted by the Otoritas Jasa Keuangan.



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Surat Pernyataan Anggota Direksi dan Anggota Dewan Komisaris tentang Tanggung Jawab Atas Laporan Tahunan Tahun 2025 PT Bank Mandiri Taspen

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

Demikian pernyataan ini dibuat dengan sebenarnya.

Jakarta, 29 April 2026

DIREKSI Directors

Panji Irawan

Direktur Utama
President Director

Rudi As'Aturridha*

Wakil Direktur Utama
Vice President Director

Rio Lanasier

Direktur Compliance & Human Resource
Director of Compliance & Human Resources

Henrisa Yunan Lubis*

Direktur IT & Digital
Director of IT & Digital

Rima Cahyani

Direktur Keuangan & Risk
Director of Finance & Risk

Mahrauz Purnaditya*

Direktur Bisnis
Director of Business

Rizky Olyvia Nasution*

Direktur Funding (Retail & Network)
Director of Funding (Retail & Network)

Noer Fajrieansyah*

Direktur Transformasi
& Pengembangan Usaha
Director of Transformation
& Business Development

* Telah diangkat berdasarkan keputusan sirkuler Pemegang Saham tanggal 04 Desember 2025 dan masih dalam proses Penilaian Kemampuan & Kepatutan oleh Otoritas Jasa Keuangan / Appointed based on the Circular Resolution of the Shareholders dated December 4, 2025 and is currently in the process of the Fit and Proper Test conducted by Otoritas Jasa Keuangan.



Statement Letter

Members of Directors and Members of the Board of Commissioners

about Responsibility for Annual Report 2025

PT Bank Mandiri Taspen

We, the undersigned, declare that all information in the Annual Report of PT Bank Mandiri Taspen 2025 has been published in its entirety and we are fully responsible for the correctness of the contents of the company's Annual Report.

This statement was made with actual.

Jakarta, April 29, 2026

DEWAN KOMISARIS

Board of Commissioners

Junaidi Hisom

Komisaris Utama Independen
Independent President Commissioner

Boedi Armanto

Komisaris Independen
Independent Commissioner

Suhajar Diantoro*

Komisaris
Commissioner

Prasetyo

Komisaris Independen
Independent Commissioner

Marjana*

Komisaris Independen
Independent Commissioner

Suwartini

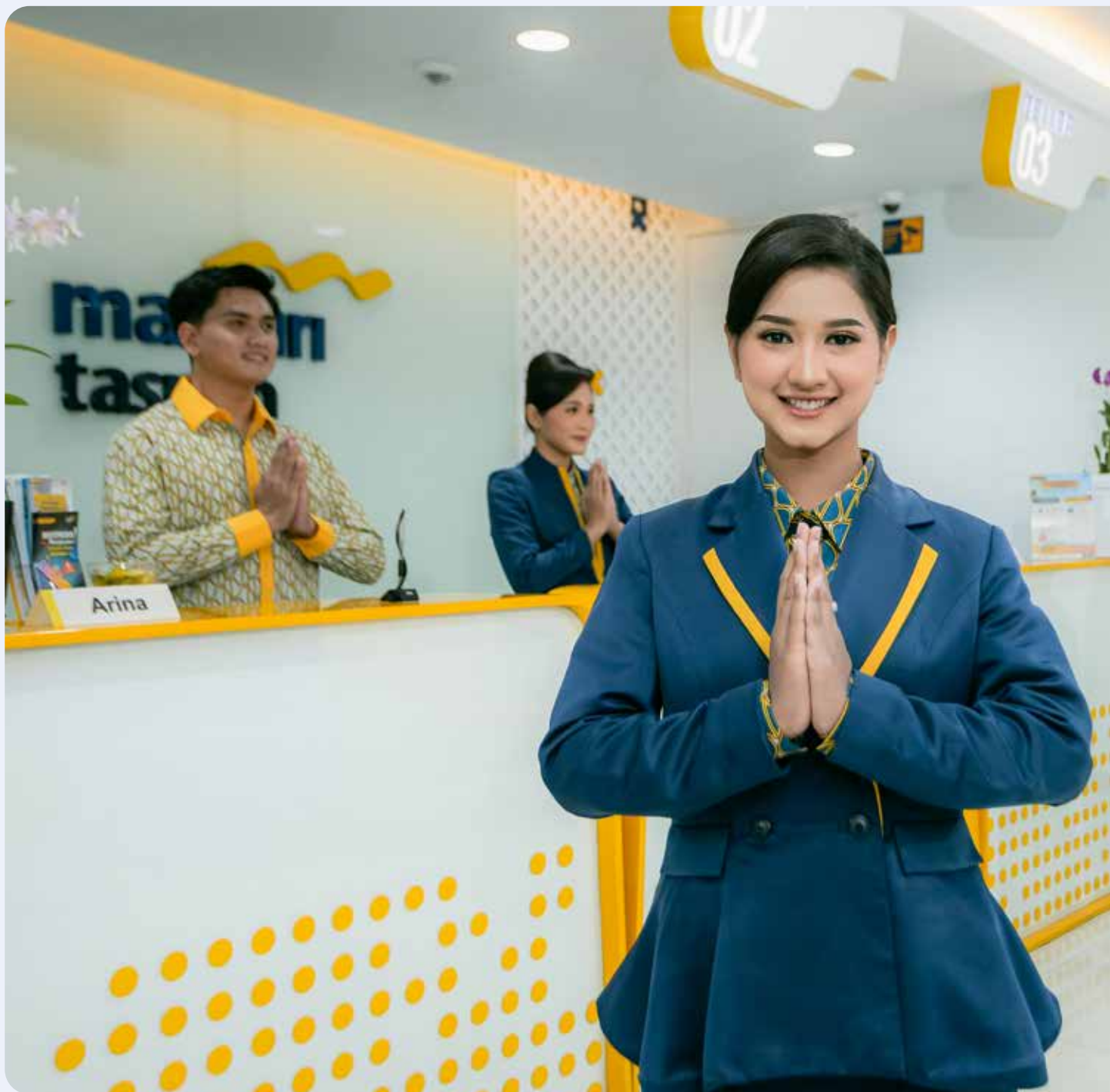
Komisaris Independen
Independent Commissioner

Edi Eko Cahyono*

Komisaris
Commissioner

* Telah diangkat berdasarkan keputusan sirkuler Pemegang Saham tanggal 04 Desember 2025 dan masih dalam proses Penilaian Kemampuan & Kepadatan oleh Otoritas Jasa Keuangan / Appointed based on the Circular Resolution of the Shareholders dated December 4, 2025 and is currently in the process of the Fit and Proper Test conducted by Otoritas Jasa Keuangan.

Profil Perusahaan





Company Profile





Identitas Perusahaan

Company Identity



PT Bank Mandiri Taspen



Nama Panggilan
Company Identity

Bank Mandiri Taspen



Bidang Usaha
Line of Business
Perbankan / Banking



Tanggal Pendirian
Date of Establishment
3 November 1992 / November 3, 1992



Jumlah Pegawai
Number of Employees
3,544 orang per 31 Desember 2025 /
people as of December 31, 2025



Modal Dasar
Authorized Capital
Rp819,650,816,000



Modal Ditempatkan dan Disetor Penuh
Issued and Paid-Up Capital
Rp819,304,352,500



Kode Emiten
Issuer Code
BMTP



Kode SWIFT
SWIFT Code
SIHBIDJ1



Data Jaringan Kantor
Office Network Data
1 Kantor Pusat / Headquarter
39 Kantor Cabang / Branch Offices
250 Kantor Cabang Pembantu / Sub-Branch Offices
1 Kantor Fungsional / Functional Office



Dasar Hukum Pendirian
Legal Basis of Establishment

Didirikan berdasarkan Akta No. 4 tanggal 3 November 1992 dihadapan Notaris Ida Bagus Alit Sudiarmika, SH, dan telah memperoleh keputusan Menteri Kehakiman Republik Indonesia tanggal 2 Juni 1993 No. C2-4581 HT.01.01.TH93
Established pursuant to Deed No. 4 dated November 3, 1992 made before Notary Ida Bagus Alit Sudiarmika, SH and has obtained approval of the Minister of Justice of the Republik Indonesia dated June 2, 1993 No. C2-4581 HT.01.01.TH93



Pencatatan di Bursa Efek Indonesia
Listing on the Indonesia Stock Exchange

Perusahaan Tercatat di Bursa Efek Indonesia dengan menerbitkan obligasi.
Listed Company on the Indonesia Stock Exchange by issuing bonds.



Kepemilikan
Ownership

○ PT Bank Mandiri (Persero) Tbk **51.098%**
● PT Taspen (Persero) **48.437%**
● Ida Bagus Made Putra Jandhana **0.465%**





Akses Informasi Information Access



Contact Address Contact Address

Situs Web:
<https://www.bankmandiritaspen.co.id/>

Call Center
Mantap Call 14024

**Whatsapp Resmi Bank/
Bank Official Whatsapp**
0811 8857 770

Media Sosial/Social Media:
✕ @mandiritaspen
f Bank Mandiri Taspen
@bank.mandiritaspen
▶ Bank Mandiri Taspen
d Bank Mandiri Taspen



Alamat Kantor Pusat Head Office Address

Graha Mantap
Jl. Proklamasi No. 31
Kecamatan Menteng, Kota Jakarta Pusat,
Daerah Khusus Ibukota Jakarta 10320 - Indonesia



Sekretaris Perusahaan Corporate Secretary

Tulus Parulian Hutabarat

☎ : (021) 212 31772

📠 : (021) 212 31984

✉ : corporate.secretary@bankmandiritaspen.co.id



Nama dan Alamat Kantor Cabang

Name and Address of Branch Office

KANTOR CABANG BRANCH OFFICES		
Kantor Cabang Medan Medan Branch Office Gedung Taspen Jl. Jend. Gatot Subroto, No. 99, Kel. Sei Sikambing B, Kec. Medan Sunggal, Kota Medan, Provinsi Sumatera Utara Telp : (061) 80442027, 80441373, 80441568, 80442476, 80442184 Email : kc.medan@bankmandiritaspen.co.id Web : https://www.bankmandiritaspen.co.id/	Kantor Cabang Pematangsiantar Pematangsiantar Branch Office Jalan Jend Sudirman No. 26 Kel. Teladan, Kec. Siantar Barat Kota Pematangsiantar Provinsi Sumatera Barat Telp : (0622) 7354857, 7354858, 7354856, 7354859 Email : kc.pematangsiantar@bankmandiritaspen.co.id Web : https://www.bankmandiritaspen.co.id/	Kantor Cabang Padang Padang Branch Office Jl. Diponegoro No. 9, Kel. Belakang Tangsi, Kec. Padang Barat, Kota Padang, Provinsi Sumatera Barat Telp : (0751) 37581, 37583 Email : kc.padang@bankmandiritaspen.co.id Web : https://www.bankmandiritaspen.co.id/
Kantor Cabang Pekanbaru Pekanbaru Branch Office Jl. Jend. Sudirman No. 178 A-C, Kel. Tangkerang Tengah, Kec. Marpoyan Damai, Kota Pekanbaru, Provinsi Riau Telp : (0761) 8411303, 8411304, 8411308, 8411298 Email : kc.pekanbaru@bankmandiritaspen.co.id Web : https://www.bankmandiritaspen.co.id/	Kantor Cabang Tanjungpinang Tanjungpinang Branch Office Komplek Pinlang Mas Bintang Center, Jl. D.I Panjaitan KM 8 No. 7 RT 003 RW 002, Kel. Batu Sembilan, Kec. Tanjungpinang Timur, Kota Tanjungpinang, Kepulauan Riau Telp : (0771) 4445641 Email : kc.tanjungpinang@bankmandiritaspen.co.id Web : https://www.bankmandiritaspen.co.id/	Kantor Cabang Jambi Jambi Branch Office Jl. Hayam Wuruk No. 49 RT 002, Kel. Talang Jauh, Kec. Jelutung, Kota Jambi, Provinsi Jambi Telp : (0741) 20158, 20102 Email : kc.jambi@bankmandiritaspen.co.id Web : https://www.bankmandiritaspen.co.id/
Kantor Cabang Palembang Palembang Branch Office Jl. Demang Lebar Daun, Kel. Lorok Pakjo, Kec. Ilir Barat I, Kota Palembang, Provinsi Sumatera Selatan Telp : (0711) 5614335, 5614336, 5614337, 5614339 Email : kc.palembang@bankmandiritaspen.co.id Web : https://www.bankmandiritaspen.co.id/	Kantor Cabang Bengkulu Bengkulu Branch Office Jl. Sudirman Kel. Pintu Batu, Kec. Teluk Segara, Kota Bengkulu, Provinsi Bengkulu Telp : (0736) 7324498, 7324497 Email : kc.bengkulu@bankmandiritaspen.co.id Web : https://www.bankmandiritaspen.co.id/	Kantor Cabang Bandar Lampung Bandar Lampung Branch Office Jl. Diponegoro No.71, Kel. Kupang Teba, Kec. Teluk Betung Utara, Kota Bandar Lampung, Provinsi Lampung Telp : (0721) 5603335, 5603334, 5603342, 5603344 Email : kc.bandarlampung@bankmandiritaspen.co.id Web : https://www.bankmandiritaspen.co.id/
Kantor Cabang Serang Serang Branch Office Jl. Ahmad Yani No. 61, Kel. Cimuncang, Kec. Serang, Kota Serang, Provinsi Banten Telp : (0254) 204426, 213638, 213604, 213564 Email : kc.serang@bankmandiritaspen.co.id Web : https://www.bankmandiritaspen.co.id/	Kantor Cabang Jakarta Jakarta Branch Office Jl. Proklamasi No. 31 RT. 11 RW. 2, Pegangsaan, Kec. Menteng, Kota Jakarta Pusat, Daerah Khusus Ibukota Jakarta 10320 Telp : (021) 3919161, 3919162, 3919163 Email : kc.jakartaproklamasi@bankmandiritaspen.co.id Web : https://www.bankmandiritaspen.co.id/	Kantor Cabang Bekasi Bekasi Branch Office Ruko Sentra Niaga Kalimalang, Jl. Ahmad Yani No.11-12 Blok A8, Kel. Marga Jaya, Kec. Bekasi Selatan Kota Bekasi, Provinsi Jawa Barat Telp : (021) 22012153 Email : kc.bekasi@bankmandiritaspen.co.id Web : https://www.bankmandiritaspen.co.id/
Kantor Cabang Bandung Bandung Branch Office Jl. Diponegoro No. 23, Kel. Citarum, Kec. Bandung Wetan, Kota Bandung, Provinsi Jawa Barat Telp : (022) 20531602, 20531621 Email : kc.bandung@bankmandiritaspen.co.id Web : https://www.bankmandiritaspen.co.id/	Kantor Cabang Tasikmalaya Tasikmalaya Branch Office Jl. Insinyur Haji Juanda/ Perum Grand Juanda Town House Kavling No. 1 dan 2, Kel. Sukamulya, Kec. Bungursari, Kota Tasikmalaya, Provinsi Jawa Barat Telp : (0265) 7522386, 7522388, 7522380, 7522379 Email : kc.tasikmalaya@bankmandiritaspen.co.id Web : https://www.bankmandiritaspen.co.id/	Kantor Cabang Cirebon Cirebon Branch Office Jl. Dokter Wahidin Sudirohusodo No. 51, Kel. Sukapura, Kec. Kejaksan, Kota Cirebon, Provinsi Jawa Barat Telp : (0231) 204835, 237497, 237498, 237499 Email : kc.cirebon@bankmandiritaspen.co.id Web : https://www.bankmandiritaspen.co.id/
Kantor Cabang Purwokerto Purwokerto Branch Office Ruko Eks Nusantara No. 2 dan 3 Jl. Jenderal Sudirman, Kel. Kranji, Kec. Purwokerto Timur, Kabupaten Banyumas, Provinsi Jawa Tengah Telp : (0281) 6512927, 6512934, 6512966, 7771123 Email : kc.purwokerto@bankmandiritaspen.co.id Web : https://www.bankmandiritaspen.co.id/	Kantor Cabang Pekalongan Pekalongan Branch Office Jl. Hayam Wuruk No. 15 Kel. Bendan, Kec. Pekalongan Barat, Kota Pekalongan Provinsi Jawa Tengah Telp : (0285) 4151160, 4151161, 4151162, 4151158 Email : kc.pekalongan@bankmandiritaspen.co.id Web : https://www.bankmandiritaspen.co.id/	Kantor Cabang Semarang Semarang Branch Office Jl. M.T. Haryono No. 878, Kel. Peterongan, Kec. Semarang Selatan, Kota Semarang, Provinsi Jawa Tengah Telp : (024) 76585382, 76585383, 76585384, 76585385 Email : kc.semarang@bankmandiritaspen.co.id Web : https://www.bankmandiritaspen.co.id/



KANTOR CABANG BRANCH OFFICES

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Kantor Cabang Melati Melati Branch Office Jl. Melati No. 65, Dangin Puri Kangin, Kec. Denpasar Utara, Kota Denpasar, Provinsi Bali Telp : (0361) 227076 Email : kc.melati@bankmandiritaspen.co.id Web : www.bankmandiritaspen.co.id	Kantor Cabang Tabanan Tabanan Branch Office Jl. Pahlawan No. 2A, Delod Peken, Kec. Tabanan, Kabupaten Tabanan, Provinsi Bali Telp : (0361) 814202 Email : kc.tabanan@bankmandiritaspen.co.id Web : www.bankmandiritaspen.co.id	Kantor Cabang Mataram Mataram Branch Office Jl. Pejanggik No.23-30, Cakranegara Barat, Kec. Cakranegara, Kota Mataram, Nusa Tenggara Barat 83239 Telp : 0370-629712, 629714 Fax : 0370-629713 Email : kc.mataram@bankmandiritaspen.co.id Web : www.bankmandiritaspen.co.id
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Kantor Cabang Ambon Ambon Branch Office Jl. Jenderal Ahmad Yani, Kel. Batu Meja, Kec. Sirimau, Kota Ambon, Provinsi Maluku Telp : (0911) 3831919, 3831385, 3831033, 3831600 Email : kc.ambon@bankmandiritaspen.co.id Web : www.bankmandiritaspen.co.id	Kantor Cabang Manokwari Manokwari Branch Office Jl. Trikora Wosi No. 132, Kel. Wosi, Kec. Manokwari Baru, Kabupaten Manokwari, Provinsi Papua Barat Telp : (0986) 2213226, 2213356, 2213020, 22211299 Email : kc.manokwari@bankmandiritaspen.co.id Web : www.bankmandiritaspen.co.id	Kantor Cabang Jayapura Jayapura Branch Office Jl. Raya Kotaraja, Kel. Vim, Kec. Abepura, Kota Jayapura, Provinsi Papua Telp : (0967) 5186299 Email : kc.jayapura@bankmandiritaspen.co.id Web : www.bankmandiritaspen.co.id



Brand Perusahaan

Company Brand

Corporate Brand Philosophy merupakan filosofi dasar yang menggambarkan elemen-elemen dari *brand* identitas Bank Mandiri Taspen. *Corporate Brand Philosophy* disusun sebagai kerangka acuan bagi seluruh Jajaran Bank dalam mengaplikasikan *brand* identitas Bank Mandiri Taspen secara tepat dan konsisten untuk menciptakan *brand experience* yang berkualitas bagi seluruh *stakeholders* sehingga menghasilkan *brand* yang *sustain*.

Positioning Statement

Positioning Statement menggambarkan hal-hal yang membedakan Bank Mandiri Taspen dari kompetitor dan alasan nasabah memilih Bank Mandiri Taspen. Bank Mandiri Taspen sebagai mitra terbaik dan terpercaya dalam memberdayakan dan mensejahterakan membantu menciptakan peluang pertumbuhan bisnis dan kesejahteraan melalui produk dan layanan terbaik. Bank Mandiri Taspen terus menyediakan alternatif produk dan layanan keuangan yang lengkap dan beragam, sesuai dengan kebutuhan perorangan dan perusahaan yang semakin beragam. Bank Mandiri Taspen terus menciptakan nilai tambah bagi nasabah antara lain dengan menggabungkan antara keahlian khusus, pengetahuan lokal dan pengertian yang mendalam mengenai keadaan dan perubahan pasar.

Brand Essence

Brand Essence merupakan inti pemikiran yang menunjukkan jiwa/semangat untuk pengembangan Bank Mandiri Taspen sekaligus digunakan sebagai *tagline* dalam komunikasi eksternal.

Brand Essence diterjemahkan dengan pernyataan: "Memuliakan, Memberdayakan dan Mensejahterakan"

Brand Personality

Brand Personality menggambarkan seperti apa Bank Mandiri Taspen ingin dikenal oleh dunia luar yaitu nasabah dan *stakeholders*. *Brand Personality* diterjemahkan dari nilai budaya perusahaan dan Perilaku Utama Bank Mandiri Taspen serta divisualisasikan ke dalam beberapa karakter sebagai berikut:

1. *Passionate*

Menggambarkan kedekatan Bank Mantap dengan nasabah dan *stakeholders* yang diterjemahkan ke dalam pernyataan:

"Bank Mantap adalah sahabat terbaik saya, selalu terbuka dan melayani dengan tulus, jujur dan hangat, dan menciptakan kenyamanan."

Corporate Brand Philosophy is a basic philosophy describing elements of Bank Mandiri Taspen brand identity. *Corporate Brand Philosophy* is prepared as a frame of reference for all ranks of the Bank in applying Bank Mandiri Taspen brand identity appropriately and consistently to create quality brand experience for all stakeholders to create sustainable brand.

Positioning Statement

Positioning Statement describes things which differentiate Bank Mandiri Taspen from its competitors and reasons for customers to choose Bank Mandiri Taspen. Bank Mandiri Taspen as the best and reliable partner in empowering and prospering helps create business and welfare growth opportunities through the best products and services. Bank Mandiri Taspen keeps providing alternative products and complete and varying financial services in accordance with increasingly varied individual and corporate needs. Bank Mandiri Taspen keep creating value added for customers, including by combining special skills, local knowledge, and indepth understanding on market condition and changes.

Brand Essence

Brand Essence is a core thought which shows the spirit to develop Bank Mandiri Taspen and is used as a tagline in external communication.

Brand Essence is expressed by the statement: "Glorifying, Empowering and Prospering"

Brand Personality

Brand Personality describes how Bank Mandiri Taspen wants to be known by the outside world, i.e. customers and stakeholders. *Brand Personality* is translated from corporate culture values and Main Behaviors of Bank Mandiri Taspen and is visualized by the following characters:

1. *Passionate*

Describing the closeness of Bank Mandiri Taspen with customers and stakeholders, which is expressed by the statement:

"Bank Mandiri Taspen is my best friend, it's always open and serves sincerely, honestly and warmly and creates comfort."



2. *Open*

Menggambarkan keterbukaan Bank Mantap yang diterjemahkan dengan pernyataan:

"Saya percaya Bank Mantap karena pegawainya berkomunikasi secara tulus, terbuka, bersikap positif dan selalu menjaga integritas."

3. *Progressive*

Menggambarkan keinginan Bank Mantap untuk memberikan solusi yang progresif kepada nasabah dan *stakeholders* yang diterjemahkan dengan pernyataan:

"Bank Mantap selalu memberikan solusi yang sempurna, tidak saja untuk memenuhi kebutuhan saya tapi juga memberikan lebih dari yang saya butuhkan."

4. *Specialist*

Menggambarkan keterbukaan Bank Mantap yang diterjemahkan dengan pernyataan:

"Saya percaya Bank Mantap karena pegawainya berkomunikasi secara tulus, terbuka, bersikap positif dan selalu menjaga integritas."

5. *Agile*

Menggambarkan kesiapan dan kegesitan Bank Mantap dalam mengantisipasi kebutuhan nasabah dan *stakeholders* yang diterjemahkan dengan pernyataan:

"Bank Mantap selalu tanggap mengikuti perubahan pasar, tidak pernah berhenti berinovasi, dan senantiasa memberikan lebih dari yang diharapkan."

6. *Brand Promise*

Brand Promise merupakan janji mengenai manfaat dan keunggulan yang diberikan Bank Mantap kepada nasabah dan *stakeholders* yang diterjemahkan dengan pernyataan:

"Bank Mantap fokus pada produk dan layanan sesuai kebutuhan, sederhana, kompetitif dan memahami kebutuhan nasabah sesuai segmen serta memberikan imbal hasil yang optimal"

Master Brand Logo

2. *Open*

Describing openness of Bank Mandiri Taspen, which is expressed by the statement:

"I trust Bank Mandiri Taspen because the employees communicate sincerely, openly, positively and with integrity."

3. *Progressive*

Describing Bank Mandiri Taspen's desire to provide progressive solutions to customers and stakeholders, which is expressed by the statement:

"Bank Mandiri Taspen always gives the perfect solutions, not only fulfill my needs but also to give more than I need."

4. *Specialist*

Describing the openness of Bank Mandiri Taspen, which is expressed by the statement:

"I trust Bank Mandiri Taspen because the employees communicate sincerely, openly, positively and with integrity."

5. *Agile*

Describing the readiness and agility of Bank Mandiri Taspen in anticipating customers and stakeholders' needs, which is expressed by the statement:

"Bank Mandiri Taspen is always ready to follow market changes, never stops innovating, and always gives more than expected."

6. *Brand Promise*

Brand Promise is a promise on benefits and advantages of Bank Mandiri Taspen for customers and stakeholders, which is expressed by the statement:

"Bank Mandiri Taspen focuses on products and services consistent with needs, is simple and competitive, and understands customers' needs consistent with the segments and provides optimum yield"

Master Brand Logo



- a. *Logo type* bertuliskan Mandiri Taspen dengan huruf kecil menggambarkan sikap ramah (ramah terhadap semua segmen bisnis yang dimasuki Bank Mandiri Taspen), dan kepribadian yang rendah hati (menunjukkan keinginan yang besar untuk melayani dengan rendah hati/*Customer Focus*). Tulisan logo ditulis tebal semua menunjukkan ketegasan dan rasa percaya diri dalam mengelola perusahaan.

Logo type bertuliskan Mandiri Taspen juga mencerminkan pemiliknya.

- a. *Logo type* says mandiri taspen in lowercase describes friendliness (friendly to all business segments entered by Bank Mandiri Taspen) and humbleness (showing great desire to service humbly /*Customer Focus*). The logo is in bold, showing firmness and confidence in managing company.

Logo type which says Mandiri Taspen also reflects its owner.



Penggunaan warna pada logo type:

Color use in logo type:

- Warna Biru:

Merupakan warna dari Bank Mandiri yang menunjukkan rasa nyaman, tenang, menyejukkan, stabilitas (*Command*, memimpin) dan serius (*Respect*) serta tahan uji (*Reliable*), dapat dipercaya, kehormatan yang tinggi (*Trust, Integrity*), Simbol dari spesialis (*Profesionalism*).

Blue:

The color of Bank Mandiri, showing comfort, calmness, coolness, stability (*Command*, leading) and seriousness (*Respect*) as well as resilience (*Reliable*), trustworthiness, high honor (*Trust, Integrity*), symbol of specialist (*Profesionalism*).

- Warna Biru Tua:

Merupakan warna dari PT TASPEN yang menggambarkan ketentraman, damai, dan tenang.

Dark Blue:

Is the color of PT Taspen that illustrates harmony, peace, and calm.



- b. *Logo mark* berupa gelombang emas cair merupakan simbol dari kekayaan finansial di Asia dimana lengkungan emas sebagai metamorfosa dari sifat *agile*, progresif, pandangan ke depan, *Excellence*, fleksibilitas serta ketangguhan atas segala kemungkinan yang akan datang.

Logo mark is liquid golden wave, a symbol of financial wealth in Asia where golden arch is metamorphosis of agility, progressiveness, forward thinking, excellence, flexibility and resilience to all future possibilities.

- c. Penggunaan warna kuning emas (kuning ke arah orange) melambangkan:

- Keagungan, kemuliaan, kemakmuran, kejayaan.
- Menjadikan kita merasa tajam perhatiannya (warna yang menarik perhatian) aktif, kreatif, dan meriah. Warna spiritual serta melambangkan hal yang luar biasa.
- Warna ini juga ramah, menyenangkan dan nyaman.
- Warna ini diterima sebagai warna riang, membuat perasaan masa depan lebih baik, cemerlang dan menyala-nyala.

The use of gold color (yellow with shades of orange) symbolizes:

- Majesty, honor, prosperity, glory.
- It creates sharpened attention (drawing people's attention), activeness, creativity and joy. It's a spiritual color and symbolizes extraordinariness.
- It's also friendly, fun and comfortable.
- It's accepted as joyful, making the future seems better, more brilliant and bright.



Posisi dari *logo mark* yang berada di atas *logo type* serta bentuk gelombang menggambarkan pencapaian yang tidak pernah henti dengan pertumbuhan ke atas menandakan kemakmuran nasabah yang tumbuh dan berkembang bersama Bank Mandiri Taspen.

The position of the *logo mark* above the *logotype* and the wave shape illustrates a never-ending achievement with upward growth that represents the customers' prosperity that grows and develops together with Bank Mandiri Taspen.



Riwayat Singkat Perusahaan

Brief History of the Company



PT Bank Mandiri Taspen (selanjutnya disebut “Bank”) didirikan di Denpasar pada tanggal 3 November 1992 berdasarkan Akta Pendirian No. 4, yang dibuat dihadapan Ida Bagus Alit Sudiarmika, S.H., Notaris di Denpasar, dengan nama PT Bank Sinar Harapan Bali. Pendirian ini merupakan peningkatan status badan hukum yang sebelumnya berbadan hukum Maskapai Andil Indonesia (MAI) menjadi Perseroan Terbatas. Akta pendirian ini telah mendapat pengesahan dari Menteri Kehakiman Republik Indonesia dengan Surat Keputusan No. C2-4581 HT.01.01 Th.93 tertanggal 12 Juni 1993.

Dalam rangka bertransformasi untuk menjadi Bank Nasional, berdasarkan keputusan RUPS Luar Biasa tanggal 22 Desember 2014 sebagaimana yang dituangkan dalam Akta No. 93 tanggal 22 Desember 2014 yang dibuat dihadapan Notaris I Gusti Ngurah Putra Wijaya, S.H., Bank menyetujui perubahan modal dasar, ditempatkan dan disetor yang berubah dari Rp100.000.000.000 menjadi Rp500.000.000.000 dan juga menyebabkan perubahan komposisi dan susunan kepemilikan dari pemegang saham. Akta perubahan tersebut telah mendapat persetujuan sesuai dengan Surat Keputusan Menteri Hukum dan Hak Asasi Manusia No. AHU-13665.40.20.2014 tertanggal 30 Desember 2014.

PT Bank Mandiri Taspen (hereinafter referred to as “Bank”) was established in Denpasar dated November 3, 1992 based on Notarial Deed of Establishment No 4, made before Ida Bagus Alit Sudiarmika, S.H., a Notary in Denpasar, under the name of PT Bank Sinar Harapan Bali. The establishment was an improvement of legal entity status, from previously an Indonesian Society on Shares (Maskapai Andil Indonesia or MAI) to a Limited Liability Company. The Deed of Establishment was ratified by the Minister of Justice of the Republic of Indonesia under Decree No. C2-4581 HT.01.01 Th.93 dated June 12, 1993.

To transform into a National Bank, based on the decision of Extraordinary GMS on December 22, 2014 as stated in Deed No.93 dated December 22, 2014 which is made before Notary I Gusti Ngurah Putra Wijaya, S.H., there were Changes in authorized capital, issued and paid capital of the Bank from IDR100.000.000.000 into IDR500.000.000.000 and changes of shareholder structure, the Deed of change is approved by the Decree of the Minister of Law and Human Rights No. AHU13665.40.20.2014 dated December 30, 2014.



Dengan masuknya pemegang saham baru yaitu PT Taspen (Persero) dan PT Pos Indonesia (Persero), diputuskan pula perubahan nama Bank dari PT Bank Sinar Harapan Bali menjadi PT Bank Mandiri Taspen Pos berdasarkan perubahan Anggaran Dasar sesuai Akta No. 5 tanggal 7 Januari 2015 yang dibuat dihadapan Notaris I Gusti Ngurah Putra Wijaya, S.H., Notaris di Denpasar. Akta perubahan tersebut telah disetujui oleh Menteri Hukum dan Hak Asasi Manusia Republik Indonesia melalui Surat Keputusan No. AHU-0001075. AH.01.02 tanggal 23 Januari 2015. Perubahan nama Bank tersebut juga telah disetujui oleh Otoritas Jasa Keuangan (OJK) berdasarkan surat No. 166/KDK.03/2015 tanggal 24 Juli 2015 tentang Penggunaan Ijin Usaha atas nama PT Bank Mandiri Taspen Pos dan surat No. S-134/KO.311/2015 tanggal 31 Juli 2015 tentang Persetujuan Perubahan Logo.

PT Bank Sinar Harapan Bali secara resmi berganti nama dan logo menjadi PT Bank Mandiri Taspen Pos pada tanggal 7 Agustus 2015.

Sesuai dengan Keputusan Rapat Umum Pemegang Saham No. 4 tanggal 6 November 2017 dari Notaris I Gusti Ngurah Putra Wijaya, S.H., Notaris di Denpasar, pemegang saham Bank menyetujui perubahan nama Bank dari PT Bank Mandiri Taspen Pos menjadi PT Bank Mandiri Taspen. Akta perubahan tersebut telah dilaporkan kepada Menteri Hukum dan Hak Asasi Manusia Republik Indonesia dengan surat penerimaan pemberitahuan perubahan data Bank tertanggal 7 November 2017 No. AHU-AH.01.03-0188167 dan telah didaftarkan pada daftar Perseroan No. AHU-0140174.AH.01.11 Tahun 2017 tanggal 7 November 2017.

Perubahan nama Bank tersebut juga telah disetujui oleh OJK berdasarkan surat No. KEP-22/PB.1/2017 tanggal 18 Desember 2017 tentang Penetapan Penggunaan Ijin Usaha atas nama PT Bank Mandiri Taspen Pos menjadi PT Bank Mandiri Taspen dan surat OJK Regional: Bali dan Nusa Tenggara No. S-128/KR.08/2017 tanggal 22 Desember 2017 tentang Penegasan perubahan logo Bank. PT Bank Mandiri Taspen Pos secara resmi berganti nama dan logo menjadi PT Bank Mandiri Taspen pada tanggal 23 Desember 2017.

Pada tahun 2019, berdasarkan surat persetujuan Otoritas Jasa Keuangan (OJK) No.S-5/PB.1/2019 tanggal 28 Januari 2019 perihal Rencana Pemisahan dan Pemindahan Alamat Kantor Pusat, maka terhitung mulai tanggal 11 Maret 2019 Kantor Pusat Bank efektif pindah alamat yang semula berkedudukan di Jalan Melati No. 65 Denpasar, Bali menjadi berkedudukan di Jalan Cikini Raya No.42, Cikini, Menteng, Jakarta Pusat, DKI Jakarta dan pemindahan tersebut telah disahkan dengan Akta Penegasan Keputusan Rapat No 7 tanggal 5 Maret 2019 yang dibuat di hadapan Notaris I Gusti Ngurah Putra Wijaya, SH. dan telah memperoleh Pernyataan Penerimaan Pembertitahuan

With the entry of new Shareholders, PT Taspen (Persero) and PT Pos Indonesia (Persero), it was decided to change the Bank name from PT Bank Sinar Harapan Bali into PT Bank Mandiri Taspen Pos based on change of Articles of Association consistent with Deed No. 5 dated January 7, 2015 which is made before Notary I Gusti Ngurah Putra Wijaya, S.H., a Notary in Denpasar. The Deed of change is approved by the Minister of Law and Human Rights in the Decree No. AHU-0001075. AH.01.02 dated January 23, 2015. The change of Bank name is also approved by the Financial Service Authority (OJK) based on letter No. 166/KDK.03/2015 dated July 24, 2015 on Use of Business License in the Name of PT Bank Mandiri Taspen Pos and letter No. S-134/KO.311/2015 dated July 31, 2015 on Approval for Logo Change.

PT Bank Sinar Harapan Bali officially changed its name and logo into PT Bank Mandiri Taspen Pos on August 7, 2015.

In accordance with the Decision of the General Meeting of Shareholders No. 4 dated November 6, 2017 from Notary I Gusti Ngurah Putra Wijaya, S.H., Notary in Denpasar, the shareholders of the Bank approved the change in the name of the Bank from PT Bank Mandiri Taspen Pos to PT Bank Mandiri Taspen. The amendment deed has been reported to the Minister of Law and Human Rights of the Republic of Indonesia with a letter of receipt of notification of changes to Bank data dated November 7, 2017 No. AHU- AH.01.03-0188167 and has been registered in the Company register Number AHU-0140174. AH.01.11 of 2017 dated November 7, 2017.

The change in the name of the Bank has also been approved by the OJK based on letter No. KEP-22 / PB.1 / 2017 dated December 18, 2017 concerning Stipulation of Use of Business Permits on behalf of PT Bank Mandiri Taspen Pos to become PT Bank Mandiri Taspen and OJK Regional Letter: Bali and Nusa Tenggara No. S-128 / KR.08 / 2017 dated December 22, 2017 concerning the confirmation of changing the Bank's logo, then PT Bank Mandiri Taspen Pos officially changed its name and logo to PT Bank Mandiri Taspen on December 23, 2017.

In 2019, following the Financial Services Authority (OJK) approval letter No.S-5/PB.1/2019 dated January 28, 2019 concerning the Plan for Separation and Relocation of Head Office, starting March 11, 2019 Bank Mandiri Taspen moved its Head Office from Jalan Melati No. 65 Denpasar, Bali to Jalan Cikini Raya No.42, Cikini, Menteng, Central Jakarta, DKI Jakarta and the transfer was legalized by the Deed of Confirmation of Meeting Decision No. 7 dated March 5, 2019 notarized by I Gusti Ngurah Putra Wijaya, SH. and obtained a Statement of Acceptance of Notification of Changes to PT Bank Mandiri Taspen Company Data from the Ministry of Law



Perubahan Data Perseroan PT Bank Mandiri Taspen dari Kementerian Hukum dan Hak Asasi Manusia Republik Indonesia, Direktorat Jenderal Administrasi Hukum Umum Nomor AHU-AH.01.03-0138220 tanggal 11 Maret 2019.

Pada tanggal 14 Juni 2021, Bank kembali memindahkan alamat Kantor Pusat yang semula beralamat di Jalan Cikini Raya No. 42, Cikini Menteng Jakarta Pusat ke Jalan Proklamasi No. 31, Pegangsaan, Menteng, Jakarta Pusat. Pemindahan Alamat Kantor Pusat tersebut telah mendapat persetujuan dari Otoritas Jasa Keuangan pada tanggal 18 Mei 2021 dengan Surat Nomor S-51/PB.1/2021 perihal Rencana Pemindahan Alamat Kantor Pusat (KP) dan Kantor Cabang (KC).

Seiring dengan peningkatan pertumbuhan modal Bank, pada tanggal 4 April 2024 Otoritas Jasa Keuangan telah menetapkan Bank sebagai Kelompok Bank Berdasarkan Modal Inti (KBMI) 2 dari sebelumnya KBMI 1. Penetapan tersebut disampaikan dengan surat OJK Nomor S-59/PB.21/2024 tanggal 4 April 2024.

Sejak tahun 1992, Bank mandiri Taspen telah beberapa kali melakukan perubahan Anggaran Dasar dengan perubahan terakhir dinyatakan dengan Akta Pernyataan Keputusan Pemegang Saham Nomor 05 tanggal 5 Mei 2025 dari Notaris Zulkifli Harahap, S.H., Notaris di Jakarta, mengenai perubahan tugas dan wewenang Direksi. Akta tersebut telah dilaporkan kepada Menteri Hukum Republik Indonesia dengan surat penerimaan pemberitahuan perubahan Anggaran Dasar PT Bank Mandiri Taspen tertanggal 03 Juni 2025 Nomor AHU-AH.01.09-0284549 dan telah didaftarkan pada daftar Perseroan No. AHU-0121877.AH.01.11.TAHUN 2025 tanggal 3 Juni 2025.

Keterangan Perubahan Nama

Sesuai dengan keterangan pada riwayat singkat perusahaan di atas, Bank Mandiri Taspen telah melaksanakan perubahan nama sebanyak dua kali yaitu:

- Pertama, perubahan nama Bank dari PT Bank Sinar Harapan Bali menjadi PT Bank Mandiri Taspen Pos berdasarkan perubahan Anggaran Dasar sesuai Akta No. 5 tanggal 7 Januari 2015 yang efektif berlaku pada tanggal 7 Agustus 2015; dan
- Kedua, perubahan nama Bank dari PT Bank Mandiri Taspen Pos menjadi PT Bank Mandiri Taspen sesuai dengan Keputusan Rapat Umum Pemegang Saham No. 4 tanggal 6 November 2017 yang efektif berlaku pada tanggal 23 Desember 2017.

and Human Rights of the Republic of Indonesia, Directorate General of General Legal Administration Number AHU-AH.01.03-0138220 dated March 11, 2019.

On June 14, 2021, Bank Mandiri Taspen again relocated the address of its Head Office from Jalan Cikini Raya No. 42, Cikini Menteng, Central Jakarta to Jalan Proklamasi No. 31, Pegangsaan, Menteng, Central Jakarta. The change of the Head Office Address received approval from the Financial Services Authority (OJK) on May 18, 2021 with Letter Number S-51/PB.1/2021 concerning the Plan to Transfer the Address of the Head Office (KP) and Branch Offices (KC).

Due to the increase of the Bank's capital growth, on April 4, 2024 the Financial Services Authority reclassified bank Mandiri Taspen as a Bank Group Based on Core Capital (KBMI) 2 from its previous KBMI 1 status. The decision was conveyed through OJK letter Number S-59/PB.21/2024 dated April 4, 2024.

Since 1992, Bank Mandiri Taspen has amended its Articles of Association several times, with the latest amendment stipulated in the Deed of Shareholders' Resolution Statement No. 05 dated 5 May 2025, drawn up by Zulkifli Harahap, S.H., a Notary in Jakarta, concerning changes to the duties and authorities of the Board of Directors. The deed has been reported to the Minister of Law of the Republic of Indonesia, as evidenced by the receipt of notification of the amendment to the Articles of Association of PT Bank Mandiri Taspen dated 3 June 2025 No. AHU-AH.01.09-0284549, and has been registered in the Company Register No. AHU-0121877.AH.01.11.TAHUN 2025 dated 3 June 2025.

Description of Name Changes

In accordance with the brief description of the above company, Bank has carried out the name change twice:

- First, the change of Bank name from PT Bank Sinar Harapan Bali to PT Bank Mandiri Taspen Post based on amendment of Articles of Association according to Deed No. 5 dated January 7, 2015 effective on August 7, 2015; and
- Second, the change of Bank name from PT Bank Mandiri Taspen Pos to PT Bank Mandiri Taspen in accordance with the Resolution of General Meeting of Shareholders No. 4 dated November 6, 2017 which is effective on December 23, 2017.



Visi, Misi, dan Budaya Perusahaan

Vision, Mission, and Company Culture

VISI

Vision



**Menjadi Mitra Terbaik
dan Terpercaya dalam
Memberdayakan dan
Mensejahterakan**

To be the best and reliable
partner in empowering and
improving the welfare

Dengan aspirasi Rencana Jangka Panjang menjadi *"The Undisputed Leader in Indonesia's Senior Citizen Financial Ecosystem"* dengan *key metric* menjadi Penyalur Kredit Pensiun Terbesar di Indonesia, Unggul secara Layanan & Operasional Berbasis Digital.

With the aspiration of the Long-Term Plan to become *"The Undisputed Leader in Indonesia's Senior Citizen Financial Ecosystem"* with the achievement of becoming the Largest Retirement Loans Provider in Indonesia, Excellence in Service and Digital-Based Operations.

mandiri
taspen



MISI

Mission

Menciptakan pertumbuhan bisnis dan kesejahteraan melalui produk dan layanan keuangan terbaik.
To create business growth and prosperity through the best financial products and services.

- Peningkatan bisnis pensiun sebagai *engine of growth*.
- Fokus penghimpunan dana melalui *retail funding, commercial funding, dan priority banking*.
- Pengembangan *low cost network* dan *national expansion*.
- Memberikan layanan dan produk-produk yang kompetitif.
- Increasing the pension business as an engine of growth.
- Focusing on raising funds through retail funding, commercial funding and priority banking.
- Developing Low cost network and national expansion.
- Providing competitive services and products.

Fokus pada kebutuhan UMKM dan Pensiunan dengan menyelaraskan kepentingan ekonomi, sosial, dan lingkungan.
Focus on the needs of MSMEs and retirees by aligning economic, social and environmental interests.

- *End to end* layanan pensiun dan peningkatan layanan nasabah mikro dan ritel.
- Merekrut, melatih dan mengembangkan sumber daya manusia untuk mendukung bisnis pensiun dan UMKM.
- Memahami kebutuhan nasabah khususnya segmen pensiun dan UMKM.
- Menciptakan produk dan layanan keuangan segmen pensiun dan UMKM dengan menyelaraskan kepentingan ekonomi, sosial, dan lingkungan.
- End to end retirement services and improvement of micro and retail customer service.
- Recruiting, training and developing human resources to support pension and MSME businesses.
- Understanding the needs of customers, especially the pension and MSME segments.
- Creating financial products and services for the pension and MSME segments by aligning economic, social and environmental interests.

Review Visi dan Misi oleh Dewan Komisaris dan Direksi

Vision and Mission Review by Board of Commissioners and Directors



Secara periodik pencapaian visi dan misi dievaluasi dengan menggunakan mekanisme penyusunan Rencana Bisnis Bank yang memuat pencapaian target, rencana strategis dan target kinerja satu sampai 3 (tiga) tahun ke depan. Dewan Komisaris dan Direksi menilai bahwa visi dan misi masih relevan untuk kondisi saat ini dan pencapaian visi dan misi sampai dengan tahun 2025 telah sesuai dengan arah dan tahapan yang telah ditetapkan oleh Bank.

The achievement of the Bank's vision and mission was periodically evaluated through the Bank Business Plan formulation process, which encompassed target achievements, strategic plans, and performance targets for the next one to three years. The Board of Commissioners and the Board of Directors assessed that the vision and mission remained relevant to current conditions, and that their achievement up to 2025 had been in line with the direction and milestones established by the Bank.



Budaya Perusahaan Company Culture

THE MANTAP WAYS
New Horizon, New Spirit, Better Opportunity

Goal

Hasil akhir yang ingin dicapai.
The intended final outcomes to be achieved.

Aspiration

Komitmen bersama Mantap Squad menjalankan karakteristik unik untuk menciptakan *Performing Impact and Shapping Excellence*.

The collective commitment of the Mantap Squad was demonstrated through the implementation of distinctive characteristics to deliver *Performing Impact and Shapping Excellence*.

Unique Characteristics

Karakter yang menjadi identitas unik Bank Mandiri Taspen.

The distinctive characteristics that constituted the unique identity of Bank Mandiri Taspen.

Core Values

Nilai-nilai inti yang menjadi landasan Mantap Squad dalam bekerja.

The core values that served as the foundation for the Mantap Squad in carrying out their duties.

Purpose SEMPURNA

Alasan Utama mengapa Bank Mandiri Taspen ada.
The Primary Rationale for the Establishment of Bank Mandiri Taspen.



The Undisputed Leader in Indonesia's Senior Citizen Financial Ecosystem

THE MANTAP WAYS



Do The Right Thing, The Right Way



Think Smart, Fast and Detail



Act Innovatively



Collaborate for Results



Customer First, Always

AKHLAK

AMANAH KOMPETEN HARMONIS
LOYAL ADAPTIF KOLABORATIF

Semangat Mensejahterakan Purnabakti.
The spirit of enhancing the welfare of retirees.

THE MANTAP WAYS

Adalah karakter Mantap Squad yang berpijak pada *Purpose*, berjalan dengan *Values*, berpikir dan berperilaku yang memberikan dampak (*Performing Impact*), dan menciptakan keunggulan (*Shapping Excellence*)

It represented the defining characteristic of the Mantap Squad, which was grounded in its Purpose, guided by its Values, and reflected in mindsets and behaviors that delivered Performing Impact and fostered Shapping Excellence.



Mantap Squad bekerja bukan sekadar menyelesaikan tugas, tetapi untuk memberikan hasil terbaik bagi nasabah perusahaan, dan masyarakat.

The Mantap Squad did not merely carry out assigned tasks; rather, they were committed to delivering optimal outcomes for customers, the Company, and the broader community.





Amanah dan Loyal

Integrity and Loyalty

Do the Right Thing, The Right Way

Bertindak jujur dan bertanggung jawab, dengan konsisten mematuhi nilai moral dan etika, serta peraturan yang berlaku tanpa pengecualian.

Acted with honesty and accountability, consistently upholding moral and ethical values, as well as complying with applicable laws and regulations without exception.

1. Dapat dipercaya karena selaras antara perkataan dan perbuatan.
 2. Bekerja sesuai aturan, dan menjaga etika pada setiap tindakan.
 3. Bertanggung jawab atas tugas, keputusan, dan hasil pekerjaan.
1. Demonstrated trustworthiness by maintaining consistency between words and actions.
 2. Performed duties in accordance with established policies and procedures, while upholding ethical standards in every action.
 3. Assumed full accountability for assigned duties, decisions made, and work outcomes.



Kompeten

Competent

Think Smart Fast and Detail

Berpikir kritis, cermat, dan berorientasi solusi dengan memperhatikan detail, serta mampu bertindak cepat dalam mengambil keputusan yang tepat.

Demonstrated critical, thorough, and solution-oriented thinking, with strong attention to detail, and the ability to act promptly in making sound decisions.

1. Berpikir kritis dan strategis berbasis data dan logika.
 2. Bekerja dengan target jelas dan menyelesaikan tugas hingga tuntas.
 3. Mengutamakan ketelitian hingga detail terkecil untuk memastikan hasil yang berkualitas.
1. Demonstrated critical and strategic thinking based on data and logical analysis.
 2. Performed duties with clearly defined targets and ensured completion of tasks in a timely and effective manner.
 3. Maintained a high level of accuracy and attention to detail to ensure the delivery of high-quality outcomes.



Adaptif dan Kompeten

Adaptive and Competent

Act Innovatively

Menciptakan ide-ide baru, cara kerja yang lebih baik, dan solusi kreatif untuk meningkatkan efisiensi, produktivitas, serta kualitas kerja.

Generated innovative ideas, improved ways of working, and creative solutions to enhance efficiency, productivity, and overall work quality.

1. Berani mencoba hal baru dengan menghadirkan ide dan solusi yang tepat.
 2. Selalu mencari cara untuk bekerja lebih efisien dengan hasil kerja lebih baik.
 3. Mengubah tantangan menjadi peluang untuk berinovasi.
1. Demonstrated the courage to explore new approaches by introducing relevant ideas and effective solutions.
 2. Continuously sought more efficient ways of working to deliver improved outcomes.
 3. Transformed challenges into opportunities for innovation.



Kolaboratif dan Harmonis

Collaborative and Harmonious

Collaborate for Result

Proaktif dan saling bersinergi untuk memberikan kontribusi dalam mencapai hasil yang terbaik.

Demonstrated a proactive approach and strong collaboration to contribute toward achieving optimal outcomes.

1. Aktif memberikan ide, masukan, atau solusi yang bermanfaat.
 2. Menghargai pendapat orang lain dan bersedia bekerja sama untuk mencapai target bersama.
 3. Tidak menunggu diminta, tapi segera bertindak untuk perbaikan kinerja.
1. Proactively provided ideas, insights, and value-added solutions.
 2. Respected others' perspectives and demonstrated a willingness to collaborate in achieving shared targets.
 3. Took initiative to act promptly in improving performance without waiting for instructions.



Amanah dan Harmonis

Trustworthy and Harmonious

Customer First, Always

Senantiasa memberikan solusi untuk menjawab kebutuhan, harapan, dan kepuasan nasabah/stakeholder.

Consistently provided solutions to address the needs, expectations, and satisfaction of customers and stakeholders.

1. Peduli dengan kebutuhan nasabah dan membantunya hingga tuntas.
 2. Sudut pandang nasabah selalu menjadi pertimbangan dalam setiap pekerjaan.
 3. Memberikan layanan yang melampaui harapan.
1. Demonstrated a strong understanding of customer needs and provided support until resolution was achieved.
 2. Consistently incorporated the customer's perspective into every aspect of work execution.
 3. Delivered services that exceeded expectations.



Kegiatan Usaha

Business Field

Kegiatan Usaha Menurut Anggaran Dasar dan yang Dijalankan

Berdasarkan Anggaran Dasar Bank Pasal 3 sebagaimana terakhir termuat dalam Akta No. 05 tanggal 5 Mei 2025, Bank Mandiri Taspen didirikan dengan maksud dan tujuan untuk berusaha di bidang perbankan. Untuk mencapai maksud dan tujuan tersebut, Bank dapat melaksanakan kegiatan usaha, antara lain sebagai berikut:

- a. Menghimpun dana dari masyarakat dalam bentuk simpanan berupa giro, deposito berjangka, sertifikat deposito, tabungan, dan/atau bentuk lainnya yang dipersamakan dengan itu;
- b. Memberikan kredit;
- c. Menyelenggarakan kegiatan jasa dalam sistem pembayaran;
- d. Menerbitkan surat pengakuan hutang;
- e. Membeli, menjual atau menjamin atas risiko sendiri maupun untuk kepentingan dan atas perintah nasabahnya:
 - Surat-surat wesel termasuk wesel dan akseptasi oleh bank yang masa berlakunya tidak lebih daripada kebiasaan dalam perdagangan surat-surat dimaksud;
 - Surat pengakuan hutang dan kertas dagang lainnya yang masa berlakunya tidak lebih daripada kebiasaan dalam perdagangan surat-surat dimaksud;
 - Kertas perbendaharaan Negara dan surat jaminan pemerintah;
 - Sertifikat Bank Indonesia ("SBI");
 - Obligasi;
 - Surat dagang berjangka waktu sesuai dengan peraturan perundang-undangan yang berlaku;
 - Instrumen surat berharga lain yang berjangka waktu sesuai dengan peraturan perundang-undangan yang berlaku;
- f. Memindahkan uang baik kepentingan sendiri maupun untuk kepentingan nasabah;
- g. Menempatkan dana pada, meminjam dana dari, atau meminjamkan dana kepada Bank lain, baik dengan menggunakan surat, sarana telekomunikasi, maupun dengan wesel ujuk, cek atau sarana lainnya;
- h. Menerima pembayaran dari tagihan atas surat berharga dan melakukan perhitungan dengan atau antara pihak ketiga;
- i. Menyediakan tempat untuk menyimpan barang dan surat berharga;
- j. Melakukan kegiatan penitipan untuk kepentingan pihak lain berdasarkan suatu kontrak;

Business Activities Based on The Articles of Association and are Conducted

Based on Article 3 of the Bank's Articles of Association, as most recently stipulated in Deed No. 05 dated May 5, 2025, Bank Mandiri Taspen was established with the purpose and objective of operating in the banking sector. Thus in accordance with that article, Bank Mandiri Taspen can carry out business activities as follows:

- a. Collect funds from the public in the form of current accounts, time deposits, certificates of deposit, saving deposits, and/or other similar forms;
- b. Giving loans;
- c. Organizing service activities in the payment system;
- d. Issuance of debt securities;
- e. Purchase, sell or guarantee at its own risk or for the benefits and at the orders of its customers:
 - The notes include bills of exchange and acceptances by banks which validity period does not take longer than the custom of the trading of such letters;
 - Letter of credit recognition and other trade paper which expires not longer than usual in the trade of such letters;
 - State treasury notes and government guarantee letters;
 - Certificates of Bank Indonesia ("SBI");
 - Bonds;
 - Trade letters are timed in accordance with applicable laws and regulations;
 - Other securities instruments with a term in accordance with applicable laws and regulations;
- f. Transferring money for your own benefit or for the benefit of customers;
- g. Placing funds in, borrowing funds from, or lending funds to another bank, either by using letters, telecommunications facilities, or by means of drafts, checks or other means;
- h. Accept payments from claims on securities and perform calculations with or between third parties;
- i. Provide a place to store goods and securities;
- j. Conduct custodial activities for the benefit of others under a contract;



- k. Melakukan penempatan dana dari nasabah kepada nasabah lainnya dalam bentuk surat berharga yang tidak tercatat di Bursa Efek; dan
- l. Melakukan kegiatan anjak piutang, usaha kartu kredit dan kegiatan wali amanat; dan
- m. Melakukan kegiatan lain yang lazim dilakukan oleh bank sepanjang tidak bertentangan dengan peraturan perundang-undangan yang berlaku.

Selain melakukan kegiatan usaha sebagaimana dimaksud di atas, Bank Mandiri Taspen dapat pula:

- a. Melakukan kegiatan penyertaan modal pada bank atau perusahaan lain dibidang keuangan seperti sewa guna usaha, modal ventura, perusahaan efek, asuransi, serta lembaga kliring penyelesaian dan penyimpanan, dengan memenuhi ketentuan yang ditetapkan oleh pihak yang berwenang;
- b. Melakukan kegiatan penyertaan modal sementara untuk mengatasi akibat kegagalan kredit, dengan syarat harus menarik kembali penyertaannya, dengan memenuhi ketentuan yang ditetapkan oleh pihak yang berwenang;
- c. Membeli agunan, baik sebagian maupun semua, melalui pelelangan atau dengan cara lain dalam hal debitur tidak memenuhi kewajibannya kepada bank, dengan ketentuan agunan yang dibeli tersebut wajib dicairkan secepatnya;

Bank memperoleh izin usaha sebagai Bank Umum berdasarkan Surat Keputusan Menteri Keuangan Republik Indonesia No. 77/KMK.017/1994 tanggal 10 Maret 1994 dan Surat Keputusan Bank Indonesia No.27/63/UPBD/PBD2 tanggal 11 Mei 1994 perihal Pemberian Izin Usaha Bank Umum. Seluruh Kegiatan usaha menurut Anggaran Dasar telah dijalankan oleh Bank Mandiri Taspen.

- k. Placing funds from customers to other customers in the form of securities not listed on the Stock Exchange;
- l. Conducting accounts receivable, credit card business and trustee activities;
- m. Carrying out other activities commonly carried out by banks as long as they do not conflict with applicable laws and regulations.

Other than conducting business activities as referred to above, Bank Mandiri Taspen may also:

- a. Carrying out capital participation activities in banks or other companies in the financial sector such as leasing, venture capital, securities companies, insurance, and settlement and deposit clearing institutions, by complying with the provisions stipulated by the competent authority;
- b. Conducting temporary equity participation activities to overcome the consequences of credit failure or financing failure based on Sharia principles, provided that the participation must be withdrawn, subject to the provisions stipulated by the competent authority;
- c. Purchasing collateral, either partially or completely, through an auction or by other means in the event that the debtor did not fulfill the obligations to the bank, provided that the purchased collateral must be cashed immediately;

The Bank obtained a business license as a Commercial Bank based on the Decree of the Minister of Finance of the Republic of Indonesia No. 77/KMK.017/1994 dated March 10, 1994, and Bank Indonesia Decree No.27/63/UPBD/PBD2 dated May 11, 1994, regarding the Granting of Commercial Bank Business Licenses. All business activities according to the Articles of Association have been carried out by Bank Mandiri Taspen.

Produk dan Jasa

Produk Dana

- **Tabungan siMantap**
Tabungan untuk nasabah perorangan atau badan usaha dengan suku bunga kompetitif yang dihitung secara harian. Tabungan ini dilengkapi dengan fasilitas ATM yang dapat ditransaksikan di seluruh mesin ATM Bank Mandiri.
- **Tabungan siMantap Pensiun**
Tabungan untuk nasabah pensiunan sebagai sarana untuk menampung uang pensiunan dan gaji pensiunan setiap bulannya atas penunjukan Bank Mandiri Taspen sebagai Bank juru bayar gaji pensiunan. Sebagai bentuk apresiasi kepada nasabah pensiunan, tabungan ini dibebaskan dari biaya administrasi dan dibebaskan saldo minimum dan tetap memperoleh bunga tabungan yang dihitung secara harian.

Product and Services

Fund Products

- **siMantap Saving**
It is savings for individual customers or business entities with competitive interest rates calculated on a daily basis. This savings account is equipped with ATM facilities that can be transacted on all Bank Mandiri ATM machines.
- **siMantap Pension Savings**
It is a savings account for pensioner customers as a means to collect pension money and pensioners' salaries each month for the appointment of the Bank Mandiri Taspen as a bank to pay retirement salaries. As a form of appreciation to pensioner customers, this savings is exempt from administration fees and is deducted from the minimum balance and still obtains savings interest calculated on a daily basis.



- **Tabungan siMantap Berjangka (TSB)**

Tabungan berjangka dengan setoran wajib setiap bulan dengan jangka waktu yang fleksibel dengan tingkat bunga yang lebih tinggi dari tabungan lainnya. Bertujuan untuk memberi kesempatan kepada nasabah untuk menyisihkan uangnya setiap bulan sehingga pada jangka waktu yang telah ditetapkan, dana yang terkumpul dapat dimanfaatkan sesuai rencana.

- **Tabungan siMantap Reward (SMARD)**

Tabungan yang diperuntukkan bagi Nasabah Perorangan dan Badan yang berhadiah langsung berupa barang dengan memberikan keleluasaan kepada Nasabah untuk menentukan hadiah yang diinginkan serta penarikannya hanya dapat dilakukan pada jangka waktu tertentu menurut perjanjian antara Bank dengan Nasabah.

- **Tabungan SMARD Funtastic**

Produk Tabungan dalam mata uang Rupiah sebesar nominal selama jangka waktu tertentu yang diselenggarakan oleh Bank diperuntukkan bagi Nasabah Perorangan yang memberikan benefit pembayaran bunga pasti dengan nominal tetap setiap bulannya selama jangka waktu tertentu berdasarkan kesepakatan antara Bank dan Nasabah sebagai solusi bagi pensiunan untuk bebas kuatir dalam masa pensiunnya.

- **TabunganKu**

TabunganKu adalah tabungan untuk perorangan Warga Negara Indonesia dengan persyaratan mudah dan ringan yang diselenggarakan secara bersama oleh bank-bank di Indonesia guna menumbuhkan budaya menabung serta untuk meningkatkan kesejahteraan masyarakat.

- **Deposito**

Simpanan yang pencairannya hanya dapat dilakukan pada jangka waktu tertentu dan syarat-syarat tertentu. Deposito Bank Mandiri Taspen adalah simpanan berjangka dalam mata uang Rupiah dengan bunga menarik dan beragam keuntungan lainnya.

- **Deposito Pro**

Produk Deposito yang diintegrasikan dengan produk asuransi jiwa sehingga memberikan manfaat keamanan finansial dengan memberikan perlindungan jiwa meninggal dunia bagi Nasabah perorangan.

- **Giro**

Dana pihak ketiga dalam Rupiah yang penarikannya dapat dilakukan setiap saat dengan menggunakan cek, bilyet giro, sarana perintah pembayaran lainnya sesuai ketentuan yang ditetapkan Bank Mandiri Taspen.

- **siMantap Term Deposits (TSB)**

It is a term deposit with a mandatory deposit every month with a flexible term in a higher interest rate than other savings. This savings account aims to provide an opportunity for customers to set aside their money every month so that at a predetermined time period, the funds collected can be utilized according to plan.

- **siMantap Reward Savings (SMARD)**

Savings intended for individual and corporate customers with direct prizes in the form of goods by giving the customer the flexibility to choose the desired prize and withdrawals can only be made at a certain time according to the agreement between the bank and the customer.

- **SMARD Funtastic Savings**

It is a savings product in Rupiah currency of a nominal amount for a certain period of time held by the Bank intended for Individual Customers. This product provides the benefit of consistent interest payments with a fixed nominal amount every month for a certain period of time based on an agreement between the Bank and the Customer. This is designed as a worry-free financial solution for retirees during their retirement years.

- **TabunganKu**

TabunganKu is a savings for Indonesian citizen with easy conditions that are jointly held by banks in Indonesia to foster a culture of saving and to improve people's welfare.

- **Deposito**

It is a deposit that can only be disbursed for a certain period of time and certain conditions. Bank Mandiri Taspen deposits are term deposits in Rupiah with attractive interest and various other benefits.

- **Deposito Pro**

Deposit products combined with life insurance products to provide financial security benefits by providing death protection for individual customers.

- **Current Account**

Third-party funds in Rupiah can be withdrawn at any time by using cheques, billet giro, other means of payment orders following the provisions stipulated by Bank Mandiri Taspen.



Produk Kredit

- **Kredit Mikro**

- **Kredit Serbaguna Mantap (KSM)**

Kredit serbaguna Mantap (KSM) adalah fasilitas kredit yang diberikan kepada pegawai yang memiliki penghasilan tetap atau profesi tetap atau kepada target market tertentu untuk membiayai berbagai macam kebutuhannya.

- **Kredit Serbaguna Mantap Perjanjian Kerja Waktu Tertentu (KSM-PKWT)**

Kredit multiguna yang diberikan kepada Pegawai Perjanjian Kontrak Waktu Tertentu (PKWT) dan mempersyaratkan Instansi/perusahaan/calon debitur wajib menggunakan layanan Payroll Bank minimal sampai dengan kredit lunas untuk tujuan konsumsi.

- **Kredit Usaha Mantap (KUM)**

Kredit Usaha Mantap (KUM) adalah fasilitas kredit yang diberikan kepada pengusaha mikro untuk membiayai kebutuhan usaha produktif baik untuk kebutuhan investasi maupun kebutuhan modal kerja.

- **Kredit Komunitas Mantap (KKM)**

Kredit Komunitas Mantap (KKM) adalah fasilitas kredit yang diberikan kepada anggota suatu komunitas usaha atau organisasi profesi melalui pola kerjasama untuk membiayai berbagai macam kebutuhannya.

- **Kredit Mantap Sejahtera (KMS)**

Kredit Mantap Sejahtera (KMS) adalah kredit yang diberikan untuk Pegawai Bank Mandiri Taspen dengan tujuan penggunaan untuk pembelian rumah, renovasi rumah atau pembelian tanah/kavling siap bangun.

- **Kredit Usaha Rakyat (KUR) Mikro**

Kredit Usaha Rakyat (KUR) Mikro adalah kredit/ pembiayaan modal kerja dan/atau investasi kepada debitur individu/perseorangan, badan usaha dan/ atau kelompok usaha mikro yang produktif dan layak namun belum memiliki agunan tambahan atau agunan tambahan belum cukup.

- **Kredit Retail**

- **Kredit Modal Kerja Retail Mantap (KMK-RM)**

Kredit Modal Kerja Retail Mantap (KMK-RM) adalah fasilitas kredit yang diberikan kepada pengusaha perorangan maupun berbentuk badan usaha untuk membiayai modal kerja perusahaan yang habis dalam satu siklus usaha dan dapat diperpanjang sesuai kebutuhan, jangka waktu kredit maksimal 120 bulan dengan limit diatas Rp200 juta sampai dengan Rp5 miliar.

Loan Product

- **Micro Loan**

- **Mantap Multipurpose Loans (KSM)**

Mantap Multipurpose Loans (KSM) is loan given to employees who have a fixed income or permanent profession or to certain target markets to finance various kinds of needs.

- **Mantap Multipurpose Loan for Fixed Term Contract Agreement (KSM-PKWT)**

Multi-purpose loan provided to Fixed Term Contract Agreement (PKWT) Employees and requires that Agencies/ companies/potential debtors must use Bank Payroll services at least until the loan is paid off for consumption purposes.

- **Mantap Business Loans (KUM)**

Mantap Business Loans (KUM) is loan given to micro entrepreneurs to finance productive business needs for both investment needs and working capital needs.

- **Mantap Community Loans (KKM)**

Mantap Community Loans (KKM) is loan given to members of a business community or professional organization through a pattern of cooperation to finance various kinds of needs.

- **Mantap Prosperous Loans (KMS)**

Mantap Prosperous Loans (KMS) is a loan given to employees of Bank Mandiri Taspen with the purpose of using it to buy a house, renovate a house or purchase land/lots ready to build.

- **People's Business Loans (KUR) Micro**

People's Business Loans (KUR) Micro is credit/ financing of working capital and/or investment to individual/individual debtors, business entities and/or microbusiness groups that are productive and feasible but do not have additional collateral or insufficient additional collateral.

- **Retail Loan**

- **Retail Working Capital Credit Mantap (KMK-RM)**

Retail Working Capital Credit Mantap (KMK-RM) is a credit facility that is given to individual entrepreneurs or business entities to finance the company's working capital that runs out in one business cycle and can be extended as needed, a maximum credit period of 120 months with a limit of above IDR200 million to IDR5 billion.



- **Kredit Investasi Retail Mantap (KI-RM)**

Kredit Investasi Retail Mantap (KI –RM) adalah fasilitas kredit yang diberikan kepada pengusaha perorangan maupun berbentuk badan usaha untuk membiayai barang – barang modal dalam rangka rehabilitasi, perluasan, pendirian proyek baru yang pelunasannya dari hasil usaha dengan barang modal yang dibiayai, jangka waktu kredit maksimal 120 bulan dengan limit diatas Rp200 juta sampai dengan Rp5 miliar.

- **Kredit Konsumtif Retail Mantap (KK-RM)**

Kredit Konsumtif Retail Mantap (KK-RM) adalah kredit yang diberikan kepada perorangan untuk keperluan multiguna (bukan usaha), jangka waktu kredit maksimal 120 bulan dengan limit diatas diatas Rp200 juta sampai dengan Rp5 miliar.

- **Kredit Pensiun**

- **Kredit Mantap Pensiun (KMP)**

Kredit Mantap Pensiun (KMP) adalah fasilitas kredit yang diberikan kepada pensiunan untuk tujuan konsumtif multiguna dengan angsuran tetap mencakup pokok dan bunga dimana angsuran dibayar selama periode tertentu sesuai dengan yang diperjanjikan dengan sumber pembayaran dari gaji pensiun bulanan.

- **Kredit Mantap Pra Pensiun (KMPP)**

Kredit Mantap Pra pensiun (KMPP) adalah fasilitas kredit yang diberikan kepada PNS, Anggota TNI, POLRI, Pegawai Sipil TNI/POLRI yang akan memasuki Batas Usia Pensiun (BUP) yang bersangkutan dengan masa pensiun dan pembayaran Gaji Pensiun melalui Bank.

- **New Kredit Mantap Pra Pensiun (New KMPP)**

Fasilitas kredit yang diberikan kepada BUP dan dilanjutkan ke masa pensiun untuk tujuan konsumsi dengan angsuran tetap mencakup pokok dan bunga, dimana angsuran dibayar dari gaji pegawai aktif dan manfaat pensiun bulanan selama periode tertentu sesuai yang diperjanjikan.

- **Kredit Mantap Pra Pensiun Usaha (KMPP Usaha)**

Kredit Mantap Pra Pensiun Usaha (KMPP Usaha) adalah fasilitas kredit yang diberikan kepada Pegawai Negeri Sipil (PNS), Anggota TNI/POLRI, dan Pegawai Sipil TNI/POLRI yang akan memasuki Batas Usia Pensiun (BUP) dan dilanjutkan ke masa pensiun untuk tujuan modal usaha, dengan angsuran tetap mencakup pokok dan bunga dimana angsuran dibayar selama periode tertentu sesuai dengan yang diperjanjikan.

- **Retail Investment Credit Mantap (KI-RM)**

Retail Investment Credit Mantap (KI-RM) is a credit facility that is given to individual entrepreneurs or business entities to finance capital goods in the context of rehabilitation, expansion, establishment of new projects with repayment of proceeds from capital goods financed, maximum credit period of 120 months with a limit of more than IDR200 million up to IDR5 billion.

- **Retail Consumptive Credit Mantap (KK-RM)**

Retail Consumptive Credit Mantap (KK-RM) is credit given to individuals for multipurposes (not business), a maximum credit period of 120 months with a limit of above IDR200 million to IDR5 billion.

- **Pension Loan**

- **Mantap Pension Loans (KMP)**

Mantap Pension Loans (KMP) is loan given to pensioners for multipurpose consumptive purposes with fixed installments covering principal and interest where installments are paid for a certain period in accordance with the agreed upon source of payment from monthly retirement salary.

- **Mantap Pre-Pension Loans (KMPP)**

Mantap Pre-Pension Loans (KMPP) is the loan given to civil servants, members of the TNI, POLRI, TNI/POLRI Civil Servants who will enter a continuous Pension Age Limit (BUP) with the pension and payment of Retirement Salaries through the Bank.

- **New Mantap Pre-Pension Loan (New KMPP)**

Loan facilities provided to BUP and continued into retirement for consumption purposes with fixed installments covering principal and interest. Repayments are made through deductions from active employee salaries and monthly pension benefits for a certain period as agreed.

- **Mantap Pre-Pension Business Loans (KMPP Usaha)**

Mantap Pre-Pension Business Loans (KMPP Usaha) is loan facility provided to Civil Servants (PNS), TNI/ POLRI Members, and TNI/POLRI Civil Servants who will enter the Retirement Age Limit (BUP) and continue into retirement for capital purposes business, with fixed installments including principal and interest wherein the installments are paid for a certain period in accordance with the agreement.



- **New Kredit Mantap Pra Pensiun Usaha (New KMPP Usaha)**
 Fasilitas kredit yang diberikan kepada BUP dan dilanjutkan ke masa pensiun untuk tujuan modal kerja/usaha dengan angsuran tetap mencakup pokok dan bunga, dimana angsuran dibayar dari gaji pegawai aktif, manfaat pensiun bulanan, dan pendapatan usaha selama periode tertentu sesuai yang diperjanjikan.
- **Kredit Mantap Usaha Pensiun (KMUP)**
 Kredit Mantap Usaha Pensiun (KMUP) adalah fasilitas kredit yang diberikan kepada wirausaha yang memiliki tambahan penghasilan dari Gaji Pensiun untuk tujuan modal usaha dengan angsuran tetap mencakup pokok dan bunga dimana angsuran dibayar selama periode tertentu sesuai dengan yang diperjanjikan dengan sumber pembayaran dari hasil usaha dan Gaji Pensiun bulanan.
- **Kredit Agunan Tunai**
 Kredit dengan Agunan Tunai adalah fasilitas kredit yang diberikan kepada nasabah perorangan, usaha perorangan atau badan usaha dengan agunan Deposito Bank Mandiri Taspen.
- **Kredit Tanpa Agunan**
 - **Kredit Tanpa Agunan Pegawai Tetap Aktif**
 Kredit yang diberikan kepada Pegawai Aktif PNS, Anggota TNI/POLRI, Pegawai Sipil TNI/POLRI, dan Pegawai BUMN/BUMD/Swasta yang berstatus pegawai tetap untuk membiayai berbagai macam kebutuhannya.
 - **Kredit Tanpa Agunan Pegawai Kontrak Aktif**
 Kredit yang diberikan kepada Pegawai Pemerintah dengan Perjanjian Kerja (PPPK), Pegawai Pemerintah Non Pegawai Negeri (PPNPN), Pegawai Penyedia jasa Lainnya Perorangan (PJLP) dan Pegawai BUMN/BUMD/Swasta yang berstatus pegawai kontrak untuk membiayai berbagai macam kebutuhannya.
- **Kredit Kendaraan Bermotor Joint Financing**
 Fasilitas kredit kepemilikan kendaraan bermotor yang diberikan oleh Multifinance dan Bank melalui pola pembiayaan (*joint finance*) sesuai dengan porsi pembiayaan yang disepakati.
- **New Mantap Pre-Pension Business Loan (New KMPP Usaha)**
 Loan facilities provided to BUP and continued into retirement for working capital/business purposes with fixed installments covering principal and interest. The installments are paid from active employee salaries, monthly pension benefits, and business income during a certain period as agreed.
- **Mantap Pension Business Loans (KMUP)**
 Mantap Pension Business Loans (KMUP) is loan given to entrepreneurs who have additional income from Retirement Salaries for the purpose of business capital with fixed installments covering principal and interest where installments are paid for a certain period in accordance with the agreed upon with sources of payment from business income and monthly Pension Salaries.
- **Cash Collateral Loan**
 Loan with Cash Collateral is a credit facility provided to individual customers, individual businesses or business entities with Bank Mandiri Taspen Deposit collateral.
- **Unsecured Loans**
 - **Non-Collateral Loan for Permanent Active Employees**
 Loan given to Active Civil Servants, TNI/POLRI Members, TNI/POLRI Civil Servants, and BUMN/BUMD/Private Company Employees who have permanent employee status to finance various kinds of needs.
 - **Non-Collateral Loan for Active Contract Employees**
 Loan given to Government Employees with Work Agreements (PPPK), Non-Civil Servant Government Employees (PPNPN), Individual Other Service Provider Employees (PJLP) and BUMN/BUMD/Private Employees who have contract employee status to finance various kinds of needs.
- **Joint Financing Motor Vehicle Loan**
 Motor vehicle ownership loan facilities provided by Multifinance and Banks through a financing pattern (joint finance) in accordance with the agreed financing portion.



Jasa Layanan

• Mantap Cash Management

Mantap Cash Management adalah layanan pengelolaan keuangan yang ditujukan bagi Nasabah non-perorangan (institusi) dimana, Nasabah dapat melakukan pengelolaan keuangannya langsung melalui fasilitas *online* secara *real-time* melalui *web* aplikasi. Fitur Mantap Cash Management antara lain:

- a. Informasi Rekening. Nasabah mendapatkan informasi rekening dan transaksi perusahaan yang meliputi rekening koran dan posisi saldo per rekening kelolaan perusahaan yang didaftarkan serta laporan rekening Institusi yang dapat diunduh dalam format pdf.
- b. Transfer. Memberikan akses untuk melakukan aktivitas transfer keluar, yaitu pemindahan dana dari satu rekening ke rekening lainnya di Bank Mantap serta pengiriman uang ke rekening Bank domestik (transfer online, SKN/RTGS, BIFast).
- c. Payroll. Nasabah dapat melakukan pembayaran gaji/upah untuk karyawannya dengan mudah menggunakan mekanisme pengamanan terhadap perubahan data upah dan kesesuaian nomor rekening serta nama dari pemilik rekening. Saat ini mengakomodir *payroll* dengan rekening tujuan Bank Mandiri Taspen (*one to many bulk payment*).
- d. Pembayaran pajak, memberikan kemudahan Nasabah guna memenuhi kewajiban pembayaran pajak (DJA, DJP, DJBC), Penerimaan negara yang dibayarkan menggunakan sistem billing MPN G3 antara lain: Pajak, Bea dan Cukai, Penerimaan Negara Bukan Pajak (PNBP), Pengembalian Belanja, Penerimaan Non Anggaran, dan Penerimaan Pembiayaan.

• Movin by Bank Mandiri Taspen

Movin by Bank Mandiri Taspen merupakan layanan elektronik chanel dari Bank untuk melakukan transaksi finansial dan non finansial dengan fitur-fitur seperti cek saldo, transfer, tranfer BI Fast, bayar tagihan, top up e-wallet, beli pulsa dan token listrik, tarik tunai di *merchant* yang telah bekerjasama, dan lainnya seperti cek deposito, lokasi ATM dan lokasi kantor Cabang serta absen pensiun bagi nasabah pensiunan.

• Referensi Bank

Surat keterangan yang diterbitkan oleh Bank Mandiri Taspen atas dasar permintaan nasabah perorangan maupun perusahaan untuk tujuan tertentu yang bersifat tidak mengikat, tidak menjanjikan dan tidak memberikan jaminan sebagai referensi bahwa nasabah dikenal baik oleh bank (bonavitas nasabah).

Services

• Mantap Cash Management

Mantap Cash Management is a financial management service intended for non-individual customers (institutions) where customers can manage their finances directly through real-time online facilities via web applications. Mantap Cash Management features include:

- a. Account Information. Customers get account information and company transactions which include current accounts and balance positions per registered company managed account and institutional account reports that can be downloaded in a pdf format.
- b. Transfer. Provides access to conduct outgoing transfer activities, namely the transfer of funds from one account to another at Bank Mantap as well as remittances to domestic bank accounts (online transfers, SKN/RTGS, BIFast).
- c. Payroll. Customers can make salary/wage payments for their employees easily using a security mechanism against changes in wage data and the sustainability of account numbers and names of account holders. Currently accommodating payroll with Bank Mandiri Taspen destination account (*one to many bulk payment*).
- d. Tax payment. Providing convenience for customers to fulfill tax payment obligations (DJA, DGT, DGCE), state revenues paid using the MPN G3 billing system include: Taxes, Customs and Excise, Non-Tax State Revenue (NTSR), Expenditure Refunds, Non-Budgetary Revenue, and Financing Revenue.

• Movin by Bank Mandiri Taspen

Movin by Bank Mandiri Taspen is an electronic channel service from the bank to conduct financial and non-financial transactions with features such as checking balances, transfers, BI Fast transfers, paying bills, topping up e-wallets, buying credit and electricity tokens, withdrawing cash at merchants who have collaborated, and others such as checking deposits, ATM locations and branch office locations and pension absences for retired customers.

• Bank's Reference

It is certificate issued by Bank Mandiri Taspen at the request of individual or corporate customers for certain purposes that are non-binding, non-promising and provide no guarantee as a reference that the customer is well known by the bank (customer bona fides).



- **Transfer**

Jasa pengiriman uang yang dilaksanakan atas permintaan dan untuk kepentingan nasabah. Untuk memberikan kemudahan dalam transaksi pengiriman uang/pembayaran dalam mata uang rupiah dengan biaya yang kompetitif.

- **Layanan Pembayaran (Online Payment)**

Layanan Pembayaran Bank Mandiri Taspen dapat dilakukan di seluruh Kantor Cabang Bank Mandiri Taspen, agar nasabah dapat melakukan pembayaran tagihan pasca bayar maupun pembelian token listrik Prabayar dan pulsa telepon seluler.

- **Inkaso**

Layanan Bank Mandiri Taspen untuk penagihan pembayaran atas surat/dokumen berharga kepada pihak ketiga di tempat atau kota lain di dalam negeri dengan memberikan kemudahan kepada Nasabah dalam penagihan pembayaran atas warkat-warkat dengan biaya yang kompetitif.

- **Agen Penjual Efek Reksa Dana**

Kerjasama dengan Mandiri Sekuritas untuk Sub Mitra Distribusi Penjualan Surat Berharga Negara (SBN) Ritel. Produk yang ditawarkan adalah Sukuk Ritel (SR) seri SR017, Obligasi Negara Ritel (ORI) seri ORI022, Sukuk Ritel (ST) seri ST009.

- **QRIS Acquirer**

QRIS Acquirer adalah layanan pembayaran non tunai pada merchant agar customernya dapat melakukan pembayaran menggunakan scan QRIS terstandarisasi Bank Indonesia yang di generate secara dinamis maupun statis.

- **Virtual Account**

Layanan produk yang berfungsi untuk mempermudah merchant dalam melakukan rekonsiliasi pembayaran. Nomor Virtual Account adalah nomor rekening atau identifikasi unik yang memiliki induk rekening dan digunakan untuk melakukan transaksi keuangan, terutama dalam konteks transaksi non-tunai atau elektronik.

- **WhatsApp Banking**

Layanan Bank Mandiri Taspen untuk memberikan informasi kepada nasabah untuk dapat mengetahui informasi produk dan layanan Bank Mandiri Taspen. Layanan WhatsApp Banking dapat diakses melalui WhatsApp Messenger menggunakan smartphone atau tablet

- **Transfer**

Money transfer services carried out on request and for the benefit of customers to provide convenience in money transfer/ payment transactions in rupiah currency at competitive costs.

- **Payment Service (Online Payment)**

Bank Mandiri Taspen Payment Services can be carried out at all Bank Mandiri Taspen branch offices so that customers can make postpaid bill payments as well as purchase prepaid electricity tokens and cellular phone credit.

- **Inkaso**

Bank Mandiri Taspen services for billing payments for valuable letters/documents to third parties in other places or cities in the country by providing convenience to Customers in collecting payments for documents at competitive costs.

- **Mutual Fund Selling Agent**

Collaboration with Mandiri Sekuritas for Sub Distribution Partners for Retail Government Securities (SBN) Sales. The products offered are Retail Sukuk (SR) SR017 series, Retail State Bonds (ORI) ORI022 series, Retail Sukuk (ST) ST009 series.

- **QRIS Acquirer**

QRIS Acquirer is a non-cash payment service for merchants that their customers can make payments using Bank Indonesia standardized QRIS scans that are generated dynamically or statically.

- **Virtual Account**

A product service that serves to facilitate merchants in reconciling payments. Virtual Account Number is an account number or unique identification that has a parent account and used to conduct financial transactions, especially in the context of non-cash or electronic transactions.

- **WhatsApp Banking**

A Services to provide information to customers to find out information on Bank Mandiri Taspen products and services. WhatsApp Banking service can be accessed via WhatsApp Messenger using a smartphone or tablet.



Wilayah Operasional

Operational Area



Tabel Jaringan Kantor Bank Mandiri Taspen 5 (Lima) Tahun Terakhir
Table of the Last 5 Years Bank Mandiri Taspen's Office Network

Jenis Kantor Office Type	2025	2024	2023	2022	2021
Kantor Pusat Operasional Operational Headquarters	1	1	1	1	1
Koordinator Wilayah Regional Coordinator	9	9	9	7	5
Kantor Cabang Branch Office	39	39	39	40	41
Kantor Cabang Pembantu Sub-branch Office	250	250	251	247	240

* Sesuai Peraturan otoritas Jasa Keuangan (POJK) Nomor 12/POJK.03/2021 tentang Bank Umum, Kantor kas dan Kantor Cabang Pembantu Mobile dicatatkan sebagai KCP.

** Pada tahun 2016 Bank Mandiri Taspen mulai memanfaatkan jaringan ATM Bank Mandiri.

* In accordance with OJK Regulation Number 12/POJK.03/2021 concerning Commercial Banks, Cash Offices and Mobile Sub-Branch Offices are registered as KCP.

** In 2016 Bank Mandiri Taspen began to utilize the Bank Mandiri ATM network.



Jenis Kantor Office Type	2025	2024	2023	2022	2021
Kantor Kas* Cash Office*	-	-	-	-	-
Kantor Fungsional Functional Office	1	1	1	3	3
Kantor Cabang Pembantu Mobile* Mobile Sub-Branch Office*	-	-	-	148	148
ATM**	12,972	12,892	15,344	13,068	15,344

Keterangan: Bersamaan dengan pemindahan alamat Kantor Pusat Ke Jakarta dari Bali, Ijin KPO dipisah menjadi KP dan KC sesuai dengan ketentuan pemindahan alamat KP.

Note: in conjunction with the relocation of the Head Office address to Jakarta from Bali, the KPO license was separated into Head Office (HO) and Branch Office (BO) in accordance with the KP address transfer provisions.



Data Jaringan Kantor per Provinsi Tahun 2025
Table of Office Network Data per Province in 2025

Distribution	Provinsi Province	Izin Kantor Office Permit				
		KPO	KC	KCP	KF	Grand Total
Distribution 1	Nanggroe Aceh Darussalam	-	-	-	-	-
	Sumatera Utara/North Sumatera	-	2	14		16
	Sumatera Barat /West Sumatera	-	1	7	-	8
	Riau	-	1	6	-	7
	Kepulauan Riau/ Riau Islands	-	1	1	-	2
Distribution 2	Jambi	-	1	4	-	5
	Bengkulu	-	1	4	-	5
	Sumatera Selatan/South Sumatera	-	1	6	-	7
	Lampung	-	1	6	-	6
	Bangka Belitung	-	-	2	-	2
Distribution 3	DKI Jakarta (Jabodetabek)	1	1	10		12
	Banten	-	1	5	-	6
	Jawa Barat / West Java	-	1	7	-	8
Distribution 4	Jawa Barat / West Java	-	3	24	-	27
Distribution 5	Daerah Istimewa Yogyakarta Special Region of Yogyakarta	-	1	5	-	6
	Jawa Tengah/ Central Java	-	4	30	-	34
Distribution 6	Jawa Timur/ East Java	-	4	35	-	39
Distribution 7	Bali	-	2	21	1	24
	Nusa Tenggara Barat	-	1	6	-	7
	Nusa Tenggara Timur	-	1	7	-	8
Distribution 8	Kalimantan Barat /West Kalimantan	-	1	5	-	6
	Kalimantan Selatan/ South Kalimantan	-	1	4	-	5
	Kalimantan Tengah/ Central Kalimantan	-	1	4	-	5
	Kalimantan Timur/ East Kalimantan	-	1	3	-	4
	Kalimantan Utara/ North Kalimantan	-	-	2	-	2



Distribution	Provinsi Province	Izin Kantor Office Permit				
		KPO	KC	KCP	KF	Grand Total
Distribution 9	Sulawesi Utara/North Sulawesi	-	1	4	-	5
	Gorontalo	-	-	1	-	1
	Sulawesi Barat /West Sulawesi	-	-	2	-	2
	Sulawesi Selatan/South Sulawesi	-	1	9	-	10
	Sulawesi Tengah/ Central Sulawesi	-	1	4	-	5
	Sulawesi Tenggara/Southeast Sulawesi	-	1	4	-	5
	Maluku	-	1	2	-	3
	Maluku Utara/North Maluku	-	-	1	-	1
	Papua Barat Daya/Southwest Papua	-	-	-	-	-
	Papua Barat /West Papua	-	1	1	-	2
	Papua	-	1	2	-	3
	Papua Pegunungan/Highland Papua	-	-	-	-	-
	Papua Selatan/South Papua	-	-	1	-	1
GRAND TOTAL		1	39	250	1	291

KPO : Kantor Pusat Operasional
Operational Headquarters

KC : Kantor Cabang
Branch Office

KCP : Kantor Cabang Pembantu
Sub-branch Office

KF : Kantor Fungsional
Functional Office

Inovasi Outlet dan ATM

Sejalan dengan pengembangan bisnis yang telah direncanakan Bank Mandiri Taspen terus berupaya meningkatkan strategi pemasarannya dengan melakukan terobosan dan inovasi dari segi produk maupun pelayanan dengan berusaha mengakomodir segala kebutuhan nasabah. Salah satu terobosan Bank Mandiri Taspen yaitu melaksanakan inovasi *outlet*.

Dari segi tampilan *outlet* Bank Mandiri Taspen mengalami transformasi yang signifikan dibandingkan sebelumnya dengan menyesuaikan pada target nasabahnya, salah satunya nasabah pensiunan, sehingga *outlet* di desain menyesuaikan kebutuhan pensiunan. Bank Mandiri Taspen telah memberikan layanan ruang kesehatan yang dilengkapi dengan tempat tidur periksa, kursi roda, tabung oksigen, obat-obatan dan sarana kesehatan lainnya untuk melayani nasabah pada waktu tertentu. Di samping itu, *design furniture* menggunakan *soft tase color*, desain ergonomis, kursi tidak terlalu rendah dan empuk sehingga memudahkan nasabah pensiunan untuk beraktivitas dan memberikan rasa nyaman.

Outlet and ATM Innovation

In line with the business development that has been planned, Bank Mandiri Taspen continues to improve its marketing strategy by making breakthroughs and innovations in terms of products and services by trying to accommodate all customer needs. One of Bank Mandiri Taspen's breakthroughs is implementing outlet innovation.

In terms of appearance, Bank Mandiri Taspen outlets experiences a significant transformation compared to the previous one by adjusting their target customers, one of whom is pension customers, so that the outlet is designed to adjust the needs of pensioners. Bank Mandiri Taspen has provided health room services equipped with check beds, wheelchairs, oxygen cylinders, medicines and other health facilities to serve customers at certain times. In addition, the design of furniture uses a soft tase color, ergonomic design, the chair which is not too low and soft, making it easier for pension customers to move and provide comfort.



Bank Mandiri Taspen juga menyiapkan fasilitas Graha Mantap, yaitu berupa fasilitas tempat yang disediakan bagi para pensiunan untuk melakukan kegiatan otentifikasi dengan nyaman dan bisa dimanfaatkan sebagai tempat kegiatan-kegiatan para pensiunan.

Bank Mandiri Taspen juga telah menyediakan toilet disabilitas yang didesain bagi nasabah yang berkebutuhan khusus. Toilet didesain dengan lebar, akses sesuai ukuran kursi roda dan pendamping, dilengkapi dengan railing pengaman di dinding.

Terkait dengan jaringan ATM, sejak tahun 2016 Bank Mandiri Taspen bekerja sama dengan Bank Mandiri untuk memanfaatkan jaringan ATM Bank Mandiri, dengan demikian nasabah Bank Mandiri Taspen dapat menggunakan Switching Bank Mandiri agar Pemegang kartu ATM Bank Mandiri Taspen (*Issuer*) dapat bertransaksi di mesin ATM BMRI (*Acquirer*) yang berjumlah 15.344 buah di seluruh Indonesia dan Terdapat 78 cabang Bank Mandiri Taspen yang difasilitasi dengan Mesin ATM Bank Mandiri, Sedangkan untuk Transaksi bisa menggunakan seluruh Jaringan ATM Mandiri, ATMB dan ATM Merah putih. Dasar perjanjian kerjasama tersebut tertuang dalam perjanjian No. DBT.TBR/PKS/011/2016 dan No. DIR. PKS/021B/IV/2016 tanggal 4 April 2016 dan terakhir di addendum dengan Perjanjian Kerja Sama No. DIR.ADD/006/IV/2021 dan No. JRB.TBR/PKS/TBB.147/2021 tanggal 05 April 2021. Dengan adanya sinergi tersebut Bank Mandiri Taspen menutup seluruh ATM Bank Mandiri Taspen.

Mandiri Agen

Mandiri Agen merupakan kerjasama dengan Bank Mandiri dalam menyediakan layanan keuangan dan kemudahan akses transaksi melalui Mandiri Agen bagi nasabah Bank Mandiri Taspen. Target Pengguna dalam Mandiri Agen ini adalah Nasabah Bank Mandiri Taspen yang memiliki Kartu Debit. Wilayah Implementasi dari Mandiri Agen seluruh Indonesia. Saat ini seluruh nasabah Bank Mandiri Taspen yang telah memiliki kartu debit dengan lokasi jauh dari Cabang dapat memanfaatkan jaringan Mandiri Agen kelolaan Bank Mandiri untuk bertransaksi keuangan seperti tarik tunai, transfer, serta pembayaran dan pembelian.

Bank Mandiri Taspen also prepares Graha Mantap facilities, which was a place provided for retirees to carry out authentication activities comfortably and can be used as a venue for retirees' activities.

Bank Mandiri Taspen has also provided disability toilets designed for customers with special needs. The toilet is designed with a wide, access to the size of a wheelchair and companion, equipped with a safety railing on the wall.

With regard to the ATM network, since 2016, Bank Mandiri Taspen has collaborated with Bank Mandiri to utilize Bank Mandiri's ATM network. Accordingly, Bank Mandiri Taspen customers were able to use Bank Mandiri's switching system, enabling holders of Bank Mandiri Taspen ATM cards (*Issuer*) to conduct transactions at Bank Mandiri ATM machines (*Acquirer*), totaling 15,344 units across Indonesia. In addition, 78 Bank Mandiri Taspen branches were equipped with Bank Mandiri ATM machines. Transactions could also be conducted through the entire Bank Mandiri ATM network, ATM Bersama, and ATM Merah Putih networks. The basis for this collaboration was set out in Cooperation Agreements No. DBT.TBR/PKS/011/2016 and No. DIR.PKS/021B/IV/2016 dated April 4, 2016, and most recently amended through Addendum Cooperation Agreements No. DIR.ADD/006/IV/2021 and No. JRB.TBR/PKS/TBB.147/2021 dated April 5, 2021. Through this synergy, Bank Mandiri Taspen subsequently closed all of its own ATM machines.

Mandiri Agent

Mandiri Agent is a collaboration with Bank Mandiri in providing financial services and easy access to transactions through Mandiri Agent for Bank Mandiri Taspen customers. The target users of this Mandiri Agent are Bank Mandiri Taspen customers who have Debit Cards. Implementation areas of Mandiri Agents include all Mandiri Agents throughout Indonesia. Currently, all Bank Mandiri Taspen customers who have a debit card with a remote location from the branch can utilize the Mandiri Agent network managed by Bank Mandiri for financial transactions such as cash withdrawals, transfers, and payments and purchases.



Daftar Keanggotaan Asosiasi

List of Association Membership

Bank berpartisipasi aktif dalam berbagai asosiasi industri serta asosiasi yang mendukung keuangan berkelanjutan. Asosiasi yang mendukung keuangan berkelanjutan meliputi Ikatan Akuntan Indonesia (IAI), Ikatan Bankir Indonesia (IBI), dan Perbanas. IAI merupakan asosiasi yang mendukung pengembangan standar dan kompetensi pelaporan keberlanjutan serta implementasi prinsip ESG. IBI merupakan asosiasi yang mendukung peningkatan kompetensi perbankan terkait tata kelola, manajemen risiko, dan keuangan berkelanjutan. Perbanas merupakan asosiasi yang mendukung pengembangan kebijakan dan praktik industri perbankan yang sejalan dengan prinsip keuangan berkelanjutan. Selama tahun 2025, Bank Mandiri Taspen bergabung di asosiasi/perhimpunan/lembaga nasional berikut:

1. Badan Musyawarah Perbankan Daerah (BMPD) Bali
2. Perbanas
3. Ikatan Bankir Indonesia (IBI)
4. Badan Musyawarah Perbankan Daerah (BMPD)
5. Forum Komunikasi Lembaga Jasa Keuangan (FKLJK)
6. Lembaga Alternatif Penyelesaian Sengketa Perbankan Indonesia (LAPSI)
7. Lembaga Alternatif Penyelesaian Sengketa Sektor Jasa Keuangan (LAPS-SJK)
8. Asosiasi Sistem Pembayaran Indonesia (ASPI)
9. Forum Komunikasi Direktur Kepatuhan Perbankan (FKDKP)
10. Forum Komunikasi Direktur Operasional Perbankan (FKDOP)
11. Ikatan Akuntan Indonesia (IAI)
12. Association Cambiste Internationale (ACI)

Banks actively participate in various industry associations and associations that support sustainable finance. Associations supporting sustainable finance include the Indonesian Institute of Accountants (IAI), the Indonesian Bankers Association (IBI), and Perbanas (National Banking Association). IAI supports the development of sustainability reporting standards and competencies, as well as the implementation of ESG principles. IBI supports the improvement of banking competencies related to governance, risk management, and sustainable finance. Perbanas supports the development of banking industry policies and practices that align with sustainable finance principles. During 2025, Bank Mandiri Taspen joined the following associations/ associations/institutions:

1. BMPD (Regional Banking Consultative Body) Bali
2. Perbanas
3. Indonesian Bankers Association (IBI)
4. Regional Banking Consultative Body (BMPD)
5. Communication Forum for Financial Services Institutions (FKLJK)
6. Alternative Indonesian Banking Dispute Resolution Institution (LAPSI)
7. Alternative Dispute Resolution Institution for the Financial Services Sector (LAPS-SJK)
8. Indonesian Payment System Association (ASPI)
9. Association of Government Securities Merchants (FKDKP)
10. Association of Government Operational Merchants (FKDOP)
11. Indonesian Accountants Association (IAI)
12. Association Cambiste Internationale (ACI)

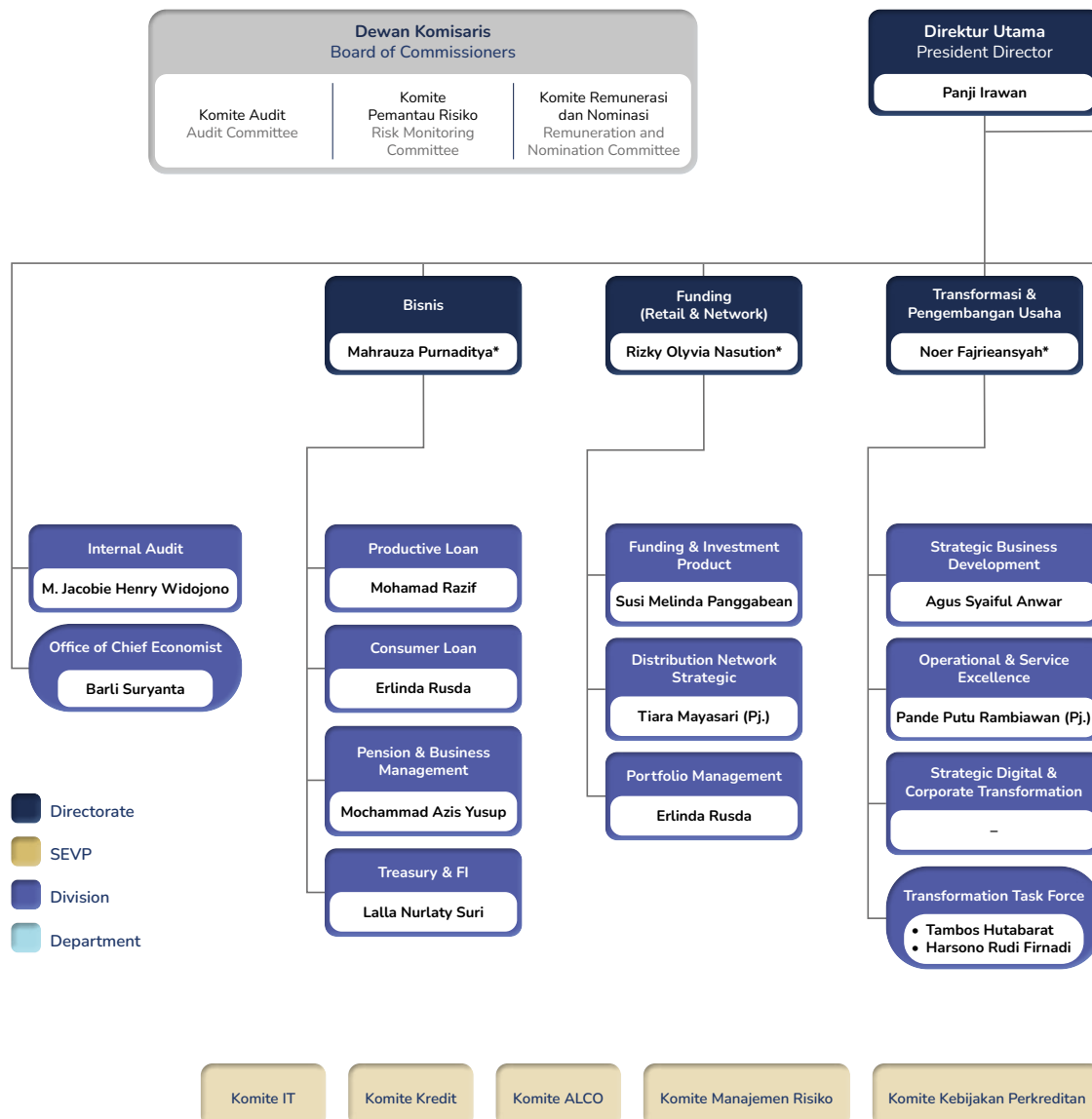


Struktur Organisasi

Organizational Structure

Seiring dengan perkembangan bisnis Bank, Struktur Organisasi Bank Mandiri Taspen telah mengalami beberapa kali perubahan. Sehubungan dengan perubahan komposisi Direksi sesuai dengan RUPS Luar Biasa tanggal 4 Desember 2025, Bank telah menetapkan struktur organisasi baru yang disahkan berdasarkan Keputusan Direksi Nomor KEP.DIR/049/III/2026 tanggal 9 Maret 2026 tentang Perubahan Struktur Organisasi PT Bank Mandiri Taspen, di mana perubahan tersebut turut diikuti dengan penyesuaian pada susunan Pejabat Eksekutif.

In line with the Bank's business development, the organizational structure of Bank Mandiri Taspen has undergone several changes. Following changes in the composition of the Board of Directors as resolved at the Extraordinary General Meeting of Shareholders (EGMS) held on December 4, 2025, the Bank established a new organizational structure, which was formalized under the Board of Directors Decree No. KEP. DIR/049/III/2026 dated March 9, 2026, concerning Changes to the Organizational Structure of PT Bank Mandiri Taspen. These changes were also accompanied by adjustments to the composition of Executive Officers.





Nama anggota Dewan Komisaris yaitu sebagai berikut:

1. Junaidi Hisom* : Komisaris Utama Independen
2. Suhajar Diantoro** : Komisaris
3. Boedi Armanto : Komisaris Independen
4. Prasetyo* : Komisaris Independen
5. Marjana*** : Komisaris Independen
6. Suwartini* : Komisaris Independen
7. Edi Eko Cahyono*** : Komisaris

* Diangkat berdasarkan Keputusan Sirkuler Pemegang Saham tertanggal 04 Desember 2025 dan telah efektif menjabat setelah dinyatakan lulus Penilaian Kemampuan dan Kepatutan (PKK) oleh Otoritas Jasa Keuangan

** Diangkat sebagai Komisaris Independen berdasarkan Keputusan Sirkuler Pemegang Saham tertanggal 27 Juni 2023, dialihgugaskan menjadi Komisaris berdasarkan Keputusan Sirkuler Pemegang Saham tertanggal 27 Juni 2024 dan sedang dalam proses Uji Penilaian Kemampuan dan Kepatutan oleh Otoritas Jasa Keuangan

*** Diangkat berdasarkan Keputusan Sirkuler Pemegang Saham tertanggal 04 Desember 2025 dan sedang dalam proses Uji Penilaian Kemampuan dan Kepatutan (PKK) oleh Otoritas Jasa Keuangan

Nama anggota Komite di bawah Dewan Komisaris per 31 Desember 2025 yaitu sebagai berikut:

1. **Komite Audit:** Boedi Armanto (Ketua Merangkap Anggota), Rety Listya Handayani (Anggota Pihak Independen), dan Agus Slamet Riyadi (Anggota Pihak Independen).
2. **Komite Remunerasi dan Nominasi:** Boedi Armanto (Anggota), dan Hendro Triendarto (Anggota ex-officio Merangkap Sekretaris).
3. **Komite Pemantau Risiko:** Boedi Armanto (Ketua merangkap Anggota), Wignyo M. Mulyono (Anggota Pihak Independen), dan Putut Sukoco Ardi (Anggota Pihak Independen).

Nama anggota Komite di bawah Direksi disampaikan pada Bab *Corporate Governance*.

Names of the members of the Board of Commissioners are as follows:

1. Junaidi Hisom* : Independent President Commissioner
2. Suhajar Diantoro** : Commissioner
3. Boedi Armanto : Independent Commissioner
4. Prasetyo* : Independent Commissioner
5. Marjana*** : Independent Commissioner
6. Suwartini* : Independent Commissioner
7. Edi Eko Cahyono*** : Commissioner

* Appointed based on the Circular Resolution of the Shareholders dated 4 December 2025 and has been effective upon passing the Fit and Proper Test conducted by the Financial Services Authority (OJK).

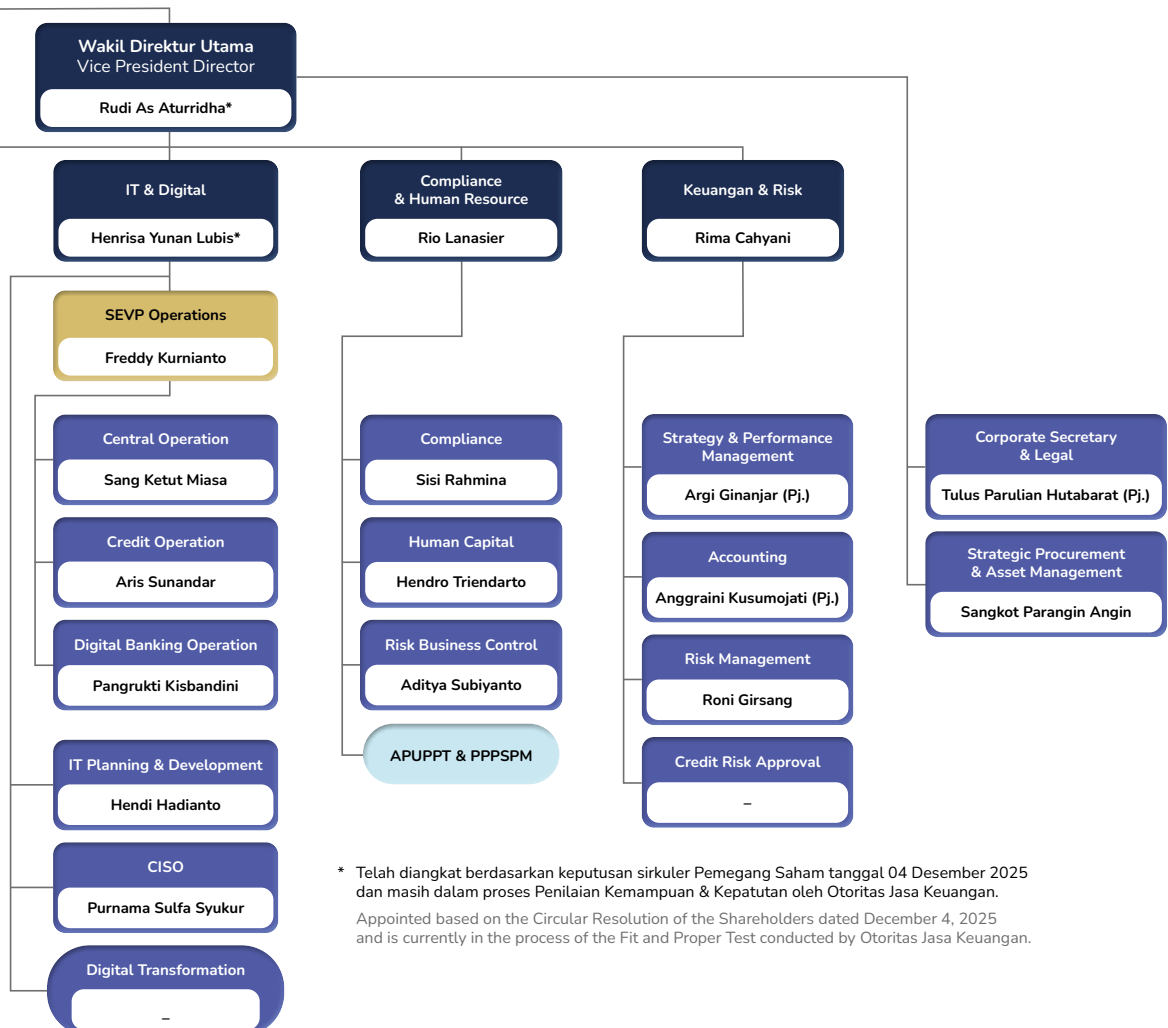
** Appointed as an Independent Commissioner based on the Circular Resolution of the Shareholders dated 27 June 2023, reassigned as Commissioner based on the Circular Resolution of the Shareholders dated 27 June 2024, and currently

*** Appointed based on the Circular Resolution of the Shareholders dated 4 December 2025 and currently undergoing the Fit and Proper Test conducted by the Financial Services Authority (OJK).

The members of the Committees under the Board of Commissioners as of 31 December 2025 are as follows:

1. **Audit Committee:** Boedi Armanto (Chairman concurrently serving as Member), Rety Listya Handayani (Independent Member), and Agus Slamet Riyadi (Independent Member).
2. **Remuneration and Nomination Committee:** Boedi Armanto (Member) and Hendro Triendarto (ex-officio Member concurrently serving as Secretary).
3. **Risk Monitoring Committee:** Boedi Armanto (Chairman concurrently serving as Member), Wignyo M. Mulyono (Independent Member), and Putut Sukoco Ardi (Independent Member). Nama anggota Komite di bawah Direksi disampaikan pada Bab *Corporate Governance*.

The members of the Committees under the Board of Directors are presented in the Corporate Governance chapter.



* Telah diangkat berdasarkan keputusan sirkuler Pemegang Saham tanggal 04 Desember 2025 dan masih dalam proses Penilaian Kemampuan & Kepatutan oleh Otoritas Jasa Keuangan.

Appointed based on the Circular Resolution of the Shareholders dated December 4, 2025 and is currently in the process of the Fit and Proper Test conducted by Otoritas Jasa Keuangan.



Profil Direksi

Directors Profile



**Panji Irawan**
Direktur Utama
President Director

Lahir di Jakarta pada tahun 1965.
Usia 60 tahun Per Desember 2025.
Born in Jakarta in 1965.
Age 60 years as of December 2025.

Domisili / Domicile:
Jakarta, Indonesia

Warga negara Indonesia
Indonesian citizen

Riwayat Pendidikan

- Sarjana Agricultural & Resource Economics dari Institut Pertanian Bogor, Bogor (1989).
- Master of Business Administration in Risk Management dari Universitas Indonesia, Depok (2025).

Educational Background

- Bachelor's degree in Agricultural & Resource Economics from Institut Pertanian Bogor, Bogor (1989).
- Master of Business Administration in Risk Management from Universitas Indonesia, Depok (2025).

Sertifikasi

Sertifikasi Manajemen Risiko Perbankan Kualifikasi 7, LSP Lembaga Sertifikasi Profesi Perbankan.

Certification

Banking Risk Management Certification – Qualification Level 7, issued by the Banking Professional Certification Institute (LSP Perbankan).

Riwayat Jabatan

Dasar Hukum Pengangkatan

Diangkat sebagai Direktur Utama Bank Mandiri Taspen untuk pertama kalinya sejak 04 Desember 2025 berdasarkan Akta Keputusan Sirkuler No. 25 tahun 2025 tanggal 18 Desember 2025, efektif menjabat setelah lulus uji Penilaian Kemampuan dan Kepatutan OJK pada 21 Januari 2026.

Rangkap Jabatan

- Ketua/Anggota tetap yang memiliki hak suara Asset and Liability Committee (ALCO) Bank Mandiri Taspen.
- Anggota tidak tetap yang memiliki hak suara Komite Teknologi Informasi Bank Mandiri Taspen.
- Ketua/anggota tetap yang memiliki hak suara Komite Kebijakan Perkreditan Bank Mandiri Taspen.

Tidak memiliki jabatan pada perusahaan terbuka lainnya.

Pengalaman Kerja

- Dept Head Treasury Trading PT Bank Mandiri (Persero) Tbk (2003–2004)
- Dept Head Trading PT Bank Mandiri (Persero) Tbk (2004–2008).
- Dept Head Debt & Capital Market PT Bank Mandiri (Persero) Tbk (2008–2010).
- Pj. Group Head Treasury PT Bank Mandiri (Persero) Tbk (2010–2011).
- Komisaris PT Mandiri Sekuritas (2010–2016).
- Group Head Treasury PT Bank Mandiri (Persero) Tbk (2011–2016).
- Direktur Treasury & Internasional PT Bank Negara Indonesia (Persero) Tbk (2016–2018).
- Direktur Keuangan & Strategi PT Bank Mandiri (Persero) Tbk (2018–2019).
- Direktur Operasional PT Bank Mandiri (Persero) Tbk (2019–2020).
- Direktur Treasury & International Banking PT Bank Mandiri (Persero) Tbk (2020–2023).
- Konsultan bidang Banking, Treasury, Finance, Economy, Capital Market, Strategic Management, dan Risk Management (2023–2024).
- Tim Perancang BPI Danantara bidang Finance, Treasury, Governance, Risk, dan Compliance (2024–2025).
- Asesor LSPP & LPPI (2025).
- Direktur Utama PT Bank Mandiri Taspen (2025–sekarang).

Job History

Legal Basis of Appointment

Appointed as President Director of Bank Mandiri Taspen for the first time since December 4, 2025, based on the Circular Resolution Deed No. 25 of 2025 dated December 18, 2025, and effectively assumed office after passing the Fit and Proper Test conducted by the Otoritas Jasa Keuangan on January 21, 2026.

Concurrent Position

- Chairman/permanent member with voting rights of the Asset and Liability Committee (ALCO) of Bank Mandiri Taspen.
- Non-permanent member with voting rights of the Information Technology Committee of Bank Mandiri Taspen.
- Chairman/permanent member with voting rights of the Credit Policy Committee of Bank Mandiri Taspen.

Does not hold any position in other public companies.

Work Experience

- Department Head of Treasury Trading, PT Bank Mandiri (Persero) Tbk (2003–2004).
- Department Head of Trading, PT Bank Mandiri (Persero) Tbk (2004–2008).
- Department Head of Debt & Capital Market, PT Bank Mandiri (Persero) Tbk (2008–2010).
- Acting Group Head of Treasury, PT Bank Mandiri (Persero) Tbk (2010–2011).
- Commissioner, PT Mandiri Sekuritas (2010–2016).
- Group Head of Treasury, PT Bank Mandiri (Persero) Tbk (2011–2016).
- Director of Treasury & International, PT Bank Negara Indonesia (Persero) Tbk (2016–2018).
- Director of Finance & Strategy, PT Bank Mandiri (Persero) Tbk (2018–2019).
- Director of Operations, PT Bank Mandiri (Persero) Tbk (2019–2020).
- Director of Treasury & International Banking, PT Bank Mandiri (Persero) Tbk (2020–2023).
- Consultant in Banking, Treasury, Finance, Economics, Capital Markets, Strategic Management, and Risk Management (2023–2024).
- Member of the BPI Danantara Design Team covering Finance, Treasury, Governance, Risk, and Compliance (2024–2025).
- Assessor, LSPP & LPPI (2025).
- President Director, PT Bank Mandiri Taspen (2025–present).

Periode Jabatan

Periode I – 4 Desember 2025 sampai dengan penutupan RUPS 2028.

Serving Period

Period I – December 4, 2025 until the closing of the 2028 General Meeting of Shareholders (GMS)..

Hubungan Afiliasi

Tidak memiliki hubungan afiliasi dengan anggota Direksi lainnya, anggota Dewan Komisaris, pemegang saham utama, dan pengendali baik langsung maupun tidak langsung sampai kepada pemilik individu.

Affiliation Relationships

Does not have any affiliation with other members of the Board of Directors, members of the Board of Commissioners, controlling shareholders, or ultimate individual shareholders, whether directly or indirectly.

Kepemilikan Saham

Tidak memiliki saham di Bank Mandiri Taspen.

Share Ownership

Does not own shares in Bank Mandiri Taspen.







Rudi As Aturridha*
Wakil Direktur Utama
Vice President Director

Lahir di Lombok Timur pada tahun 1972.
Usia 53 tahun Per Desember 2025.
Born in East Lombok in 1972.
Age 53 years as of December 2025.

Domisili / Domicile:
Jakarta, Indonesia

Warga negara Indonesia
Indonesian citizen

Riwayat Pendidikan

- Sarjana Ekonomi dari Universitas Trisakti, Jakarta (1996).
- Magister Ekonomi dari Universitas Trisakti, Jakarta (2024).

Educational Background

- Bachelor's Degree in Economics from Universitas Trisakti, Jakarta (1996).
- Master's Degree in Economics from Universitas Trisakti, Jakarta (2024).

Sertifikasi

Sertifikasi Manajemen Risiko Perbankan Kualifikasi 7 Tanpa Berjenjang, LSP Badan Sertifikasi Manajemen Risiko.

Certification

Banking Risk Management Certification – Level 7 (Non-Graded), issued by the Risk Management Professional Certification Body (BSMR).

Riwayat Jabatan

Dasar Hukum Pengangkatan

Diangkat sebagai Wakil Direktur Utama Bank Mandiri Taspen untuk pertama kalinya sejak 04 Desember 2025 berdasarkan Akta Keputusan Sirkuler No. 25 tahun 2025 tanggal 18 Desember 2025, efektif menjabat setelah lulus uji Penilaian Kemampuan dan Kepatutan OJK.

Rangkap Jabatan

- Anggota tetap yang memiliki hak suara Komite Manajemen Risiko Bank Mandiri Taspen.
- Anggota tetap yang memiliki hak suara Komite Kebijakan Perkreditan Bank Mandiri Taspen.

Tidak memiliki jabatan pada perusahaan terbuka lainnya.

Pengalaman Kerja

- Unsecured Loan Product Head PT Bank Danamon Indonesia Tbk (2008–2011).
- Dept Head Mortgages Sales Management PT Bank Mandiri (Persero) Tbk (2011–2015).
- Consumer Banking Head Region VII PT Bank Mandiri (Persero) Tbk (2015–2017).
- Area Head Yogyakarta PT Bank Mandiri (Persero) Tbk (2017–2018).
- Dept Head Corporate Communication PT Bank Mandiri (Persero) Tbk (2018–2020).
- Group Head Corporate Secretary PT Bank Mandiri (Persero) Tbk (2020–2023).
- Direktur Pengembangan Usaha dan Kelembagaan PT Kereta Api Indonesia (Persero) (2023–2025).
- Temporary Position Pool Human Capital Performance & Remuneration Group PT Bank Mandiri (Persero) Tbk (2025).
- Wakil Direktur Utama PT Bank Mandiri Taspen (2025–sekarang).

Job History

Legal Basis of Appointment

Appointed as Vice President Director of Bank Mandiri Taspen for the first time since December 4, 2025, based on the Circular Resolution Deed No. 25 of 2025 dated December 18, 2025, and effectively assumed office after passing the Fit and Proper Test conducted by the Otoritas Jasa Keuangan.

Concurrent Position

- Permanent member with voting rights of the Risk Management Committee of Bank Mandiri Taspen.
- Permanent member with voting rights of the Credit Policy Committee of Bank Mandiri Taspen.

Does not hold any position in other public companies.

Work Experience

- Unsecured Loan Product Head, PT Bank Danamon Indonesia Tbk (2008–2011).
- Department Head of Mortgage Sales Management, PT Bank Mandiri (Persero) Tbk (2011–2015).
- Consumer Banking Head Region VII, PT Bank Mandiri (Persero) Tbk (2015–2017).
- Area Head Yogyakarta, PT Bank Mandiri (Persero) Tbk (2017–2018).
- Department Head of Corporate Communication, PT Bank Mandiri (Persero) Tbk (2018–2020).
- Group Head of Corporate Secretary, PT Bank Mandiri (Persero) Tbk (2020–2023).
- Director of Business Development and Institutional Affairs, PT Kereta Api Indonesia (Persero) (2023–2025).
- Temporary Position Pool, Human Capital Performance & Remuneration Group, PT Bank Mandiri (Persero) Tbk (2025).
- Vice President Director, PT Bank Mandiri Taspen (2025–present).

Periode Jabatan

Periode I – 4 Desember 2025 sampai dengan penutupan RUPS 2028.

Serving Period

Period I – December 4, 2025 until the closing of the 2028 General Meeting of Shareholders (GMS)..

Hubungan Afiliasi

Tidak memiliki hubungan afiliasi dengan anggota Direksi lainnya, anggota Dewan Komisaris, pemegang saham utama, dan pengendali baik langsung maupun tidak langsung sampai kepada pemilik individu.

Affiliation Relationships

Does not have any affiliation with other members of the Board of Directors, members of the Board of Commissioners, controlling shareholders, or ultimate individual shareholders, whether directly or indirectly.

Kepemilikan Saham

Tidak memiliki saham di Bank Mandiri Taspen.

Share Ownership

Does not own shares in Bank Mandiri Taspen.

* Telah diangkat berdasarkan keputusan sirkuler Pemegang Saham tanggal 04 Desember 2025 dan masih dalam proses Penilaian Kemampuan & Kepatutan oleh Otoritas Jasa Keuangan.

Appointed based on the Circular Resolution of the Shareholders dated December 4, 2025 and is currently in the process of the Fit and Proper Test conducted by Otoritas Jasa Keuangan.





**Rio Lanasier**
Direktur Compliance & Human Resource
Director of Compliance & Human Resource

Lahir di Tangerang pada tahun 1975.
Usia 50 tahun Per Desember 2025.
Born in Tangerang in 1975.
Age 50 years as of December 2025.

Domisili / Domicile:
Jakarta, Indonesia

Warga negara Indonesia
Indonesian citizen

Riwayat Pendidikan

- Sarjana Teknik Sipil dari Universitas Katolik Parahyangan, Bandung (1998).
- Master Teknik Sipil dari Univeristy of New South Wales, Sydney (2000).

Educational Background

- Bachelor's Degree in Civil Engineering from Universitas Katolik Parahyangan, Bandung (1998).
- Master's Degree in Civil Engineering from the University of New South Wales, Sydney (2000).

Sertifikasi

Sertifikasi Manajemen Risiko Perbankan Kualifikasi 7, LSP Lembaga Sertifikasi Profesi Perbankan.

Certification

Banking Risk Management Certification – Qualification Level 7, issued by the Banking Professional Certification Institute (LSP Perbankan).

Riwayat Jabatan

Dasar Hukum Pengangkatan

Diangkat sebagai Direktur Compliance & Human Resource Bank Mandiri Taspen untuk pertama kalinya sejak 04 Desember 2025 berdasarkan Akta Keputusan Sirkuler No. 25 tahun 2025 tanggal 18 Desember 2025, efektif menjabat setelah lulus uji Penilaian Kemampuan dan Kepatutan OJK pada 13 Maret 2026.

Rangkap Jabatan

- Wakil Ketua Komite Manajemen Risiko Bank Mandiri Taspen.

Tidak memiliki jabatan pada perusahaan terbuka lainnya.

Pengalaman Kerja

- Officer Development Program PT Bank Mandiri (Persero) Tbk (2002–2003).
- Manager Commercial Credit Group – Credit Analyst PT Bank Mandiri (Persero) Tbk (2003–2004).
- Treasury FX Dealer PT Bank Mandiri (Persero) Tbk (2004–2006).
- Treasury Chief Dealer PT Bank Mandiri (Persero) Tbk (2006–2007).
- AVP Treasury, Head of Interbank PT Bank Chinatrust Indonesia (2007–2008).
- VP Treasury PT Bank DBS Indonesia (2008–2015).
- EVP Treasury, Financial Institution & Special Asset Management PT Bank JTrust Indonesia Tbk (2015–2016).
- Direktur Treasury, Financial Institution, Funding & Fintech Solution PT Bank JTrust Indonesia Tbk (2016–2019).
- Direktur IT, Treasury & International Banking PT Bank Pembangunan Daerah Jawa Barat Tbk (2019–2024).
- Direktur IT & Transaction Banking PT Bank Pembangunan Daerah Jawa Barat Tbk (2024–2025).
- Direktur Compliance & Human Resource PT Bank Mandiri Taspen (2025–sekarang).

Job History

Legal Basis of Appointment

Appointed as Director of Compliance & Human Resources of Bank Mandiri Taspen for the first time since December 4, 2025, based on the Circular Resolution Deed No. 25 of 2025 dated December 18, 2025, and effectively assumed office after passing the Fit and Proper Test conducted by the Otoritas Jasa Keuangan on March 13, 2026..

Concurrent Position

- Vice Chairman of the Risk Management Committee of Bank Mandiri Taspen.

Does not hold any position in other public companies.

Work Experience

- Officer Development Program, PT Bank Mandiri (Persero) Tbk (2002–2003).
- Manager, Commercial Credit Group – Credit Analyst, PT Bank Mandiri (Persero) Tbk (2003–2004).
- Treasury FX Dealer, PT Bank Mandiri (Persero) Tbk (2004–2006).
- Treasury Chief Dealer, PT Bank Mandiri (Persero) Tbk (2006–2007).
- AVP Treasury, Head of Interbank, PT Bank Chinatrust Indonesia (2007–2008).
- VP Treasury, PT Bank DBS Indonesia (2008–2015).
- EVP Treasury, Financial Institution & Special Asset Management, PT Bank JTrust Indonesia Tbk (2015–2016).
- Director of Treasury, Financial Institution, Funding & Fintech Solution, PT Bank JTrust Indonesia Tbk (2016–2019).
- Director of IT, Treasury & International Banking, PT Bank Pembangunan Daerah Jawa Barat Tbk (2019–2024).
- Director of IT & Transaction Banking, PT Bank Pembangunan Daerah Jawa Barat Tbk (2024–2025).
- Director of Compliance & Human Resources, PT Bank Mandiri Taspen (2025–present).

Periode Jabatan

Periode I – 4 Desember 2025 sampai dengan penutupan RUPS 2028.

Serving Period

Period I – December 4, 2025 until the closing of the 2028 General Meeting of Shareholders (GMS)..

Hubungan Afiliasi

Tidak memiliki hubungan afiliasi dengan anggota Direksi lainnya, anggota Dewan Komisaris, pemegang saham utama, dan pengendali baik langsung maupun tidak langsung sampai kepada pemilik individu.

Affiliation Relationships

Does not have any affiliation with other members of the Board of Directors, members of the Board of Commissioners, controlling shareholders, or ultimate individual shareholders, whether directly or indirectly.

Kepemilikan Saham

Tidak memiliki saham di Bank Mandiri Taspen.

Share Ownership

Does not own shares in Bank Mandiri Taspen.







Henrisa Yunan Lubis*

Direktur IT & Digital

Director of IT & Digital

Lahir di Jakarta pada tahun 1969.
Usia 56 tahun Per Desember 2025.
Born in Jakarta in 1969.
Age 56 years as of December 2025.

Domisili / Domicile:
Jakarta, Indonesia

Warga negara Indonesia
Indonesian citizen

Riwayat Pendidikan

- Bachelor of Science in Engineering dari University of Pittsburgh, Pennsylvania (1992).
- Master of Science (Finance) dari The American University, Washington (2000).
- Doctor of Science (Engineering Management) dari The George Washington University, Washington (2001)

Educational Background

- Bachelor of Science in Engineering from the University of Pittsburgh, Pennsylvania (1992).
- Master of Science in Finance from The American University, Washington (2000).
- Doctor of Science in Engineering Management from The George Washington University, Washington (2001).

Sertifikasi

Sertifikasi Manajemen Risiko Perbankan Kualifikasi 7 Tanpa Berjenjang, LSP Lembaga Sertifikasi Profesi Perbankan.

Certification

Banking Risk Management Certification – Level 7 (Non-Graded), issued by the Banking Professional Certification Institute (LSP Perbankan).

Riwayat Jabatan

Dasar Hukum Pengangkatan

Diangkat sebagai Direktur IT & Digital Bank Mandiri Taspen untuk pertama kalinya sejak 04 Desember 2025 berdasarkan Akta Keputusan Sirkuler No. 25 tahun 2025 tanggal 18 Desember 2025, efektif menjabat setelah lulus uji Penilaian Kemampuan dan Kepatutan OJK.

Rangkap Jabatan

- Anggota tetap yang memiliki hak suara Komite Manajemen Risiko Bank Mandiri Taspen.
- Ketua/anggota tetap yang memiliki hak suara Komite Teknologi Informasi Bank Mandiri Taspen.
- Anggota tetap yang memiliki hak suara Komite Kebijakan Perkreditan Bank Mandiri Taspen.

Tidak memiliki jabatan pada perusahaan terbuka lainnya.

Pengalaman Kerja

- Deputy General Core Banking Replacement Project PT Bank Negara Indonesia (Persero) Tbk (2005–2006).
- Deputy General Manager Divisi IT PT Bank Negara Indonesia (Persero) Tbk (2007–2008).
- Kepala Divisi IT PT Bank Negara Indonesia (Persero) Tbk (2008–2014).
- Kepala Divisi IT Security PT Bank Negara Indonesia (Persero) Tbk (2014–2015).
- Staf Eksekutif PT Bank Negara Indonesia (Persero) Tbk (2016–2016).
- Project Leader Digital Banking PT Bank Tabungan Negara (Persero) Tbk (2017–2018).
- Penasihat PT Tenarin Inovasi Indonesia (2018–2020).
- Kepala Divisi IT PT TASPEN (Persero) (2020–2025).
- Direktur IT & Digital PT Bank Mandiri Taspen (2025–sekarang).

Job History

Legal Basis of Appointment

Appointed as Director of IT & Digital of Bank Mandiri Taspen for the first time since December 4, 2025, based on the Circular Resolution Deed No. 25 of 2025 dated December 18, 2025, and effectively assumed office after passing the Fit and Proper Test conducted by the Otoritas Jasa Keuangan.

Concurrent Position

- Permanent member with voting rights of the Risk Management Committee of Bank Mandiri Taspen.
- Chairman/permanent member with voting rights of the Information Technology Committee of Bank Mandiri Taspen.
- Permanent member with voting rights of the Credit Policy Committee of Bank Mandiri Taspen.

Does not hold any position in other public companies.

Work Experience

- Deputy General Manager, Core Banking Replacement Project, PT Bank Negara Indonesia (Persero) Tbk (2005–2006).
- Deputy General Manager, IT Division, PT Bank Negara Indonesia (Persero) Tbk (2007–2008).
- Head of IT Division, PT Bank Negara Indonesia (Persero) Tbk (2008–2014).
- Head of IT Security Division, PT Bank Negara Indonesia (Persero) Tbk (2014–2015).
- Executive Staff, PT Bank Negara Indonesia (Persero) Tbk (2016).
- Project Leader, Digital Banking, PT Bank Tabungan Negara (Persero) Tbk (2017–2018).
- Advisor, PT Tenarin Inovasi Indonesia (2018–2020).
- Head of IT Division, PT TASPEN (Persero) (2020–2025).
- Director of IT & Digital, PT Bank Mandiri Taspen (2025–present).

Periode Jabatan

Periode I – 4 Desember 2025 sampai dengan penutupan RUPS 2028.

Serving Period

Period I – December 4, 2025 until the closing of the 2028 General Meeting of Shareholders (GMS).

Hubungan Afiliasi

Tidak memiliki hubungan afiliasi dengan anggota Direksi lainnya, anggota Dewan Komisaris, pemegang saham utama, dan pengendali baik langsung maupun tidak langsung sampai kepada pemilik individu.

Affiliation Relationships

Does not have any affiliation with other members of the Board of Directors, members of the Board of Commissioners, controlling shareholders, or ultimate individual shareholders, whether directly or indirectly.

Kepemilikan Saham

Tidak memiliki saham di Bank Mandiri Taspen.

Share Ownership

Does not own shares in Bank Mandiri Taspen.

* Telah diangkat berdasarkan keputusan sirkuler Pemegang Saham tanggal 4 Desember 2025 dan masih dalam proses Penilaian Kemampuan & Kepatutan oleh Otoritas Jasa Keuangan.
Appointed based on the Circular Resolution of the Shareholders dated December 4, 2025 and is currently in the process of the Fit and Proper Test conducted by Otoritas Jasa Keuangan.





**Rima Cahyani**
Direktur Keuangan & Risk
Director of Finance & Risk

Lahir di Hulu Sungai Utara pada tahun 1982.
Usia 43 tahun Per Desember 2025.
Born in Hulu Sungai Utara in 1982.
Age 43 years as of December 2025.

Domisili / Domicile:
Jakarta, Indonesia

Warga negara Indonesia
Indonesian citizen

Riwayat Pendidikan

- Sarjana Hubungan Internasional dari Universitas Gadjah Mada, Yogyakarta (2006).
- Master of Business innovation dari Monash University, Melbourne (2024).

Educational Background

- Bachelor's Degree in International Relations from Universitas Gadjah Mada, Yogyakarta (2006).
- Master of Business Innovation from Monash University, Melbourne (2024).

Sertifikasi

Sertifikasi Manajemen Risiko Perbankan Kualifikasi 7, LSP Lembaga Sertifikasi Profesi Perbankan.

Certification

Banking Risk Management Certification – Qualification Level 7, issued by the Banking Professional Certification Institute (LSP Perbankan).

Riwayat Jabatan

Dasar Hukum Pengangkatan

Diangkat sebagai Direktur Keuangan & Risk Bank Mandiri Taspen untuk pertama kalinya sejak 04 Desember 2025 berdasarkan Akta Keputusan Sirkuler No. 25 tahun 2025 tanggal 18 Desember 2025, efektif menjabat setelah lulus uji Penilaian Kemampuan dan Kepatutan OJK pada 27 April 2026.

Rangkap Jabatan

- Ketua Komite Manajemen Risiko Bank Mandiri Taspen.
- Anggota tetap yang memiliki hak suara Komite Teknologi Informasi Bank Mandiri Taspen.
- Anggota tetap yang memiliki hak suara Komite Kebijakan Perkreditan Bank Mandiri Taspen.

Tidak memiliki jabatan pada perusahaan terbuka lainnya.

Pengalaman Kerja

- Team Leader RM Domestic FI PT Bank Mandiri (Persero) Tbk (2015–2016).
- Team Leader RM Funding PT Bank Mandiri (Persero) Tbk (2016–2018).
- SRM Sector Mining 2 Departement PT Bank Mandiri (Persero) Tbk (2018–2018).
- SRM Syndication Departement PT Bank Mandiri (Persero) Tbk (2018–2019).
- Department Head Syndication PT Bank Mandiri (Persero) Tbk (2019–2021).
- Deputy Group Head Syndication & Structured Finance Group PT Bank Mandiri (Persero) Tbk (2021–2023).
- Head of International & FI Division PT Bank Negara Indonesia (Persero) Tbk (2023–2025).
- Project Manager, Wholesale and Value Chain Division PT Bank Negara Indonesia (Persero) Tbk (2025).
- Representatif Kantor Perwakilan Indonesia First Bank of Abu Dhabi (2025).
- Direktur Keuangan & Risk PT Bank Mandiri Taspen (2025–sekarang).

Job History

Legal Basis of Appointment

Appointed as Director of Finance & Risk of Bank Mandiri Taspen for the first time since December 4, 2025, based on the Circular Resolution Deed No. 25 of 2025 dated December 18, 2025, and effectively assumed office after passing the Fit and Proper Test conducted by the Otoritas Jasa Keuangan on April 27, 2026.

Concurrent Position

- Chairman of the Risk Management Committee of Bank Mandiri Taspen.
- Permanent member with voting rights of the Information Technology Committee of Bank Mandiri Taspen.
- Permanent member with voting rights of the Credit Policy Committee of Bank Mandiri Taspen.

Does not hold any position in other public companies.

Work Experience

- Team Leader, RM Domestic Financial Institutions, PT Bank Mandiri (Persero) Tbk (2015–2016).
- Team Leader, RM Funding, PT Bank Mandiri (Persero) Tbk (2016–2018).
- Senior Relationship Manager (SRM), Mining Sector 2 Department, PT Bank Mandiri (Persero) Tbk (2018).
- Senior Relationship Manager (SRM), Syndication Department, PT Bank Mandiri (Persero) Tbk (2018–2019).
- Department Head of Syndication, PT Bank Mandiri (Persero) Tbk (2019–2021).
- Deputy Group Head of Syndication & Structured Finance Group, PT Bank Mandiri (Persero) Tbk (2021–2023).
- Head of International & Financial Institutions Division, PT Bank Negara Indonesia (Persero) Tbk (2023–2025).
- Project Manager, Wholesale and Value Chain Division, PT Bank Negara Indonesia (Persero) Tbk (2025).
- Representative, Indonesia Representative Office of First Abu Dhabi Bank (2025).
- Director of Finance & Risk, PT Bank Mandiri Taspen (2025–present).

Periode Jabatan

Periode I – 4 Desember 2025 sampai dengan penutupan RUPS 2028.

Serving Period

Period I – December 4, 2025 until the closing of the 2028 General Meeting of Shareholders (GMS..

Hubungan Afiliasi

Tidak memiliki hubungan afiliasi dengan anggota Direksi lainnya, anggota Dewan Komisaris, pemegang saham utama, dan pengendali baik langsung maupun tidak langsung sampai kepada pemilik individu.

Affiliation Relationships

Does not have any affiliation with other members of the Board of Directors, members of the Board of Commissioners, controlling shareholders, or ultimate individual shareholders, whether directly or indirectly.

Kepemilikan Saham

Tidak memiliki saham di Bank Mandiri Taspen.

Share Ownership

Does not own shares in Bank Mandiri Taspen.



Mahrauz Purnaditya*

Direktur Bisnis
Director of Business

Lahir di Padang pada tahun 1970.
Usia 55 tahun Per Desember 2025.
Born in Padang in 1970.
Age 55 years as of December 2025.

Domisili / Domicile:
Jakarta, Indonesia

Warga negara Indonesia
Indonesian citizen

Riwayat Pendidikan

- Sarjana Akuntansi dari Universitas Andalas, Padang (1994).
- Magister Manajemen Agribisnis dari Institut Pertanian Bogor, Bogor (2004).

Educational Background

- Bachelor's Degree in Accounting from Universitas Andalas, Padang (1994).
- Master's Degree in Agribusiness Management from Institut Pertanian Bogor, Bogor (2004).

Sertifikasi

Sertifikasi Manajemen Risiko Perbankan Kualifikasi 7, LSP Lembaga Sertifikasi Profesi Perbankan.

Certification

Banking Risk Management Certification – Qualification Level 7, issued by the Banking Professional Certification Institute (LSP Perbankan).

Riwayat Jabatan

Dasar Hukum Pengangkatan

Diangkat sebagai Direktur Bisnis Bank Mandiri Taspen untuk pertama kalinya sejak 04 Desember 2025 berdasarkan Akta Keputusan Sirkuler No. 25 tahun 2025 tanggal 18 Desember 2025, efektif menjabat setelah lulus uji Penilaian Kemampuan dan Kepatutan OJK.

Rangkap Jabatan

- Anggota tetap yang memiliki hak suara Komite Manajemen Risiko Bank Mandiri Taspen.
- Anggota tetap yang memiliki hak suara Komite Teknologi Informasi Bank Mandiri Taspen.
- Wakil Ketua/anggota tetap yang memiliki hak suara Komite Kebijakan Perkreditan Bank Mandiri Taspen.

Tidak memiliki jabatan pada perusahaan terbuka lainnya.

Pengalaman Kerja

- Pemimpin Sentra Kredit Kecil Pecenongan PT Bank Negara Indonesia (Persero) Tbk (2013–2015).
- Pemimpin Sentra Kredit Kecil Kramat PT Bank Negara Indonesia (Persero) Tbk (2015–2016).
- Pemimpin Sentra Kredit Menengah Bandung PT Bank Negara Indonesia (Persero) Tbk (2016–2017).
- Pemimpin Bisnis Banking Wilayah Kantor Semarang PT Bank Negara Indonesia (Persero) Tbk (2017–2019).
- Wakil Pemimpin Divisi Risiko Kredit Kecil Menengah & Usaha Kecil PT Bank Negara Indonesia (Persero) Tbk (2019–2020).
- CEO Regional Office 9 Wilayah Kalimantan PT Bank Negara Indonesia (Persero) Tbk (2020–2022).
- CEO Regional Office 12 Wilayah Jakarta Kota PT Bank Negara Indonesia (Persero) Tbk (2022–2024).
- Talent Pool Human Capital PT Bank Negara Indonesia (Persero) Tbk (2024).
- Senior Business Executive Enterprise Banking PT Bank Negara Indonesia (Persero) Tbk (2024–2025).
- Credit Operations Division Head PT Bank Negara Indonesia (Persero) Tbk (2025).
- Direktur Bisnis PT Bank Mandiri Taspen (2025–sekarang).

Job History

Legal Basis of Appointment

Appointed as Director of Business of Bank Mandiri Taspen for the first time since December 4, 2025, based on the Circular Resolution Deed No. 25 of 2025 dated December 18, 2025, and effectively assumed office after passing the Fit and Proper Test conducted by the Otoritas Jasa Keuangan.

Concurrent Position

- Permanent member with voting rights of the Risk Management Committee of Bank Mandiri Taspen.
- Permanent member with voting rights of the Information Technology Committee of Bank Mandiri Taspen.
- Vice Chairman/permanent member with voting rights of the Credit Policy Committee of Bank Mandiri Taspen.

Does not hold any position in other public companies.

Work Experience

- Head of Small Credit Center Pecenongan, PT Bank Negara Indonesia (Persero) Tbk (2013–2015).
- Head of Small Credit Center Kramat, PT Bank Negara Indonesia (Persero) Tbk (2015–2016).
- Head of Medium Credit Center Bandung, PT Bank Negara Indonesia (Persero) Tbk (2016–2017).
- Head of Regional Business Banking, Semarang Office, PT Bank Negara Indonesia (Persero) Tbk (2017–2019).
- Deputy Head of SME and Small Business Credit Risk Division, PT Bank Negara Indonesia (Persero) Tbk (2019–2020).
- CEO of Regional Office 9 Kalimantan, PT Bank Negara Indonesia (Persero) Tbk (2020–2022).
- CEO of Regional Office 12 Jakarta City, PT Bank Negara Indonesia (Persero) Tbk (2022–2024).
- Talent Pool Human Capital, PT Bank Negara Indonesia (Persero) Tbk (2024).
- Senior Business Executive, Enterprise Banking, PT Bank Negara Indonesia (Persero) Tbk (2024–2025).
- Head of Credit Operations Division, PT Bank Negara Indonesia (Persero) Tbk (2025).
- Director of Business, PT Bank Mandiri Taspen (2025–present).

Periode Jabatan

Periode I – 4 Desember 2025 sampai dengan penutupan RUPS 2028.

Serving Period

Period I – December 4, 2025 until the closing of the 2028 General Meeting of Shareholders (GMS).

Hubungan Afiliasi

Tidak memiliki hubungan afiliasi dengan anggota Direksi lainnya, anggota Dewan Komisaris, pemegang saham utama, dan pengendali baik langsung maupun tidak langsung sampai kepada pemilik individu.

Affiliation Relationships

Does not have any affiliation with other members of the Board of Directors, members of the Board of Commissioners, controlling shareholders, or ultimate individual shareholders, whether directly or indirectly.

Kepemilikan Saham

Tidak memiliki saham di Bank Mandiri Taspen.

Share Ownership

Does not own shares in Bank Mandiri Taspen.

* Telah diangkat berdasarkan keputusan sirkuler Pemegang Saham tanggal 04 Desember 2025 dan masih dalam proses Penilaian Kemampuan & Kepatutan oleh Otoritas Jasa Keuangan.

Appointed based on the Circular Resolution of the Shareholders dated December 4, 2025 and is currently in the process of the Fit and Proper Test conducted by Otoritas Jasa Keuangan.







Rizky Olyvia Nasution*

Direktur Funding (Retail & Network)
Director of Funding (Retail & Network)

Lahir di Jakarta pada tahun 1988.
Usia 37 tahun Per Desember 2025.
Born in Jakarta in 1988.
Age 37 years as of December 2025.

Domisili / Domicile:
Jakarta, Indonesia

Warga negara Indonesia
Indonesian citizen

Riwayat Pendidikan

- Sarjana Ilmu Hubungan Internasional dari Universitas Padjadjaran, Bandung (2010).
- Magister Manajemen dari Universitas Gadjah Mada, Yogyakarta (2024).

Educational Background

- Bachelor's Degree in International Relations from Universitas Padjadjaran, Bandung (2010).
- Master's Degree in Management from Universitas Gadjah Mada, Yogyakarta (2024).

Sertifikasi

Sertifikasi Manajemen Risiko Perbankan Kualifikasi 7 Tanpa Berjenjang, LSP Lembaga Sertifikasi Profesi Perbankan.

Certification

Banking Risk Management Certification – Level 7 (Non-Graded), issued by the Banking Professional Certification Institute (LSP Perbankan).

Riwayat Jabatan

Dasar Hukum Pengangkatan

Diangkat sebagai Direktur Funding (Retail & Network) Bank Mandiri Taspen untuk pertama kalinya sejak 04 Desember 2025 berdasarkan Akta Keputusan Sirkuler No. 25 tahun 2025 tanggal 18 Desember 2025, efektif menjabat setelah lulus uji Penilaian Kemampuan dan Kepatutan OJK.

Rangkap Jabatan

- Anggota tetap yang memiliki hak suara Komite Manajemen Risiko Bank Mandiri Taspen.
- Anggota tetap yang memiliki hak suara Komite Kebijakan Perkreditan Bank Mandiri Taspen.

Tidak memiliki jabatan pada perusahaan terbuka lainnya.

Pengalaman Kerja

- Business Development Associates Citibank Indonesia (2010–2011).
- Supervisor Advance Executive PT Bank HSBC Indonesia (2011–2013).
- Relationship Manager PT Bank HSBC Indonesia (2013–2014).
- Senior Relationship Manager PT Bank HSBC Indonesia (2014–2015).
- Komisaris PT Dahana (2021–2025).
- Direktur Direktur Funding (Retail & Network) PT Bank Mandiri Taspen (2025–sekarang).

Job History

Legal Basis of Appointment

Appointed as Director of Funding (Retail & Network) of Bank Mandiri Taspen for the first time since December 4, 2025, based on the Circular Resolution Deed No. 25 of 2025 dated December 18, 2025, and effectively assumed office after passing the Fit and Proper Test conducted by the Otoritas Jasa Keuangan..

Concurrent Position

- Permanent member with voting rights of the Risk Management Committee of Bank Mandiri Taspen.
- Permanent member with voting rights of the Credit Policy Committee of Bank Mandiri Taspen.

Does not hold any position in other public companies.

Work Experience

- Business Development Associate, Citibank Indonesia (2010–2011).
- Supervisor, Advance Executive, PT Bank HSBC Indonesia (2011–2013).
- Relationship Manager, PT Bank HSBC Indonesia (2013–2014).
- Senior Relationship Manager, PT Bank HSBC Indonesia (2014–2015).
- Commissioner, PT Dahana (2021–2025).
- Director of Funding (Retail & Network), PT Bank Mandiri Taspen (2025–present).

Periode Jabatan

Periode I – 4 Desember 2025 sampai dengan penutupan RUPS 2028.

Serving Period

Period I – December 4, 2025 until the closing of the 2028 General Meeting of Shareholders (GMS)..

Hubungan Afiliasi

Tidak memiliki hubungan afiliasi dengan anggota Direksi lainnya, anggota Dewan Komisaris, pemegang saham utama, dan pengendali baik langsung maupun tidak langsung sampai kepada pemilik individu.

Affiliation Relationships

Does not have any affiliation with other members of the Board of Directors, members of the Board of Commissioners, controlling shareholders, or ultimate individual shareholders, whether directly or indirectly.

Kepemilikan Saham

Tidak memiliki saham di Bank Mandiri Taspen.

Share Ownership

Does not own shares in Bank Mandiri Taspen.

* Telah diangkat berdasarkan keputusan sirkuler Pemegang Saham tanggal 04 Desember 2025 dan masih dalam proses Penilaian Kemampuan & Kepatutan oleh Otoritas Jasa Keuangan.

Appointed based on the Circular Resolution of the Shareholders dated December 4, 2025 and is currently in the process of the Fit and Proper Test conducted by Otoritas Jasa Keuangan.

Noer Fajrieansyah*

Direktur Transformasi & Pengembangan Usaha
Director of Transformation & Business Development

Lahir di Jakarta pada tahun 1983.
Usia 42 tahun Per Desember 2025.
Born in Jakarta in 1983.
Age 42 years as of December 2025.

Domisili / Domicile:
Jakarta, Indonesia

Warga negara Indonesia
Indonesian citizen

Riwayat Pendidikan

- Sarjana Risk Management dari Universitas Trisakti, Jakarta (2006).
- Sarjana Hukum dari Universitas Indonesia, Depok (2010).
- Master of Public Policy dari Universitas Prof. Dr. Moestopo, Jakarta (2019).
- Doktor Ilmu Administrasi Publik dari Universitas Brawijaya, Malang (2026).

Educational Background

- Bachelor's Degree in Risk Management from Universitas Trisakti, Jakarta (2006).
- Bachelor's Degree in Law from Universitas Indonesia, Depok (2010).
- Master of Public Policy from Universitas Prof. Dr. Moestopo, Jakarta (2019).
- Doctorate in Public Administration from Universitas Brawijaya, Malang (2026).

Sertifikasi

Sertifikasi Manajemen Risiko Perbankan Kualifikasi 7 Tanpa Berjenjang, LSP Lembaga Sertifikasi Profesi Perbankan.

Certification

Banking Risk Management Certification – Level 7 (Non-Graded), issued by the Banking Professional Certification Institute (LSP Perbankan).

Riwayat Jabatan

Dasar Hukum Pengangkatan

Diangkat sebagai Direktur Transformasi & Pengembangan Usaha Bank Mandiri Taspen untuk pertama kalinya sejak 04 Desember 2025 berdasarkan Akta Keputusan Sirkuler No. 25 tahun 2025 tanggal 18 Desember 2025, efektif menjabat setelah lulus uji Penilaian Kemampuan dan Kepatutan OJK.

Rangkap Jabatan

- Bendahara Umum Gerakan Pemuda Ansor (2024-sekarang).
- Anggota tetap yang memiliki hak suara Komite Manajemen Risiko Bank Mandiri Taspen.
- Anggota tetap yang memiliki hak suara Komite Kebijakan Perkreditan Bank Mandiri Taspen.

Tidak memiliki jabatan pada perusahaan terbuka lainnya.

Pengalaman Kerja

- Wakil Ketua Kamar Dagang Indonesia (KADIN) Provinsi Jawa Timur (2014–2019).
- Advisor Strategic & Corporate Affair Director PT Plaza Indonesia Realty Tbk (2015–2015).
- Ketua Umum Komite Nasional Pemuda Indonesia (2015–2018).
- Wakil Sekretaris Jenderal Majelis Pimpinan Nasional Pemuda Pancasila (2015–2020).
- Direktur Sumber Daya Korporat PT Perusahaan Perdagangan Indonesia (Persero) (2015–2017).
- President Commissioner PT Dharma Niaga Putera Steel (2016–2017).
- Direktur Hubungan Strategis dan Kelembagaan PT Pos Indonesia (Persero) (2017–2020).
- Direktur Kelembagaan PT Permodalan Nasional Madani (Persero) (2020–2021).
- Komisaris PT Petrokimia Gresik (2021–2025).
- Direktur Transformasi & Pengembangan Usaha Bank Mandiri Taspen (2025–sekarang).

Job History

Legal Basis of Appointment

Appointed as Director of Transformation & Business Development of Bank Mandiri Taspen for the first time since December 4, 2025, based on the Circular Resolution Deed No. 25 of 2025 dated December 18, 2025, and effectively assumed office after passing the Fit and Proper Test conducted by the Otoritas Jasa Keuangan.

Concurrent Position

- General Treasurer of Gerakan Pemuda Ansor (2024-present).
- Permanent member with voting rights of the Risk Management Committee of Bank Mandiri Taspen.
- Permanent member with voting rights of the Credit Policy Committee of Bank Mandiri Taspen.

Does not hold any position in other public companies.

Work Experience

- Vice Chairman, Indonesian Chamber of Commerce and Industry (KADIN) – East Java Province (2014–2019).
- Advisor to the Director of Strategic & Corporate Affairs, PT Plaza Indonesia Realty Tbk (2015).
- Chairman, Indonesian National Youth Committee (KNPI) (2015–2018).
- Deputy Secretary General, National Leadership Council of Pemuda Pancasila (2015–2020).
- Director of Corporate Resources, PT Perusahaan Perdagangan Indonesia (Persero) (2015–2017).
- President Commissioner, PT Dharma Niaga Putera Steel (2016–2017).
- Director of Strategic and Institutional Relations, PT Pos Indonesia (Persero) (2017–2020).
- Director of Institutional Affairs, PT Permodalan Nasional Madani (Persero) (2020–2021).
- Commissioner, PT Petrokimia Gresik (2021–2025).
- Director of Transformation & Business Developments, PT Bank Mandiri Taspen (2025–present).

Periode Jabatan

Periode I – 4 Desember 2025 sampai dengan penutupan RUPS 2028.

Serving Period

Period I – December 4, 2025 until the closing of the 2028 General Meeting of Shareholders (GMS).

Hubungan Afiliasi

Tidak memiliki hubungan afiliasi dengan anggota Direksi lainnya, anggota Dewan Komisaris, pemegang saham utama, dan pengendali baik langsung maupun tidak langsung sampai kepada pemilik individu.

Affiliation Relationships

Does not have any affiliation with other members of the Board of Directors, members of the Board of Commissioners, controlling shareholders, or ultimate individual shareholders, whether directly or indirectly.

Kepemilikan Saham

Tidak memiliki saham di Bank Mandiri Taspen.

Share Ownership

Does not own shares in Bank Mandiri Taspen.

* Telah diangkat berdasarkan keputusan sirkuler Pemegang Saham tanggal 04 Desember 2025 dan masih dalam proses Penilaian Kemampuan & Kepatutan oleh Otoritas Jasa Keuangan.

Appointed based on the Circular Resolution of the Shareholders dated December 4, 2025 and is currently in the process of the Fit and Proper Test conducted by Otoritas Jasa Keuangan.



Pendidikan dan/atau Pelatihan Direksi

Uraian pendidikan dan/atau pelatihan Direksi pada tahun buku disajikan pada Bab *Corporate Governance*.

Perubahan Komposisi Anggota Direksi dan Alasan Perubahannya

Selama tahun 2025, Komposisi anggota Direksi Bank Mandiri Taspen mengalami perubahan sesuai dengan kebutuhan Bank sebagaimana dijelaskan berikut.

Komposisi Direksi Sebelum RUPS Luar Biasa Tanggal 25 September 2025

Komposisi Direksi sebelum RUPS Luar Biasa tanggal 25 September 2025 sebanyak 5 (lima) orang yang terdiri dari 1 (satu) orang Direktur Utama, dan 4 (empat) orang Direksi. Komposisi dan dasar pengangkatan Direksi dapat dilihat pada tabel di bawah ini.

Tabel Komposisi dan Dasar Pengangkatan Direksi Sebelum RUPS Luar Biasa Tanggal 25 September 2025

Table of Composition and Basis of Appointment of the Board of Directors
Prior to the Extraordinary General Meeting of Shareholders (EGMS) on September 25, 2025

Nama Name	Jabatan Position	Pelaksana Organizer	Dasar Pengangkatan Basis of Appointment	Tanggal Efektif Effective Date
Elmamber Petamu Sinaga	Direktur Utama President Director	OJK	Akta Keputusan Sirkuler No. 31 tahun 2021 Circular Decree No. 31 year 2021	23 Desember 2020 December 23, 2020
Maswar Purnama	Direktur Business Director of Business	OJK	Akta Keputusan RUPS No. 20 Tahun 2021 Deed of GMS Resolution No. 20 year 2021	11 November 2021 November 11, 2021
Widi Nugroho	Direktur IT & Digital Director of IT & Digital	OJK	Akta Keputusan Sirkuler No. 20 Tahun 2023 Circular Decree No. 20 year 2023	28 Mei 2024 May 28, 2024
Putu Apriyanto	Direktur Finance, Risk & Operations Director of Finance, Risk & Operations	OJK	Akta Keputusan Sirkuler No. 12 Tahun 2024 Circular Decree No. 12 year 2024	06 Juni 2024 June 06, 2024
Resi Lora	Direktur Compliance & Control Director of Compliance & Control	OJK	Akta Keputusan Sirkuler No. 18 Tahun 2024 Circular Decree No. 18 year 2024	06 November 2024 November 06, 2024

Komposisi Direksi Setelah RUPS Luar Biasa Tanggal 25 September 2025

Pada tanggal 25 September 2025 RUPS Luar Biasa memutuskan menyetujui untuk menerima pengunduran diri Elmamber Petamu Sinaga dari jabatannya sebagai Direktur Utama. Dengan demikian, komposisi Direksi setelah RUPS Luar Biasa Tahun tanggal 25 September 2025 sebanyak 4 (empat) orang Direksi. Komposisi dan dasar pengangkatan Direksi dapat dilihat pada tabel di bawah ini.

Education and/or Training Of Directors

A description of the education and/or training of the Board of Directors during the financial year is presented in the Corporate Governance Chapter.

Changes and Changing Reasons in The Composition of The Members of The Board of Directors

During 2025, the composition of the Board of Directors of Bank Mandiri Taspen changed in accordance with the needs of the bank as explained below.

Composition of The Board of Directors Prior to The Extraordinary General Meeting of Shareholders (EGMS) on September 25, 2025

The composition of the Board of Directors prior to the Extraordinary General Meeting of Shareholders (EGMS) held on September 25, 2025 consisted of 5 (five) members, comprising 1 (one) President Director and 4 (four) Directors. The composition and basis for the appointment of the Board of Directors are presented in the table below.

Composition of The Board of Directors After the Extraordinary General Meeting of Shareholders (EGMS) on September 25, 2025

On September 25, 2025, the Extraordinary General Meeting of Shareholders (EGMS) resolved to approve the resignation of Elmamber Petamu Sinaga from his position as President Director. Accordingly, the composition of the Board of Directors following the EGMS on September 25, 2025 consisted of 4 (four) Directors. The composition and basis for the appointment of the Board of Directors are presented in the table below.



Tabel Komposisi dan Dasar Pengangkatan Direksi Setelah RUPS Luar Biasa Tanggal 25 September 2025

Table of Composition and Basis of Appointment of the Board of Directors

After the Extraordinary General Meeting of Shareholders (EGMS) on September 25, 2025

Nama Name	Jabatan Position	Pelaksana Organizer	Dasar Pengangkatan Basis of Appointment	Tanggal Efektif Effective Date
Maswar Purnama	Direktur Business Director of Business	OJK	Akta Keputusan RUPS No. 20 Tahun 2021 Deed of GMS Resolution No. 20 year 2021	11 November 2021 November 11, 2021
Widi Nugroho	Direktur IT & Digital Director of IT & Digital	OJK	Akta Keputusan RUPS No. 20 Tahun 2023 Deed of GMS Resolution No. 20 year 2023	28 Mei 2024 May 28, 2024
Putu Apriyanto	Direktur Finance, Risk & Operations Director of Finance, Risk & Operations	OJK	Akta Keputusan Sirkuler No. 12 Tahun 2024 Circular Decree No. 12 year 2024	06 Juni 2024 June 06, 2024
Resi Lora	Direktur Compliance & Control Director of Compliance & Control	OJK	Akta Keputusan Sirkuler No. 18 Tahun 2024 Circular Decree No. 18 year 2024	06 November 2024 November 06, 2024

Komposisi Direksi Setelah RUPS Luar Biasa Tanggal 4 Desember 2025

Pada tanggal 4 Desember 2025 RUPS Luar Biasa memutuskan:

- Menyetujui pemberhentian dengan hormat:
 - Maswar Purnama sebagai Direktur Business.
 - Widi Nugroho sebagai Direktur IT & Digital.
 - Putu Apriyanto sebagai Direktur Finance, Risk & Operations.
 - Resi Lora sebagai Direktur Compliance & Control.
- Menyetujui pengangkatan Direksi sebagai berikut:
 - Panji Irawan sebagai Direktur Utama.
 - Rudi As Aturridha sebagai Wakil Direktur Utama.
 - Rio Lanasier sebagai Direktur Compliance & Human Resource.
 - Henrisa Yunan Lubis sebagai Direktur IT & Digital.
 - Rima Cahyani sebagai Direktur Keuangan & Risk.
 - Mahraza Purnaditya sebagai Direktur Bisnis.
 - Rizky Olyvia Nasution sebagai Direktur Funding (Retail & Network).
 - Noer Fajrieansyah sebagai Direktur Transformasi & Pengembangan Usaha.

Dengan demikian, komposisi Direksi setelah RUPS Luar Biasa tanggal 4 Desember 2025 sebanyak 8 (delapan) orang Direksi yang terdiri dari 1 (satu) orang Direktur Utama, 1 (satu) orang Wakil Direktur Utama dan 6 (enam) orang Direktur. Komposisi dan dasar pengangkatan Direksi dapat dilihat pada tabel di bawah ini.

Composition of The Board of Directors After The Extraordinary General Meeting of Shareholders (EGMS) on December 4, 2025

On 4 December 2025, the Extraordinary General Meeting of Shareholders (EGMS) resolved:

- Approved the honorable dismissal of:
 - Maswar Purnama as Director of Business.
 - Widi Nugroho as Director of IT & Digital.
 - Putu Apriyanto as Director of Finance, Risk & Operations.
 - Resi Lora as Director of Compliance & Control.
- Approved the appointment of the following members of the Board of Directors:
 - Panji Irawan as President Director.
 - Rudi As Aturridha as Vice President Director.
 - Rio Lanasier as Director of Compliance & Human Resources.
 - Henrisa Yunan Lubis as Director of IT & Digital.
 - Rima Cahyani as Director of Finance & Risk.
 - Mahraza Purnaditya as Director of Business.
 - Rizky Olyvia Nasution as Director of Funding (Retail & Network).
 - Noer Fajrieansyah as Director of Transformation & Business Development.

Accordingly, the composition of the Board of Directors following the EGMS on December 4, 2025 consisted of 8 (eight) members, comprising 1 (one) President Director, 1 (one) Vice President Director, and 6 (six) Directors. The composition and basis for the appointment of the Board of Directors are presented in the table below.



Tabel Komposisi dan Dasar Pengangkatan Direksi Setelah RUPS Luar Biasa Tanggal 4 Desember 2025
Table of Composition and Basis of Appointment of the Board of Directors
After the Extraordinary General Meeting of Shareholders (EGMS) on December 4, 2025

Nama Name	Jabatan Position	Pelaksana Organizer	Dasar Pengangkatan Basis of Appointment	Tanggal Efektif Effective Date
Panji Irawan	Direktur Utama President Director	OJK	Akta Keputusan Sirkuler No. 25 tahun 2025 Circular Resolution Deed No. 25 of 2025	21 Januari 2026 January 21, 2026
Rudi As Aturridha	Wakil Direktur Utama Vice President Director	OJK	Akta Keputusan Sirkuler No. 25 tahun 2025 Circular Resolution Deed No. 25 of 2025	Sedang dalam proses <i>Fit & Proper Test</i> OJK Currently undergoing the Fit and Proper Test conducted by the Otoritas Jasa Keuangan.
Rio Lanasier	Direktur Compliance & Human Resource Director of Compliance & Human Resources	OJK	Akta Keputusan Sirkuler No. 25 tahun 2025 Circular Resolution Deed No. 25 of 2025	13 Maret 2026 March 13, 2026
Henrisa Yunan Lubis	Direktur IT & Digital Director of IT & Digital	OJK	Akta Keputusan Sirkuler No. 25 tahun 2025 Circular Resolution Deed No. 25 of 2025	Sedang dalam proses <i>Fit & Proper Test</i> OJK Currently undergoing the Fit and Proper Test conducted by the Otoritas Jasa Keuangan.
Rima Cahyani	Direktur Keuangan & Risk Director of Finance & Risk	OJK	Akta Keputusan Sirkuler No. 25 tahun 2025 Circular Resolution Deed No. 25 of 2025	27 April 2026 April 27, 2026
Mahraza Purnaditya	Direktur Bisnis Director of Business	OJK	Akta Keputusan Sirkuler No. 25 tahun 2025 Circular Resolution Deed No. 25 of 2025	Sedang dalam proses <i>Fit & Proper Test</i> OJK Currently undergoing the Fit and Proper Test conducted by the Otoritas Jasa Keuangan.
Rizky Olyvia Nasution	Direktur Funding (Retail & Network) Director of Funding (Retail & Network)	OJK	Akta Keputusan Sirkuler No. 25 tahun 2025 Circular Resolution Deed No. 25 of 2025	Sedang dalam proses <i>Fit & Proper Test</i> OJK Currently undergoing the Fit and Proper Test conducted by the Otoritas Jasa Keuangan.
Noer Fajrieansyah	Direktur Transformasi & Pengembangan Usaha Director of Transformation & Business Development	OJK	Akta Keputusan Sirkuler No. 25 tahun 2025 Circular Resolution Deed No. 25 of 2025	Sedang dalam proses <i>Fit & Proper Test</i> OJK Currently undergoing the Fit and Proper Test conducted by the Otoritas Jasa Keuangan.



Profil Dewan Komisaris

Profile of Board of Commissioner



Junaidi Hisom

Komisaris Utama Independen
Independent President Commissioner

Lahir di Semangus pada tahun 1958.
Usia 67 tahun Per Desember 2025.
Born in Semangus in 1958.
Age 67 years as of December 2025.

Domisili / Domicile:
Jakarta, Indonesia

Warga negara Indonesia
Indonesian citizen

Riwayat Pendidikan

- Diploma Keuangan dan Perbankan dari Akademi Ilmu Perbankan PERBANAS, Palembang (1979).
- Sarjana Manajemen dari Universitas Sriwijaya, Palembang (1989).
- Magister Manajemen dari Sekolah Tinggi Ilmu Ekonomi IPWI, Palembang (1998).

Educational Background

- Diploma in Finance and Banking from Akademi Ilmu Perbankan PERBANAS, Palembang (1979).
- Bachelor's Degree in Management from Universitas Sriwijaya, Palembang (1989).
- Master's Degree in Management from Sekolah Tinggi Ilmu Ekonomi IPWI, Palembang (1998).

Sertifikasi

Sertifikasi Manajemen Risiko Perbankan Kualifikasi 7, LSP Lembaga Sertifikasi Profesi Perbankan.

Certification

Banking Risk Management Certification – Qualification Level 7, issued by the Banking Professional Certification Institute (LSP Perbankan).

Riwayat Jabatan

Dasar Hukum Pengangkatan

Diangkat sebagai Komisaris Utama Independen Bank Mandiri Taspen untuk pertama kalinya sejak 04 Desember 2025 berdasarkan Akta Keputusan Sirkuler No. 25 tahun 2025 tanggal 18 Desember 2025, efektif menjabat setelah lulus uji Penilaian Kemampuan dan Kepatutan OJK pada 06 Maret 2026.

Rangkap Jabatan

- Ketua Merangkap Anggota Komite Remunerasi dan Nominasi PT Bank Mandiri Taspen (2026–sekarang).

Tidak memiliki jabatan pada perusahaan terbuka lainnya.

Pengalaman Kerja

- Pemimpin Sentra Kredit Menengah Balikpapan PT Bank Negara Indonesia (Persero) Tbk (2007–2008).
- Pemimpin Sentra Kredit Menengah Jakarta Kota PT Bank Negara Indonesia (Persero) Tbk (2008–2009).
- CEO Regional Wilayah 09 Kalimantan PT Bank Negara Indonesia (Persero) Tbk (2009–2010).
- General Manager Organizational Learning Division PT Bank Negara Indonesia (Persero) Tbk (2010–2012).
- Pemimpin Divisi Human Capital PT Bank Negara Indonesia (Persero) Tbk (2010–2012).
- Chief Operating and Financial Officer PT Bank BNI Syariah (2012–2013).
- Plt. Direktur Risiko & Kepatuhan PT Bank BNI Syariah (2016–2018).
- Direktur Operasional PT Bank BNI Syariah (2013–2018).
- Wakil Ketua Umum Kamar Dagang Indonesia Bidang Keuangan dan Perbankan (2018–2021).
- Komisaris Utama PT Persona Prima Utama (BNI Swadharma Group) (2021–2024).
- Komisaris Independen PT Bank Pembangunan Daerah Lampung (2021–2025).
- Komisaris Utama Independen PT Bank Mandiri Taspen (2025–sekarang).

Job History

Legal Basis of Appointment

Appointed as Independent President Commissioner of Bank Mandiri Taspen for the first time since December 4, 2025, based on the Circular Resolution Deed No. 25 of 2025 dated December 18, 2025, and effectively assumed office after passing the Fit and Proper Test conducted by the Otoritas Jasa Keuangan on March 6, 2026.

Concurrent Position

- Chairman and Member of the Remuneration and Nomination Committee of Bank Mandiri Taspen (2026–present)

Does not hold any positions in other public companies.

Work Experience

- Head of Medium Credit Center Balikpapan, PT Bank Negara Indonesia (Persero) Tbk (2007–2008).
- Head of Medium Credit Center Jakarta City, PT Bank Negara Indonesia (Persero) Tbk (2008–2009).
- CEO of Regional Office 09 Kalimantan, PT Bank Negara Indonesia (Persero) Tbk (2009–2010).
- General Manager, Organizational Learning Division, PT Bank Negara Indonesia (Persero) Tbk (2010–2012).
- Head of Human Capital Division, PT Bank Negara Indonesia (Persero) Tbk (2010–2012).
- Chief Operating and Financial Officer, PT Bank BNI Syariah (2012–2013).
- Acting Director of Risk & Compliance, PT Bank BNI Syariah (2016–2018).
- Director of Operations, PT Bank BNI Syariah (2013–2018).
- Vice Chairman for Finance and Banking, Indonesian Chamber of Commerce and Industry (2018–2021).
- President Commissioner, PT Persona Prima Utama (BNI Swadharma Group) (2021–2024).
- Independent Commissioner, PT Bank Pembangunan Daerah Lampung (2021–2025).
- Independent President Commissioner, Bank Mandiri Taspen (2025–present).

Periode Jabatan

Periode I – 4 Desember 2025 sampai dengan penutupan RUPS 2028.

Serving Period

Period I – December 4, 2025 until the closing of the 2028 General Meeting of Shareholders (GMS).

Hubungan Afiliasi

Tidak memiliki hubungan afiliasi dengan anggota Direksi lainnya, anggota Dewan Komisaris, pemegang saham utama, dan pengendali baik langsung maupun tidak langsung sampai kepada pemilik individu.

Affiliation Relationships

Does not have any affiliation with other members of the Board of Directors, members of the Board of Commissioners, controlling shareholders, or ultimate individual shareholders, whether directly or indirectly.

Kepemilikan Saham

Tidak memiliki saham di Bank Mandiri Taspen.

Share Ownership

Does not own shares in Bank Mandiri Taspen.







Boedi Armanto

Komisaris Independen
Independent Commissioner

Lahir di Malang pada tahun 1959.
Usia 66 tahun Per Desember 2025.
Born in Malang in 1959.
Age 66 years as of December 2025.

Domisili / Domicile:
Jakarta, Indonesia

Warga negara Indonesia
Indonesian citizen

Riwayat Pendidikan

- Sarjana Agronomi dari Institut Pertanian Bogor (1982).
- Master of Applied Economics dari University of Minnesota, Minneapolis (1989).
- Doktor Ilmu Ekonomi dari Universitas Indonesia, Depok (2005).

Educational Background

- Bachelor's Degree in Agronomy from Institut Pertanian Bogor (1982).
- Master of Applied Economics from the University of Minnesota, Minneapolis (1989).
- Doctorate in Economics from Universitas Indonesia, Depok (2005).

Sertifikasi

Sertifikasi Manajemen Risiko Perbankan Kualifikasi 7, LSP Lembaga Sertifikasi Profesi Perbankan.

Certification

Banking Risk Management Certification – Qualification Level 7, issued by the Banking Professional Certification Institute (LSP Perbankan).

Riwayat Jabatan

Dasar Hukum Pengangkatan

Diangkat sebagai Komisaris Independen Bank Mandiri Taspen untuk pertama kalinya sejak 27 Juni 2023 berdasarkan Akta Keputusan Sirkuler No. 21 tahun 2023 tanggal 27 Juni 2023, efektif menjabat setelah lulus uji Penilaian Kemampuan dan Kepatutan OJK pada 11 Oktober 2023.

Rangkap Jabatan

- Ketua Merangkap Anggota Komite Audit PT Bank Mandiri Taspen (2023–sekarang).
- Ketua Merangkap Anggota Komite Pemantau Risiko PT Bank Mandiri Taspen (2024–sekarang).
- Anggota Komite Remunerasi dan Nominasi PT Bank Mandiri Taspen (2023–sekarang).

Tidak memiliki jabatan pada perusahaan terbuka lainnya.

Pengalaman Kerja

- Anggota Tim Merger Bank-Bank BUMN Departemen Keuangan - Dirjen Pembinaan BUMN dengan Bank Indonesia (1997–1998).
- Senior Vice President di Banking Restructuring, Badan Penyehatan Perbankan Nasional (1998–1999).
- Kepala Bagian Departemen Pengawasan Bank 1 Bank Indonesia (1999–2002).
- Deputy Direktur Departemen Pengawasan Bank 1 Bank Indonesia (2002–2003).
- Project Leader Work Stream Enterprise Wide Risk Management Bank Indonesia, Unit Khusus Program Transformasi Bank Indonesia (2003–2005).
- Analis Eksekutif Senior Departemen Perencanaan Strategis dan Hubungan Masyarakat Bank Indonesia (2005–2005).
- Deputy Direktur Departemen Pengawasan Internal Bank Indonesia (2005–2008).
- Kepala Departemen Perizinan dan Informasi Perbankan Bank Indonesia (2008).
- Kepala Departemen Pengawasan Bank 1 Bank Indonesia (2008–2012).
- Kepala Departemen Akuntansi dan Sistem Pembayaran Bank Indonesia (2012–2013).
- Kepala Departemen Pengembangan Pengawasan dan Manajemen Krisis Bank Indonesia (2013–2013).
- Kepala Departemen Pengembangan Pengawasan dan Manajemen Krisis Otoritas Jasa Keuangan (2014–2015).
- Deputy Komisioner Pengawas Perbankan II Otoritas Jasa Keuangan (2015–2017).
- Plt. Deputy Komisioner Pengawas Perbankan IV Otoritas Jasa Keuangan (2016–2017).
- Deputy Komisioner Pengawas Perbankan IV Otoritas Jasa Keuangan (2017).
- Deputy Komisioner Pengawas Perbankan I Otoritas Jasa Keuangan (2017–2019).
- Plt. Deputy Komisioner Pengawas Perbankan II Otoritas Jasa Keuangan (2018–2019).
- Staf Ahli Pengawas Perbankan Otoritas Jasa Keuangan (2019–2020).
- Komisaris Independen PT Bank Mandiri (Persero) Tbk (2020–2023).
- Komisaris Independen PT Bank Mandiri Taspen (2023–sekarang).

Job History

Legal Basis of Appointment

Appointed as Independent Commissioner of Bank Mandiri Taspen for the first time since June 27, 2023, based on the Circular Resolution Deed No. 21 of 2023 dated June 27, 2023, and effectively assumed office after passing the Fit and Proper Test conducted by the Otoritas Jasa Keuangan on October 11, 2023.

Concurrent Position

- Chairman and Member of the Audit Committee of Bank Mandiri Taspen (2023–present).
- Chairman and Member of the Risk Monitoring Committee of Bank Mandiri Taspen (2024–present).
- Member of the Remuneration and Nomination Committee of Bank Mandiri Taspen (2023–present).

Does not hold any positions in other public companies.

Work Experience

- Member of the Merger Team for State-Owned Banks, Ministry of Finance - Directorate General of State-Owned Enterprises, in collaboration with Bank Indonesia (1997–1998).
- Senior Vice President, Banking Restructuring, Indonesian Bank Restructuring Agency (IBRA) (1998–1999).
- Head of Division, Bank Supervision Department 1, Bank Indonesia (1999–2002).
- Deputy Director, Bank Supervision Department 1, Bank Indonesia (2002–2003).
- Project Leader, Work Stream Enterprise-Wide Risk Management, Special Unit for Bank Indonesia Transformation Program, Bank Indonesia (2003–2005).
- Senior Executive Analyst, Strategic Planning and Public Relations Department, Bank Indonesia (2005).
- Deputy Director, Internal Audit Department, Bank Indonesia (2005–2008).
- Head of Banking Licensing and Information Department, Bank Indonesia (2008).
- Head of Bank Supervision Department 1, Bank Indonesia (2008–2012).
- Head of Accounting and Payment Systems Department, Bank Indonesia (2012–2013).
- Head of Supervision Development and Crisis Management Department, Bank Indonesia (2013).
- Head of Supervision Development and Crisis Management Department, Otoritas Jasa Keuangan (2014–2015).
- Deputy Commissioner for Banking Supervision II, Otoritas Jasa Keuangan (2015–2017).
- Acting Deputy Commissioner for Banking Supervision IV, Otoritas Jasa Keuangan (2016–2017).
- Deputy Commissioner for Banking Supervision IV, Otoritas Jasa Keuangan (2017).
- Deputy Commissioner for Banking Supervision I, Otoritas Jasa Keuangan (2017–2019).
- Acting Deputy Commissioner for Banking Supervision II, Otoritas Jasa Keuangan (2018–2019).
- Advisor to Banking Supervision, Otoritas Jasa Keuangan (2019–2020).
- Independent Commissioner, PT Bank Mandiri (Persero) Tbk (2020–2023).
- Independent Commissioner, PT Bank Mandiri Taspen (2023–present).

Periode Jabatan

Periode I – 27 Juni 2023 sampai dengan penutupan RUPS 2026.

Serving Period

Period I – June 27, 2023 until the closing of the 2026 General Meeting of Shareholders (GMS).

Hubungan Afiliasi

Tidak memiliki hubungan afiliasi dengan anggota Direksi lainnya, anggota Dewan Komisaris, pemegang saham utama, dan pengendali baik langsung maupun tidak langsung sampai kepada pemilik individu.

Affiliation Relationships

Does not have any affiliation with other members of the Board of Directors, members of the Board of Commissioners, controlling shareholders, or ultimate individual shareholders, whether directly or indirectly.

Kepemilikan Saham

Tidak memiliki saham di Bank Mandiri Taspen.

Share Ownership

Does not own shares in Bank Mandiri Taspen.

**Suhajar Diantoro***

Komisaris
Commissioner

Lahir di Sungai Ungar pada tahun 1964.
Usia 61 tahun Per Desember 2025.
Born in Sungai Ungar in 1964.
Age 61 years as of December 2025.

Domisili / Domicile:
Jakarta, Indonesia

Warga negara Indonesia
Indonesian citizen

Riwayat Pendidikan

- Akademi Pemerintahan Dalam Negeri Pekanbaru (1987).
- Sarjana Ilmu Pemerintahan dari Institut Ilmu Pemerintahan Jakarta (1990).
- Magister Manajemen dari Universitas Airlangga, Surabaya (2004).
- Doktor Ilmu Sosial Politik dari Universitas Padjadjaran, Bandung (2011).

Educational Background

- Diploma from the Academy of Domestic Government (APDN), Pekanbaru (1987).
- Bachelor's Degree in Government Studies from the Institute of Government Studies, Jakarta (1990).
- Master's Degree in Management from Universitas Airlangga, Surabaya (2004).
- Doctorate in Political and Social Sciences from Universitas Padjadjaran, Bandung (2011).

Sertifikasi

Sertifikasi Manajemen Risiko Perbankan Kualifikasi 6 Tanpa Berjenjang, LSP Lembaga Sertifikasi Profesi Perbankan.

Certification

Banking Risk Management Certification – Level 6 (Non-Graded), issued by the Banking Professional Certification Institute (LSP Perbankan).

Riwayat Jabatan**Dasar Hukum Pengangkatan**

Diangkat sebagai Komisaris Independen Bank Mandiri Taspen untuk pertama kalinya sejak 27 Juni 2023, dialihutugaskan menjadi Komisaris berdasarkan Akta Keputusan Sirkuler No. 18 tahun 2024 tanggal 27 Juni 2024, efektif menjabat setelah lulus uji Penilaian Kemampuan dan Kepatutan OJK.

Rangkap Jabatan

- Wakil Kepala II Badan Otorita Pengelola Pantai Utara Jawa (2025–sekarang).

Tidak memiliki jabatan pada perusahaan terbuka lainnya.

Pengalaman Kerja

- Sekretaris Kecamatan Tanjung Balai Karimun Kepulauan Riau (1991–1992).
- Camat Serasan Kabupaten Kepulauan Riau (1993–1995).
- Camat Kundur Kabupaten Kepulauan Riau (1996–1998).
- Camat Karimun Kabupaten Kepulauan Riau (1999–2001).
- Kepala Dinas Pendapatan Daerah Kabupaten Karimun (2001–2004).
- Kepala Badan Litbang Perencanaan Daerah Kabupaten Karimun (2004).
- Plt. Kepala Dinas Perikanan Dan Kelautan Kabupaten Karimun (2004–2007).
- Kepala Badan Kepegawaian Daerah Provinsi Kepulauan Riau (2007–2008).
- Kepala Badan Perencanaan Pembangunan Daerah Provinsi Kepulauan Riau (2008–2010).
- Plt. Sekretaris Daerah Provinsi Kepulauan Riau (2010–2011).
- Sekretaris Daerah Provinsi Kepulauan Riau (2011–2013).
- Rektor Institut Pemerintahan Dalam Negeri (2013–2015).
- Staf Ahli Bidang Pemerintahan Pada Sekretariat Jenderal (2015–2021).
- Pj. Gubernur Bengkulu (2015–2016).
- Plt. Sekretaris Badan Nasional Pengelola Perbatasan (2019–2021).
- Plt. Staf Ahli Bidang Aparatur Dan Pelayanan Publik Pada Sekretariat Jenderal (2021).
- Pj. Gubernur Kepulauan Riau (2021–2021).
- Plh. Direktur Jenderal Bina Administrasi Kewilayahan Pada Kementerian Dalam Negeri (2021–2021).
- Plt. Sekretaris Jenderal Pada Kementerian Dalam Negeri (2021–2022).
- Sekretaris Jenderal Pada Kementerian Dalam Negeri (2022–sekarang).
- Plh. Direktur Jenderal Otonomi Daerah (2022–sekarang).
- Komisaris Independen PT Bank Mandiri Taspen (2023–2024).
- Komisaris PT Bank Mandiri Taspen (2024–sekarang).

Job History**Legal Basis of Appointment**

Appointed as Independent Commissioner of Bank Mandiri Taspen for the first time since June 27, 2023, and subsequently reassigned as Commissioner based on the Circular Resolution Deed No. 18 of 2024 dated June 27, 2024, and effectively assumed office after passing the Fit and Proper Test conducted by the Otoritas Jasa Keuangan.

Concurrent Position

- Deputy Head II, North Java Coastal Management Authority (2025–present).
- Does not hold any positions in other public companies.

Work Experience

- Subdistrict Secretary of Tanjung Balai Karimun, Riau Islands (1991–1992).
- Subdistrict Head (Camat) of Serasan, Riau Islands (1993–1995).
- Subdistrict Head (Camat) of Kundur, Riau Islands (1996–1998).
- Subdistrict Head (Camat) of Karimun, Riau Islands (1999–2001).
- Head of Regional Revenue Office, Karimun Regency (2001–2004).
- Head of Regional Planning and Development Research Agency, Karimun Regency (2004).
- Acting Head of Fisheries and Marine Affairs Office, Karimun Regency (2004–2007).
- Head of Regional Personnel Agency, Riau Islands Province (2007–2008).
- Head of Regional Development Planning Agency, Riau Islands Province (2008–2010).
- Acting Regional Secretary, Riau Islands Province (2010–2011).
- Regional Secretary, Riau Islands Province (2011–2013).
- Rector, Institute of Public Administration (IPDN) (2013–2015).
- Expert Staff for Government Affairs, Secretariat General (2015–2021).
- Acting Governor of Bengkulu (2015–2016).
- Acting Secretary, National Border Management Agency (2019–2021).
- Acting Expert Staff for Apparatus and Public Services, Secretariat General (2021).
- Acting Governor of Riau Islands (2021).
- Acting Director General of Regional Administration Development, Ministry of Home Affairs (2021).
- Acting Secretary General, Ministry of Home Affairs (2021–2022).
- Secretary General, Ministry of Home Affairs (2022–present).
- Acting Director General of Regional Autonomy (2022–present).
- Independent Commissioner, Bank Mandiri Taspen (2023–2024).
- Commissioner, PT Bank Mandiri Taspen (2024–present).

Periode Jabatan

Periode I – 27 Juni 2023 sampai dengan penutupan RUPS 2026.

Serving Period

Period I – June 27, 2023 until the closing of the 2026 General Meeting of Shareholders (GMS).

Hubungan Afiliasi

Tidak memiliki hubungan afiliasi dengan anggota Direksi lainnya, anggota Dewan Komisaris, pemegang saham utama, dan pengendali baik langsung maupun tidak langsung sampai kepada pemilik individu.

Affiliation Relationships

Does not have any affiliation with other members of the Board of Directors, members of the Board of Commissioners, controlling shareholders, or ultimate individual shareholders, whether directly or indirectly.

Kepemilikan Saham

Tidak memiliki saham di Bank Mandiri Taspen.

Share Ownership

Does not own shares in Bank Mandiri Taspen.

* Telah diangkat sebagai Komisaris Independen berdasarkan Keputusan Sirkuler Pemegang Saham tanggal 27 Juni 2023, dialihutugaskan menjadi Komisaris Non Independen yang ditetapkan berdasarkan Keputusan Sirkuler Pemegang Saham tertanggal 27 Juni 2024 dan efektif menjabat setelah lulus fit & proper oleh Otoritas Jasa Keuangan.

Appointed as Independent Commissioner based on the Shareholders' Circular Resolution dated June 27, 2023, reassigned as Non-Independent Commissioner pursuant to the Shareholders' Circular Resolution dated June 27, 2024, and became effective upon passing the fit and proper test conducted by the Otoritas Jasa Keuangan.



Prasetyo

Komisaris Independen
Independent Commissioner

Lahir di Surabaya pada tahun 1960.
Usia 65 tahun Per Desember 2025.
Born in Surabaya in 1960.
Age 65 years as of December 2025.

Domisili / Domicile:
Jakarta, Indonesia

Warga negara Indonesia
Indonesian citizen

Riwayat Pendidikan

- Sarjana Ekonomi Akuntansi dari Universitas Airlangga, Surabaya (1983).
- Sarjana Ilmu Hukum dari Universitas Azzahra, Jakarta (2015).
- Magister Hukum Bisnis dari Universitas Gadjah Mada, Yogyakarta (2009).
- Doktor Ilmu Hukum dari Universitas Gadjah Mada, Yogyakarta (2013).

Educational Background

- Bachelor's Degree in Accounting from Universitas Airlangga, Surabaya (1983).
- Bachelor's Degree in Law from Universitas Azzahra, Jakarta (2015).
- Master's Degree in Business Law from Universitas Gadjah Mada, Yogyakarta (2009).
- Doctorate in Law from Universitas Gadjah Mada, Yogyakarta (2013).

Sertifikasi

Sertifikasi Manajemen Risiko Perbankan Kualifikasi 6 Tanpa Berjenjang,
LSP Lembaga Sertifikasi Profesi Perbankan.

Certification

Banking Risk Management Certification – Level 6 (Non-Graded), issued by the
Banking Professional Certification Institute (LSP Perbankan)

Riwayat Jabatan

Dasar Hukum Pengangkatan

Diangkat sebagai Komisaris Independen Bank Mandiri Taspen untuk pertama kalinya sejak 04 Desember 2025 berdasarkan Akta Keputusan Sirkuler No. 25 tahun 2025 tanggal 18 Desember 2025, efektif menjabat setelah lulus uji Penilaian Kemampuan dan Kepatutan OJK pada 31 Maret 2026.

Rangkap Jabatan

Tidak memiliki rangkap jabatan, baik sebagai anggota Direksi, anggota Dewan Komisaris, dan/atau anggota komite serta jabatan lainnya baik di dalam maupun di luar Emiten atau Perusahaan Publik.

Pengalaman Kerja

- Direktur Compliance & Risk Management PT Telekomunikasi Indonesia (Persero) Tbk (2007–2012).
- Konsultan sekuritas Triple AA, aktif mengajar pada UPN, Univ. Pancasila, UNS, penerjemah/pembicara BPKP, Kejaksaan, dan Bareskrim (2012).
- Komisaris PT Graha Sarana Duta (2009–2012).
- Direktur Utama Perum Peruri (2012–2017).
- Lawyer dan Komisaris Bahar Law Firm dan PT Bahar Consulting (2017–2020).
- Komisaris Utama PT Prosegur Cash Indonesia (2019–2019).
- Komisaris PT Prosegur Cash Indonesia (2019–2022).
- Komisaris Independen PT Titan Infrastructure (2019–2020).
- Corporate Advisor PT Garuda Indonesia (Persero) Tbk (2020–2020).
- Komisaris Utama PT Gapura Angkasa (2020–2023).
- Komisaris Utama PT Citilink Indonesia (2021–2023).
- Ketua Dewan Pengawas Dana Pensiun Garuda (2021–2025).
- Komisaris PT Citilink Indonesia (2023–2024).
- Direktur Keuangan dan Manajemen Risiko PT Garuda Indonesia (Persero) Tbk (2020–2025).
- Komisaris Independen PT Bank Mandiri Taspen (2025–sekarang).

Job History

Legal Basis of Appointment

Appointed as Independent Commissioner of Bank Mandiri Taspen for the first time since December 4, 2026, based on the Circular Resolution Deed No. 25 of 2025 dated December 18, 2025, and effectively assumed office after passing the Fit and Proper Test conducted by the Otoritas Jasa Keuangan on March 31, 2026.

Concurrent Position

Does not hold concurrent positions as a member of the Board of Directors, the Board of Commissioners, and/or any committees, nor any other positions within or outside the Issuer or Public Company.

Work Experience

- Director of Compliance & Risk Management, PT Telekomunikasi Indonesia (Persero) Tbk (2007–2012).
- Securities Consultant (Triple A), lecturer at UPN, Universitas Pancasila, and UNS, as well as speaker for BPKP, the Attorney General's Office, and Bareskrim (2012).
- Commissioner, PT Graha Sarana Duta (2009–2012).
- President Director, Perum Peruri (2012–2017).
- Lawyer and Commissioner, Bahar Law Firm and PT Bahar Consulting (2017–2020).
- President Commissioner, PT Prosegur Cash Indonesia (2019).
- Commissioner, PT Prosegur Cash Indonesia (2019–2022).
- Independent Commissioner, PT Titan Infrastructure (2019–2020).
- Corporate Advisor, PT Garuda Indonesia (Persero) Tbk (2020).
- President Commissioner, PT Gapura Angkasa (2020–2023).
- President Commissioner, PT Citilink Indonesia (2021–2023).
- Chairman of the Supervisory Board, Garuda Pension Fund (2021–2025).
- Commissioner, PT Citilink Indonesia (2023–2024).
- Director of Finance & Risk Management, PT Garuda Indonesia (Persero) Tbk (2020–2025).
- Independent Commissioner, PT Bank Mandiri Taspen (2025–present).

Periode Jabatan

Periode I – 4 Desember 2025 sampai dengan penutupan RUPS 2028.

Serving Period

Period I – December 4, 2025 until the closing of the 2028 General Meeting of Shareholders (GMS).

Hubungan Afiliasi

Tidak memiliki hubungan afiliasi dengan anggota Direksi lainnya, anggota Dewan Komisaris, pemegang saham utama, dan pengendali baik langsung maupun tidak langsung sampai kepada pemilik individu.

Affiliation Relationships

Does not have any affiliation with other members of the Board of Directors, members of the Board of Commissioners, controlling shareholders, or ultimate individual shareholders, whether directly or indirectly.

Kepemilikan Saham

Tidak memiliki saham di Bank Mandiri Taspen.

Share Ownership

Does not own shares in Bank Mandiri Taspen.

**Marjana*****Komisaris Independen**
Independent Commissioner

Lahir di Bantul pada tahun 1965.
Usia 60 tahun Per Desember 2025.
Born in Bantul in 1965.
Age 60 years as of December 2025.

Domisili / Domicile:
Tangerang Selatan,
Indonesia
South Tangerang,
Indonesia

Warga negara Indonesia
Indonesian citizen

Riwayat Pendidikan

- Sarjana Agrikultur dari Universitas Pembangunan Nasional Veteran, Yogyakarta (1989)
- Master in Business Administration dari Asian Institute of Management, Manila (2009)
- Doktor Ilmu Ekonomi dari Universitas Trisakti, Jakarta (2025)

Educational Background

- Bachelor's Degree in Agriculture from Universitas Pembangunan Nasional "Veteran", Yogyakarta (1989).
- Master of Business Administration from the Asian Institute of Management, Manila (2009).
- Doctorate in Economics from Universitas Trisakti, Jakarta (2025).

Sertifikasi

Sertifikasi Manajemen Risiko Perbankan Kualifikasi 7, LSP Keuangan Syariah.

Certification

Banking Risk Management Certification – Qualification Level 7, issued by the Sharia Finance Professional Certification Body (LSP Keuangan Syariah)

Riwayat Jabatan**Dasar Hukum Pengangkatan**

Diangkat sebagai Komisaris Independen Bank Mandiri Taspen untuk pertama kalinya sejak 04 Desember 2025 berdasarkan Akta Keputusan Sirkuler No. 25 tahun 2025 tanggal 18 Desember 2025, efektif menjabat setelah lulus uji Penilaian Kemampuan dan Kepatutan OJK.

Rangkap Jabatan

Tidak memiliki rangkap jabatan, baik sebagai anggota Direksi, anggota Dewan Komisaris, dan/atau anggota komite serta jabatan lainnya, baik di dalam maupun di luar Emiten atau Perusahaan Publik.

Pengalaman Kerja

- Kepala Kantor Cabang Semarang PT Bank Universal Tbk (1994–1996).
- Kepala Regional Zona Tengah PT Bank Universal Tbk (1996–2000).
- Kepala Divisi International & Loans Operations PT Bank Universal Tbk (2000).
- Kepala Divisi Trade Product Development PT Bank Universal Tbk (2000–2001).
- Kepala Divisi Operation PT Bank Mega Tbk (2001–2005).
- Pjs. Kepala Divisi Operations Development PT Bank Mega Tbk (2001–2005).
- Kepala Divisi Credit Administration PT Bank Mega Tbk (2005–2009).
- Pjs. Kepala Divisi Legal PT Bank Mega Tbk (2005–2009).
- Direktur Operation & IT PT Bank Mega Syariah (2009–2013).
- Direktur Human Capital, Risk & Compliance PT Bank Mega Syariah (2014–2024).
- Direktur Risk & Compliance PT Bank Mega Syariah (2024–2025).
- Komisaris Independen PT Bank Mandiri Taspen (2025–sekarang).

Job History**Legal Basis of Appointment**

Appointed as Independent Commissioner of Bank Mandiri Taspen for the first time since December 4, 2025, based on the Circular Resolution Deed No. 25 of 2025 dated December 18, 2025, and effectively assumed office after passing the Fit and Proper Test conducted by the Otoritas Jasa Keuangan.

Concurrent Position

Does not hold concurrent positions as a member of the Board of Directors, the Board of Commissioners, and/or any committees, nor any other positions within or outside the Issuer or Public Company.

Work Experience

- Branch Manager, Semarang Branch, PT Bank Universal Tbk (1994–1996).
- Regional Head, Central Zone, PT Bank Universal Tbk (1996–2000).
- Head of International & Loans Operations Division, PT Bank Universal Tbk (2000).
- Head of Trade Product Development Division, PT Bank Universal Tbk (2000–2001).
- Head of Operations Division, PT Bank Mega Tbk (2001–2005).
- Acting Head of Operations Development Division, PT Bank Mega Tbk (2001–2005).
- Head of Credit Administration Division, PT Bank Mega Tbk (2005–2009).
- Acting Head of Legal Division, PT Bank Mega Tbk (2005–2009).
- Director of Operations & IT, PT Bank Mega Syariah (2009–2013).
- Director of Human Capital, Risk & Compliance, PT Bank Mega Syariah (2014–2024).
- Director of Risk & Compliance, PT Bank Mega Syariah (2024–2025).
- Independent Commissioner, PT Bank Mandiri Taspen (2025–present).

Periode Jabatan

Periode I – 4 Desember 2025 sampai dengan penutupan RUPS 2028.

Serving Period

Period I – December 4, 2025 until the closing of the 2028 General Meeting of Shareholders (GMS).

Hubungan Afiliasi

Tidak memiliki hubungan afiliasi dengan anggota Direksi lainnya, anggota Dewan Komisaris, pemegang saham utama, dan pengendali baik langsung maupun tidak langsung sampai kepada pemilik individu.

Affiliation Relationships

Does not have any affiliation with other members of the Board of Directors, members of the Board of Commissioners, controlling shareholders, or ultimate individual shareholders, whether directly or indirectly.

Kepemilikan Saham

Tidak memiliki saham di Bank Mandiri Taspen.

Share Ownership

Does not own shares in Bank Mandiri Taspen.

* Telah diangkat berdasarkan keputusan sirkuler Pemegang Saham tanggal 04 Desember 2025 dan masih dalam proses Penilaian Kemampuan & Kepatutan oleh Otoritas Jasa Keuangan.

Appointed based on the Circular Resolution of the Shareholders dated December 4, 2025 and is currently in the process of the Fit and Proper Test conducted by Otoritas Jasa Keuangan.





**Suwartini**
Komisaris Independen
Independent Commissioner

Lahir di Prabumulih pada tahun 1953.
Usia 72 tahun Per Desember 2025.
Born in Prabumulih in 1953.
Age 72 years as of December 2025.

Domisili / Domicile:
Jakarta, Indonesia

Warga negara Indonesia
Indonesian citizen

Riwayat Pendidikan

- Bachelor of Business Administration dari Century University, New Mexico, AS (1989).
- Master of Business Administration dari Century University, New Mexico, AS (1992).

Educational Background

- Bachelor of Business Administration dari Century University, New Mexico, AS (1989).
- Master of Business Administration dari Century University, New Mexico, AS (1992).

Sertifikasi

Sertifikasi Manajemen Risiko Perbankan Kualifikasi 7, LSP Lembaga Sertifikasi Profesi Perbankan.

Certification

Banking Risk Management Certification Level 7 from the Banking Professional Certification Institute (LSP Perbankan).

Riwayat Jabatan

Dasar Hukum Pengangkatan

Diangkat sebagai Komisaris Independen Bank Mandiri Taspen untuk pertama kalinya sejak 04 Desember 2025 berdasarkan Akta Keputusan Sirkuler No. 25 tahun 2025 tanggal 18 Desember 2025, efektif menjabat setelah lulus uji Penilaian Kemampuan dan Kepatutan OJK pada 13 Maret 2026.

Rangkap Jabatan

- Anggota Komite Audit PT Bank Mandiri Taspen (2026–sekarang).

Tidak memiliki rangkap jabatan, baik sebagai anggota Direksi, anggota Dewan Komisaris, dan/atau anggota komite serta jabatan lainnya baik di dalam maupun di luar Emiten atau Perusahaan Publik.

Pengalaman Kerja

- Senior Administrasi Personalia dan Keuangan United Nations High Commissioner for Refugees (1978–1992).
- Personal Assistance Direktur Utama Ficorinvest (1992).
- Asisten Direksi Bank Bepede Indonesia (1992–1995).
- Kepala Divisi HR and Public Affairs PT Hastin Internasional Tbk (1995–1998).
- Direktur Compliance, HR, and Risk Management PT Bank Mega Tbk (1998–2012).
- Komisaris Independen PT Bank Commonwealth Indonesia (2012–2024).
- Direktur Program Lembaga Pengembangan Perbankan Indonesia (2014–2020).
- Konsultan Lembaga Pengembangan Perbankan Indonesia (2020–2021).
- Konsultan Bank OCBC NISP Tbk (2024–2025).
- Komisaris Independen PT Bank Mandiri Taspen (2025–sekarang).

Job History

Legal Basis of Appointment

Appointed as Independent Commissioner of Bank Mandiri Taspen for the first time since December 4, 2025, based on the Circular Resolution Deed No. 25 of 2025 dated December 18, 2025, and effectively assumed office after passing the Fit and Proper Test conducted by the Otoritas Jasa Keuangan on March 13, 2026.

Concurrent Position

- Member of the Audit Committee of PT Bank Mandiri Taspen (2026–present).

Does not hold concurrent positions as a member of the Board of Directors, the Board of Commissioners, and/or any committees, nor any other positions within or outside the Issuer or Public Company.

Work Experience

- Senior Personnel and Finance Administration Officer, United Nations High Commissioner for Refugees (UNHCR) (1978–1992).
- Personal Assistant to the President Director, Ficorinvest (1992).
- Executive Assistant to the Board of Directors, Bank Bapindo (Bank Pembangunan Indonesia) (1992–1995).
- Head of HR and Public Affairs Division, PT Hastin Internasional Tbk (1995–1998).
- Director of Compliance, HR, and Risk Management, PT Bank Mega Tbk (1998–2012).
- Independent Commissioner, PT Bank Commonwealth Indonesia (2012–2024).
- Program Director, Indonesian Banking Development Institute (LPPI) (2014–2020).
- Consultant, Indonesian Banking Development Institute (LPPI) (2020–2021).
- Consultant, PT Bank OCBC NISP Tbk (2024–2025).
- Independent Commissioner, PT Bank Mandiri Taspen (2025–present).

Periode Jabatan

Periode I – 4 Desember 2025 sampai dengan penutupan RUPS 2028.

Serving Period

Period I – December 4, 2025 until the closing of the 2028 General Meeting of Shareholders (GMS).

Hubungan Afiliasi

Tidak memiliki hubungan afiliasi dengan anggota Direksi lainnya, anggota Dewan Komisaris, pemegang saham utama, dan pengendali baik langsung maupun tidak langsung sampai kepada pemilik individu.

Affiliation Relationships

Does not have any affiliation with other members of the Board of Directors, members of the Board of Commissioners, controlling shareholders, or ultimate individual shareholders, whether directly or indirectly.

Kepemilikan Saham

Tidak memiliki saham di Bank Mandiri Taspen.

Share Ownership

Does not own shares in Bank Mandiri Taspen.





**Edi Eko Cahyono***
Komisaris
Commissioner

Lahir di Pati pada tahun 1982.
Usia 43 tahun Per Desember 2025.
Born in Pati in 1982.
Age 43 years as of December 2025.

Domisili / Domicile:
Depok, Indonesia

Warga negara Indonesia
Indonesian citizen

Riwayat Pendidikan

- Diploma Akuntansi dari Sekolah Tinggi Akuntansi Negara, Tangerang Selatan (2003).
- Sarjana Akuntansi dari Universitas Indonesia, Depok (2008).
- Magister Akuntansi dari Universitas Gadjah Mada, Yogyakarta (2014).

Educational Background

- Diploma in Accounting from the State College of Accountancy (STAN), South Tangerang (2003).
- Bachelor's Degree in Accounting from Universitas Indonesia, Depok (2008).
- Master's Degree in Accounting from Universitas Gadjah Mada, Yogyakarta (2014).

Sertifikasi

Sertifikasi Manajemen Risiko Kualifikasi 6 Tanpa Berjenjang, LSP Lembaga Sertifikasi Profesi Perbankan.

Certification

Risk Management Certification Level 6 (Direct Certification) from the Banking Professional Certification Institute (LSP Perbankan).

Riwayat Jabatan

Dasar Hukum Pengangkatan

Diangkat sebagai Komisaris Bank Mandiri Taspen untuk pertama kalinya sejak 04 Desember 2025 berdasarkan Akta Keputusan Sirkuler No. 25 tahun 2025 tanggal 18 Desember 2025, efektif menjabat setelah lulus uji Penilaian Kemampuan dan Kepatutan OJK.

Rangkap Jabatan

- Direktur Tanggung Jawab Sosial dan Lingkungan Badan Pengaturan BUMN (2026–sekarang).
- Plt. Direktur Keberlanjutan Badan Pengaturan BUMN (2026–sekarang)

Tidak memiliki jabatan pada perusahaan terbuka lainnya.

Pengalaman Kerja

- Sekretaris Dewan Komisaris PT Industri Nuklir Indonesia (2001–2012).
- Penata Muda Kementerian BUMN (2009–2013).
- Sekretaris Dewan Komisaris PT Len Industri (Persero) (2013–2014).
- Sekretaris Dewan Komisaris PT Indonesia Asahan Aluminium (2014–2017).
- Kepala Subbidang Riset Kementerian BUMN (2014–2015).
- Kepala Subbidang Riset BUMN I Kementerian BUMN (2015–2020).
- Sekretaris Dewan Komisaris PT Petrokimia Gresik (2016–2019).
- Kepala Subbidang Riset BUMN II Kementerian BUMN (2018–2019).
- Sekretaris Dewan Komisaris PT Semen Indonesia (Persero) Tbk (2019–2021).
- Kepala Bagian Perencanaan dan Manajemen Kinerja (2020–2022).
- Plt. Asisten Deputi bidang Tanggung Jawab Sosial dan Lingkungan (2021–2024).
- Sekretaris Dewan Komisaris PT Bank Rakyat Indonesia (Persero) Tbk (2021–2022).
- Penata Kelola Perusahaan Negera Madya Kementerian BUMN (2022–2024).
- Komisaris PT Pertamina Hulu Indonesia (2022–2025).
- Asisten Deputi bidang Tanggung Jawab Sosial dan Lingkungan Kementerian BUMN (2024–2026).
- Komisaris PT Bank Mandiri Taspen (2025–sekarang).

Job History

Legal Basis of Appointment

Appointed as Commissioner of Bank Mandiri Taspen for the first time since December 4, 2025, based on the Circular Resolution Deed No. 25 of 2025 dated December 18, 2025, and effectively assumed office after passing the Fit and Proper Test conducted by the Otoritas Jasa Keuangan.

Concurrent Position

- Director of Social and Environmental Responsibility, State-Owned Enterprises Regulatory Body (2026–present).
- Acting Director of Sustainability at the State-Owned Enterprises Regulatory Agency (2026–present)

Does not hold any positions in other public companies.

Work Experience

- Secretary to the Board of Commissioners, PT Industri Nuklir Indonesia (2001–2012).
- Junior Analyst, Ministry of State-Owned Enterprises (2009–2013).
- Secretary to the Board of Commissioners, PT Len Industri (Persero) (2013–2014).
- Secretary to the Board of Commissioners, PT Indonesia Asahan Aluminium (2014–2017).
- Subdivision Head of Research, Ministry of State-Owned Enterprises (2014–2015).
- Subdivision Head of SOE Research I, Ministry of State-Owned Enterprises (2015–2020).
- Secretary to the Board of Commissioners, PT Petrokimia Gresik (2016–2019).
- Subdivision Head of SOE Research II, Ministry of State-Owned Enterprises (2018–2019).
- Secretary to the Board of Commissioners, PT Semen Indonesia (Persero) Tbk (2019–2021).
- Head of Planning and Performance Management Division (2020–2022).
- Acting Assistant Deputy for Social and Environmental Responsibility, Ministry of State-Owned Enterprises (2021–2024).
- Secretary to the Board of Commissioners, PT Bank Rakyat Indonesia (Persero) Tbk (2021–2022).
- Middle-Level State-Owned Enterprise Governance Officer, Ministry of State-Owned Enterprises (2022–2024).
- Commissioner, PT Pertamina Hulu Indonesia (2022–2025).
- Assistant Deputy for Social and Environmental Responsibility, Ministry of State-Owned Enterprises (2024–2026).
- Commissioner, PT Bank Mandiri Taspen (2025–present).

Periode Jabatan

Periode I – 4 Desember 2025 sampai dengan penutupan RUPS 2028.

Serving Period

Period I – December 4, 2025 until the closing of the 2028 General Meeting of Shareholders (GMS).

Hubungan Afiliasi

Tidak memiliki hubungan afiliasi dengan anggota Direksi lainnya, anggota Dewan Komisaris, pemegang saham utama, dan pengendali baik langsung maupun tidak langsung sampai kepada pemilik individu.

Affiliation Relationships

Does not have any affiliation with other members of the Board of Directors, members of the Board of Commissioners, controlling shareholders, or ultimate individual shareholders, whether directly or indirectly.

Kepemilikan Saham

Tidak memiliki saham di Bank Mandiri Taspen.

Share Ownership

Does not own shares in Bank Mandiri Taspen.

* Telah diangkat berdasarkan keputusan sirkuler Pemegang Saham tanggal 04 Desember 2025 dan masih dalam proses Penilaian Kemampuan & Kepatutan oleh Otoritas Jasa Keuangan.

Appointed based on the Circular Resolution of the Shareholders dated December 4, 2025 and is currently in the process of the Fit and Proper Test conducted by Otoritas Jasa Keuangan.



Pernyataan Independensi Komisaris Independen

Berdasarkan profil yang telah disampaikan, tidak terdapat Komisaris Independen yang menjabat lebih dari 2 (dua) periode.

Pendidikan dan/atau Pelatihan Dewan Komisaris

Uraian pendidikan dan/atau pelatihan Dewan Komisaris pada tahun buku disajikan pada Bab *Corporate Governance*.

Perubahan Komposisi Anggota Dewan Komisaris dan Alasan Perubahannya

Selama tahun 2025, Komposisi anggota Dewan Komisaris Bank Mandiri Taspen mengalami perubahan sesuai dengan kebutuhan Bank sebagaimana dijelaskan berikut.

Komposisi Dewan Komisaris Sebelum RUPS Luar Biasa Tanggal 25 September 2025

Komposisi Dewan Komisaris sebelum RUPS Luar Biasa tanggal 25 September 2025 sebanyak 4 (empat) orang yang terdiri dari 1 (satu) orang Komisaris Utama, 2 (dua) orang Komisaris Independen dan 1 (satu) orang Komisaris. Komposisi dan dasar pengangkatan Dewan Komisaris dapat dilihat pada tabel di bawah ini.

Statement of Independence of Independent Commissioners

Based on the profile that has been submitted, there are no Independent Commissioners who have served for more than 2 (two) terms.

Education and/or Training of Board of Commissioners

A description of the education and/or training of the Board of Commissioners during the financial year is presented in the Corporate Governance Chapter.

Changes and Changing Reasons in The Composition of Members of The Board of Commissioners

Throughout 2025, the composition of the Board of Commissioners of Bank Mandiri Taspen underwent changes in accordance with the Bank's requirements, as described below.

Composition of The Board of Commissioners Prior to The Extraordinary General Meeting Of Shareholders (EGMS) on September 25, 2025

The composition of the Board of Commissioners prior to the Extraordinary General Meeting of Shareholders (EGMS) held on September 25, 2025 consisted of 4 (four) members, comprising 1 (one) President Commissioner, 2 (two) Independent Commissioners, and 1 (one) Commissioner. The composition and basis for the appointment of the Board of Commissioners are presented in the table below.

Tabel Komposisi dan Dasar Pengangkatan Dewan Komisaris Sebelum RUPS Luar Biasa Tanggal 25 September 2025

Table of Composition and Basis of Appointment of the Board of Commissioners Prior to The Extraordinary General Meeting of Shareholders (EGMS) on September 25, 2025

Nama Name	Jabatan Position	Pelaksana Organizer	Dasar Pengangkatan Basis of Appointment	Tanggal Efektif Effective Date
Mustaslimah	Komisaris Utama President Commissioner	OJK	Akta Keputusan RUPS No. 20 Tahun 2021 Deed of GMS Resolution No. 20 year 2021	11 November 2021 November 11, 2021
Hendrika Nora Oslo Sinaga	Komisaris Commissioner	OJK	Akta Keputusan RUPS No. 17 Tahun 2022 Deed of GMS Resolution No. 17 year 2022	16 Juni 2023 June 16, 2023
Suhajar Diantoro	Komisaris Commissioner	OJK	Akta keputusan sirkuler No. 21 Tahun 2023 Circular Decree No. 21 year 2023	Sedang dalam proses <i>Fit & Proper Test</i> OJK Currently in the OJK Fit & Proper Test process
Boedi Armanto	Komisaris Independen Independent Commissioner	OJK	Akta keputusan sirkuler No. 21 Tahun 2023 Circular Decree No. 21 year 2023	11 Oktober 2023 October 11, 2023



Komposisi Dewan Komisaris Setelah RUPS Luar Biasa Tanggal 25 September 2025

Pada tanggal 25 September 2025 RUPS Luar Biasa memutuskan Menyetujui pemberhentian dengan hormat Hendrika Nora Osloi Sinaga dari jabatannya sebagai Komisaris. Dengan demikian, komposisi Dewan Komisaris setelah RUPS Luar Biasa tanggal 25 September 2025 sebanyak 3 (tiga) orang yang terdiri dari 1 (satu) orang Komisaris Utama, 1 (satu) orang Komisaris Independen dan 1 (satu) orang Komisaris. Komposisi dan dasar pengangkatan Dewan Komisaris dapat dilihat pada tabel di bawah ini.

Composition of The Board of Commissioners After The Extraordinary General Meeting of Shareholders (EGMS) on September 25, 2025

On September 25, 2025, the Extraordinary General Meeting of Shareholders (EGMS) resolved to approve the honorable dismissal of Hendrika Nora Osloi Sinaga from her position as Commissioner. Accordingly, the composition of the Board of Commissioners following the EGMS on September 25, 2025 consisted of 3 (three) members, comprising 1 (one) President Commissioner, 1 (one) Independent Commissioner, and 1 (one) Commissioner. The composition and basis for the appointment of the Board of Commissioners are presented in the table below.

Tabel Komposisi dan Dasar Pengangkatan Dewan Komisaris Setelah RUPS Luar Biasa Tanggal 25 September 2025
Table of Composition and Basis of Appointment of the Board of Commissioners
After the Extraordinary General Meeting of Shareholders (EGMS) on September 25, 2025

Nama Name	Jabatan Position	Pelaksana Organizer	Dasar Pengangkatan Basis of Appointment	Tanggal Efektif Effective Date
Mustaslimah	Komisaris Utama President Commissioner	OJK	Akta Keputusan RUPS No. 20 Tahun 2021 Deed of GMS Resolution No. 20 year 2021	11 November 2021 November 11, 2021
Suhajar Diantoro	Komisaris Commissioner	OJK	Akta keputusan sirkuler No. 21 Tahun 2023 Circular Decree No. 21 year 2023	Sedang dalam proses Fit & Proper Test OJK Currently in the OJK Fit & Proper Test process
Boedi Armanto	Komisaris Independen Independent Commissioner	OJK	Akta keputusan sirkuler No. 21 Tahun 2023 Circular Decree No. 21 year 2023	11 Oktober 2023 October 11, 2023

Komposisi Dewan Komisaris Setelah RUPS Luar Biasa Tanggal 4 Desember 2025

Pada tanggal 4 Desember 2025 RUPS Luar Biasa memutuskan:

- Menyetujui pemberhentian dengan hormat Mustaslimah sebagai Komisaris Utama.
- Menyetujui pengangkatan:
 - Junaidi Hisom sebagai Komisaris Utama merangkap Komisaris Independen.
 - Prasetio sebagai Komisaris Independen.
 - Marjana sebagai Komisaris Independen.
 - Suwartini sebagai Komisaris Independen.
 - Edi Eko Cahyono sebagai Komisaris.

Dengan demikian, komposisi Dewan Komisaris setelah RUPS Luar Biasa tanggal 4 Desember 2025 sebanyak 7 (tujuh) orang yang terdiri dari 1 (satu) orang Komisaris Utama Independen, 4 (empat) orang Komisaris Independen dan 2 (dua) orang Komisaris. Komposisi dan dasar pengangkatan Dewan Komisaris dapat dilihat pada tabel di bawah ini.

Composition of The Board of Commissioners After The Extraordinary General Meeting of Shareholders (EGMS) on December 4, 2025

On December 4, 2025, the Extraordinary General Meeting of Shareholders (EGMS) resolved as follows:

- Approved the honorable dismissal of Mustaslimah from her position as President Commissioner.
- Approved the appointment of:
 - Junaidi Hisom as President Commissioner concurrently serving as Independent Commissioner.
 - Prasetio as Independent Commissioner.
 - Marjana as Independent Commissioner.
 - Suwartini as Independent Commissioner.
 - Edi Eko Cahyono as Commissioner.

Accordingly, the composition of the Board of Commissioners following the EGMS on December 4, 2025 consisted of 7 (seven) members, comprising 1 (one) Independent President Commissioner, 4 (four) Independent Commissioners, and 2 (two) Commissioners. The composition and basis for the appointment of the Board of Commissioners are presented in the table below.



Tabel Komposisi dan Dasar Pengangkatan Dewan Komisaris Setelah RUPS Luar Biasa Tanggal 4 Desember 2025

Table of Composition and Basis of Appointment of the Board of Commissioners
After the Extraordinary General Meeting of Shareholders (EGMS) on December 4, 2025

Nama Name	Jabatan Position	Pelaksana Organizer	Dasar Pengangkatan Basis of Appointment	Tanggal Efektif Effective Date
Junaidi Hisom	Komisaris Utama Independen Independent President Commissioner	OJK	Akta Keputusan Sirkuler No. 25 tahun 2025 Circular Resolution Deed No. 25 of 2025	06 Maret 2026 March 6, 2026
Suhajar Diantoro	Komisaris Commissioner	OJK	Akta Keputusan Sirkuler No. 21 tahun 2023 Circular Resolution Deed No. 21 of 2023	Sedang dalam proses <i>Fit & Proper Test</i> OJK Currently in the OJK Fit & Proper Test process
Boedi Armanto	Komisaris Independen Independent Commissioner	OJK	Akta Keputusan Sirkuler No. 21 tahun 2023 Circular Resolution Deed No. 21 of 2023	11 Oktober 2023 October 11, 2023
Presetio	Komisaris Independen Independent Commissioner	OJK	Akta Keputusan Sirkuler No. 25 tahun 2025 Circular Resolution Deed No. 25 of 2025	31 Maret 2026 March 31, 2026
Marjana	Komisaris Independen Independent Commissioner	OJK	Akta Keputusan Sirkuler No. 25 tahun 2025 Circular Resolution Deed No. 25 of 2025	Sedang dalam proses <i>Fit & Proper Test</i> OJK Currently in the OJK Fit & Proper Test process
Suwartini	Komisaris Independen Independent Commissioner	OJK	Akta Keputusan Sirkuler No. 25 tahun 2025 Circular Resolution Deed No. 25 of 2025	13 Maret 2026 March 13, 2026
Edi Eko Cahyono	Komisaris Commissioner	OJK	Akta Keputusan Sirkuler No. 25 tahun 2025 Circular Resolution Deed No. 25 of 2025	Sedang dalam proses <i>Fit & Proper Test</i> OJK Currently in the OJK Fit & Proper Test process



Profil Pejabat Eksekutif

Executive Officers Profile

Senior Executive Vice President

Senior Executive Vice President



Freddy Kurnianto

SEVP Operations

SEVP Operations

Lahir di Jakarta pada tahun 1975.

Usia 50 tahun Per Desember 2025.

Born in Jakarta in 1975.

Age 50 years as of December 2025.

Domisili / Domicile:

Jakarta, Indonesia

Warga negara Indonesia

Indonesian citizen

Riwayat Pendidikan

- S1 - Sarjana Administrasi Fiskal, Universitas Indonesia (1998).
- S2 - LL.M. International Tax Law, Universitas Leiden (2011).

Educational Background

- Bachelor's Degree in Fiscal Administration, University of Indonesia (1998).
- LL.M. in International Tax Law, Leiden University (2011).

Pengalaman Kerja

- Tax Consultant KAP Prasetyo, Sarwoko, Sanjaya (Ernst & Young), (2000–2004).
- Section Head Corporate Tax PT Bank Mandiri (Persero) Tbk (2004–2010).
- Team Leader IFRS Project PT Bank Mandiri (Persero) Tbk (2011–2014).
- Department Head Tax Management PT Bank Mandiri (Persero) Tbk (2014–2021).
- Anggota Dewan Pengawas Mandiri MCO (2020–2026).
- Group Head Accounting PT Bank Mandiri (Persero) Tbk (2022–2025).
- SEVP Operation Bank Mandiri Taspen (2026–sekarang).

Work Experience

- Tax Consultant, KAP Prasetyo, Sarwoko, Sanjaya (Ernst & Young) (2000–2004).
- Section Head of Corporate Tax, PT Bank Mandiri (Persero) Tbk (2004–2010).
- Team Leader, IFRS Project, PT Bank Mandiri (Persero) Tbk (2011–2014).
- Department Head of Tax Management, PT Bank Mandiri (Persero) Tbk (2014–2021).
- Member of the Supervisory Board, Mandiri MCO (2020–2026).
- Group Head of Accounting, PT Bank Mandiri (Persero) Tbk (2022–2025).
- SEVP Operations, Bank Mandiri Taspen (2026–present).

Rangkap Jabatan

Tidak memiliki rangkap jabatan, baik sebagai anggota Direksi, anggota Dewan Komisaris, dan/atau anggota komite serta jabatan lainnya. baik di dalam maupun di luar Emiten atau Perusahaan Publik.

Concurrent Positions

Does not hold concurrent positions, whether as a member of the Board of Directors, Board of Commissioners, and/or committee member, nor any other positions within or outside the Issuer or Public Company.

Dasar Hukum Pengangkatan

Menjabat sebagai SEVP Operations berdasarkan Surat Keputusan Penetapan Jabatan No. KEP.DIR/051/III/2026 tanggal 9 Maret 2026.

Legal Basis of Appointment

Serves as SEVP Operations based on Appointment Decree No. KEP.DIR/051/III/2026 dated March 9, 2026.



Division Head

Division Head



M. Jacobie Henry Widodo

Division Head Internal Audit

Head of Internal Audit Division

Lahir di Ponorogo pada tahun 1970.
Usia 55 tahun Per Desember 2025.
Born in Ponorogo in 1970.
Age 55 years as of December 2025.

Domisili / Domicile:
Jakarta, Indonesia

Warga negara Indonesia
Indonesian citizen

Riwayat Pendidikan

- Sarjana Ekonomi Akuntansi dari Universitas Gadjah Mada, Yogyakarta (1994).
- Master Business Administration dari Universitas Gadjah Mada, Yogyakarta (2014).

Educational Background

- Bachelor's Degree in Accounting from Universitas Gadjah Mada, Yogyakarta (1994).
- Master of Business Administration from Universitas Gadjah Mada, Yogyakarta (2014).

Pengalaman Kerja

- Auditor PT Bank Dagang Negara (Persero) Tbk (1997–1999).
- Auditor PT Bank Mandiri (Persero) Tbk (1999–2007).
- Team Leader Accounting Policy PT Bank Mandiri (Persero) Tbk (2007–2008).
- Tax Management Department Head PT Bank Mandiri (Persero) Tbk (2008–2014).
- Decentralized Compliance & Operational Risk Head PT Bank Mandiri (Persero) Tbk (2014–2015).
- Audit Manager PT Bank Mandiri (Persero) Tbk (2015–2020).
- Division Head Internal Audit PT Bank Mandiri Taspen (2020–sekarang).

Work Experience

- Auditor, PT Bank Dagang Negara (Persero) Tbk (1997–1999).
- Auditor, PT Bank Mandiri (Persero) Tbk (1999–2007).
- Team Leader, Accounting Policy, PT Bank Mandiri (Persero) Tbk (2007–2008).
- Department Head of Tax Management, PT Bank Mandiri (Persero) Tbk (2008–2014).
- Head of Decentralized Compliance & Operational Risk, PT Bank Mandiri (Persero) Tbk (2014–2015).
- Audit Manager, PT Bank Mandiri (Persero) Tbk (2015–2020).
- Head of Internal Audit Division, PT Bank Mandiri Taspen (2020–present).

Dasar Hukum Pengangkatan

Menjabat sebagai Division Head Internal Audit berdasarkan Surat Keputusan Direksi No. KEP.DIR/043/III/2026 tanggal 9 Maret 2026.

Legal Basis of Appointment

Served as Division Head of Internal Audit based on Board of Directors Decree No. KEP.DIR/043/III/2026 dated March 9, 2026.



Sisi Rahmina

Division Head Compliance

Head of Compliance Division

Lahir di Bogor pada tahun 1978.
Usia 47 tahun Per Desember 2025.
Born in Bogor in 1978.
Age 47 years as of December 2025.

Domisili / Domicile:
Jakarta, Indonesia

Warga negara Indonesia
Indonesian citizen

Riwayat Pendidikan

- Sarjana Akuntansi dari Universitas Trisakti, Jakarta (2000).
- Master of Business Administration dari Universitas Gadjah Mada, Yogyakarta (2008).

Educational Background

- Bachelor's Degree in Accounting from Universitas Trisakti, Jakarta (2000).
- Master of Business Administration from Universitas Gadjah Mada, Yogyakarta (2008).

Pengalaman Kerja

- Assistant Manager Medan Balai Kota (2001–2003).
- AML-CFT Analyst, Compliance & AML-CFT Group PT Bank Mandiri (Persero) Tbk (2003–2009).
- Lead of Compliance Methodology & Regulatory, Compliance & AML-CFT Group PT Bank Mandiri (Persero) Tbk (2009–2013).
- Head of Compliance & Operational Risk Unit, Risk Management PT Bank Mandiri (Persero) Tbk (2013–2016).
- Head of Compliance Methodology & Regulatory, Compliance & AML – CFT Group PT Bank Mandiri (Persero) Tbk (2016–2020).
- Senior Compliance Officer Wholesale Banking PT Bank Mandiri (Persero) Tbk (2020–2024).
- Division Head Compliance PT Bank Mandiri Taspen (2024–sekarang).

Work Experience

- Assistant Manager, Medan Balai Kota (2001–2003).
- AML-CFT Analyst, Compliance & AML-CFT Group, PT Bank Mandiri (Persero) Tbk (2003–2009).
- Lead of Compliance Methodology & Regulatory, Compliance & AML-CFT Group, PT Bank Mandiri (Persero) Tbk (2009–2013).
- Head of Compliance & Operational Risk Unit, Risk Management, PT Bank Mandiri (Persero) Tbk (2013–2016).
- Head of Compliance Methodology & Regulatory, Compliance & AML – CFT Group, PT Bank Mandiri (Persero) Tbk (2016–2020).
- Senior Compliance Officer, Wholesale Banking, PT Bank Mandiri (Persero) Tbk (2020–2024).
- Head of Compliance Division, PT Bank Mandiri Taspen (2024–present).

Dasar Hukum Pengangkatan

Menjabat sebagai Division Head Compliance berdasarkan Surat Keputusan Direksi No. KEP.DIR/028/III/2026 tanggal 9 Maret 2026.

Legal Basis of Appointment

Serves as Division Head of Compliance based on Board of Directors Decree No. KEP.DIR/028/III/2026 dated March 9, 2026.



Roni Girsang

Division Head Risk Management
Head of Risk Management Division

Lahir di Pematangsiantar pada tahun 1986.
Usia 39 tahun Per Desember 2025.
Born in Pematangsiantar in 1986.
Age 39 years as of December 2025.

Domisili / Domicile:
Jakarta, Indonesia

Warga negara Indonesia
Indonesian citizen

Riwayat Pendidikan

- Sarjana Akuntansi dari President University (2008).
- Magister Management Engineering Politecnico di Milano, Milan (2017).

Educational Background

- Bachelor's Degree in Accounting from President University (2008).
- Master's Degree in Management Engineering from Politecnico di Milano, Milan (2017).

Pengalaman Kerja

- Auditor Cabang Konvensional PT Bank Danamon Indonesia, Tbk (2008–2010).
- Team Leader Microfinance Audit PT Bank Danamon Indonesia, Tbk (2010–2012).
- Team Leader Treasury, Financial Institution & Risk Management PT Bank Mandiri (Persero) Tbk (2012–2018).
- Team Leader Group Audit & Risk Advisory PT Astra Internasional, Tbk (2018–2019).
- Wholesale, Treasury & Centralized Operation Audit Head PT Maybank Indonesia, Tbk (2019–2020).
- Division Head Risk Management di Bank Mandiri Taspen (2020–sekarang).

Work Experience

- Branch Auditor (Conventional Banking), PT Bank Danamon Indonesia Tbk (2008–2010).
- Team Leader, Microfinance Audit, PT Bank Danamon Indonesia Tbk (2010–2012).
- Team Leader, Treasury, Financial Institutions & Risk Management, PT Bank Mandiri (Persero) Tbk (2012–2018).
- Team Leader, Group Audit & Risk Advisory, PT Astra International Tbk (2018–2019).
- Head of Wholesale, Treasury & Centralized Operations Audit, PT Maybank Indonesia Tbk (2019–2020).
- Head of Risk Management Division, Bank Mandiri Taspen (2020–present).

Dasar Hukum Pengangkatan

Menjabat sebagai Division Head Risk Management berdasarkan Surat Keputusan Direksi No. KEP.DIR/036/III/2026 tanggal 9 Maret 2026.

Legal Basis of Appointment

Serves as Division Head of Risk Management based on Board of Directors Decree No. KEP.DIR/036/III/2026 dated March 9, 2026.



Tulus Parulian Hutabarat

Pj. Division Head Corporate Secretary & Legal
Acting Head of Corporate Secretary & Legal Division

Lahir di Dairi pada tahun 1975.
Usia 50 tahun Per Desember 2025.
Born in Dairi in 1975.
Age 50 years as of December 2025.

Domisili / Domicile:
Tangerang Selatan, Indonesia
South Tangerang, Indonesia

Warga negara Indonesia
Indonesian citizen

Riwayat Pendidikan

Sarjana Ekonomi dari Universitas Indonesia (UI), Depok (2003).

Educational Background

Bachelor's Degree in Economics from Universitas Indonesia (UI), Depok (2003).

Pengalaman Kerja

- Petugas Seksi Pendukung Sistem PT Bank Dagang Negara (Persero), (1998–1999).
- Pelaksana IT e-Channel & Credit Card PT Bank Mandiri (Persero), Tbk (1999–2005).
- Pelaksana IT Vendor & Contract Management PT Bank Mandiri (Persero), Tbk (2005–2008).
- Assistant Manager IT Vendor & Contract Management PT Bank Mandiri (Persero), Tbk (2008–2013).
- Manager IT Vendor & Contract Management PT Bank Mandiri (Persero), Tbk (2013–2014).
- Senior Manager IT Procurement PT Bank Danamon Indonesia, Tbk (2014–2015).
- Procurement & Contract Management Head PT Bank BTPN, Tbk (2015–2017).
- Department Head Procurement Bank Mandiri Taspen (2017–2022).
- Pj. Division Head Risk Business Control Bank Mandiri Taspen (2022–2023).
- Division Head Procurement & Asset Management Bank Mandiri Taspen (2023–2024).
- Division Head Network Development Bank Mandiri Taspen (2024–2026).
- Pj. Division Head Corporate Secretary & Legal Bank Mandiri Taspen (2026–sekarang).

Work Experience

- System Support Section Officer, PT Bank Dagang Negara (Persero) (1998–1999).
- IT e-Channel & Credit Card Officer, PT Bank Mandiri (Persero) Tbk (1999–2005).
- IT Vendor & Contract Management Officer, PT Bank Mandiri (Persero) Tbk (2005–2008).
- Assistant Manager, IT Vendor & Contract Management, PT Bank Mandiri (Persero) Tbk (2008–2013).
- Manager, IT Vendor & Contract Management, PT Bank Mandiri (Persero) Tbk (2013–2014).
- Senior Manager, IT Procurement, PT Bank Danamon Indonesia Tbk (2014–2015).
- Head of Procurement & Contract Management, PT Bank BTPN Tbk (2015–2017).
- Department Head of Procurement, Bank Mandiri Taspen (2017–2022).
- Acting Head of Risk Business Control Division, Bank Mandiri Taspen (2022–2023).
- Head of Procurement & Asset Management Division, Bank Mandiri Taspen (2023–2024).
- Head of Network Development Division, Bank Mandiri Taspen (2024–2026).
- Acting Head of Corporate Secretary & Legal Division, Bank Mandiri Taspen (2026–present).

Dasar Hukum Pengangkatan

Menjabat sebagai Pj. Division Head Corporate Secretary & Legal berdasarkan Surat Keputusan Direksi No KEP.DIR/029/III/2026 tanggal 9 Maret 2026.

Legal Basis of Appointment

Serves as Acting Division Head of Corporate Secretary & Legal based on Board of Directors Decree No. KEP.DIR/029/III/2026 dated March 9, 2026.



Tambos Hutabarat

Head of Transformation Task Force

Head of Transformation Task Force

Lahir di Tarutung pada tahun 1964.
Usia 61 tahun Per Desember 2025.
Born in Tarutung in 1964.
Age 61 years as of December 2025.

Domisili / Domicile:
Jakarta, Indonesia

Warga negara Indonesia
Indonesian citizen

Riwayat Pendidikan

- Sarjana Manajemen dari Sekolah Tinggi Ilmu Manajemen Ujung Pandang (1996).
- Magister Management dari Sekolah Tinggi Ilmu Ekonomi Pasundan, Bandung (2007).

Educational Background

- Bachelor's Degree in Management from the College of Management Sciences Ujung Pandang (1996).
- Master's Degree in Management from the College of Economics Pasundan, Bandung (2007).

Pengalaman Kerja

- Kepala Kantor PT TASPEN (Persero) Cabang Mataram (2010–2012).
- Kepala Kantor PT TASPEN (Persero) Cabang Denpasar (2012–2015).
- Wakil Kepala PT TASPEN (Persero) Cabang Utama Makassar (2015–2017).
- Kepala Kantor PT TASPEN (Persero) Cabang Utama Semarang (2017–2019).
- Manager Utama Divisi Kepesertaan PT TASPEN (Persero)(2019).
- Senior Vice President Divisi Pelayanan dan Pemasaran PT TASPEN (Persero) (2019–2021).
- Division Head Pension & Loyalty Management Bank Mandiri Taspen (2021–2026).
- Head of Transformation Task Force Bank Mandiri Taspen (2026–sekarang).

Work Experience

- Head of Branch Office, PT TASPEN (Persero) Mataram (2010–2012).
- Head of Branch Office, PT TASPEN (Persero) Denpasar (2012–2015).
- Deputy Head, Main Branch Office, PT TASPEN (Persero) Makassar (2015–2017).
- Head of the Main Branch Office of PT TASPEN (Persero), Semarang (2017–2019).
- Senior Manager of the Membership Division of PT TASPEN (Persero)(2019).
- Senior Vice President, Service and Marketing Division of PT TASPEN (2019–2021).
- Division Head, Pension & Loyalty Management, Bank Mandiri Taspen (2021–2026).
- Head of Transformation Task Force Bank Mandiri Taspen (2026–present).

Dasar Hukum Pengangkatan

Menjabat sebagai Head of Transformation Task Force berdasarkan Surat Keputusan Direksi No. KEP.DIR/062/IV/2026 tanggal 8 April 2026.

Legal Basis of Appointment

Has served as Head of the Transformation Task Force based on the Board of Directors' Decree No. KEP.DIR/062/IV/2026 dated 8 April 2026.



Mohamad Razif

Division Head Productive Loan

Head of Productive Loan Division

Lahir di Jakarta pada tahun 1970.
Usia 55 tahun Per Desember 2025.
Born in Jakarta in 1970.
Age 55 years as of December 2025.

Domisili / Domicile:
Jakarta, Indonesia

Warga negara Indonesia
Indonesian citizen

Riwayat Pendidikan

- Sarjana Ekonomi Akuntansi dari Universitas Sumatera Utara, Medan (1994).
- Magister Manajemen dari Sekolah Tinggi Ilmu Ekonomi Prasetya Mulya, Jakarta (2012).

Educational Background

- Bachelor's Degree in Accounting from Universitas Sumatera Utara, Medan (1994).
- Master's Degree in Management from Sekolah Tinggi Ilmu Ekonomi Prasetya Mulya, Jakarta (2012).

Pengalaman Kerja

- Credit and Trade Risk Manager, Risk Management, PT Bank Niaga (1994–2006).
- Vice President, Citi Commercial Bank, Citibank N.A., Branch of Indonesia (2006–2023).
- Division Head Micro & Retail Business PT Bank Mandiri Taspen (2023–2024).
- Division Head Consumer Business & Recovery PT Bank Mandiri Taspen (2024–2026).
- Division Head Productive Loan PT Bank Mandiri Taspen (2026–sekarang).

Work Experience

- Credit and Trade Risk Manager, Risk Management, PT Bank Niaga (1994–2006).
- Vice President, Citi Commercial Bank, Citibank N.A., Indonesia Branch (2006–2023).
- Head of Micro & Retail Business Division, PT Bank Mandiri Taspen (2023–2024).
- Head of Consumer Business & Recovery Division, PT Bank Mandiri Taspen (2024–2026).
- Head of Productive Loan Division, PT Bank Mandiri Taspen (2026–present).

Dasar Hukum Pengangkatan

Menjabat sebagai Division Head Productive Loan berdasarkan Surat Keputusan Direksi No. KEP.DIR/024/ III/2026 tanggal 9 Maret 2026.

Legal Basis of Appointment

Serves as Division Head of Productive Loan based on Board of Directors Decree No. KEP.DIR/024/III/2026 dated March 9, 2026.



Agus Syaiful Anwar

Division Head Strategic Business Development

Head of Strategic Business Development Division

Lahir di Kudus pada tahun 1985.
Usia 40 tahun Per Desember 2025.
Born in Kudus in 1985.
Age 40 years as of December 2025.

Domisili / Domicile:
Depok, Indonesia

Warga negara Indonesia
Indonesian citizen

Riwayat Pendidikan

Sarjana Teknik Industri Universitas Diponegoro (2008).

Educational Background

Bachelor's Degree in Industrial Engineering from Diponegoro University (2008).

Pengalaman Kerja

- Procurement & Logistics Section Head, PT Triputra Agro Persada (2011–2012)
- ODP Sales & Marketing Supervisor, PT Bank Tabungan Pensiunan Nasional (BTPN) (2012)
- Assistant Manager MIS & Performance Management di PT Bank Tabungan Pensiunan Nasional (BTPN) (2012–2015)
- Data Management Manager di PT PEFINDO Biro Kredit (2015–2017)
- Team Leader, Sales & Portfolio Management, PT Bank Mandiri Taspen (2017)
- Department Head Sales & Portfolio Management, PT Bank Mandiri Taspen (2017–2019)
- Department Head Strategy & Performance Management PT Bank Mandiri Taspen (2019–2024)
- Division Head Strategy Performance Management & Accounting, PT Bank Mandiri Taspen (2024–2026)
- Division Head Strategic Business Development, PT Bank Mandiri Taspen (2026–sekarang)

Work Experience

- Procurement & Logistics Section Head, PT Triputra Agro Persada (2011–2012)
- ODP Sales & Marketing Supervisor, PT Bank Tabungan Pensiunan Nasional Tbk (2012)
- Assistant Manager, MIS & Performance Management, PT Bank Tabungan Pensiunan Nasional Tbk (2012–2015)
- Data Management Manager, PT PEFINDO Biro Kredit (2015–2017)
- Team Leader, Sales & Portfolio Management, PT Bank Mandiri Taspen (2017)
- Department Head, Sales & Portfolio Management, PT Bank Mandiri Taspen (2017–2019)
- Department Head, Strategy & Performance Management, PT Bank Mandiri Taspen (2019–2024)
- Head of Strategy Performance Management & Accounting Division, PT Bank Mandiri Taspen (2024–2026)
- Head of Strategic Business Development Division, PT Bank Mandiri Taspen (2026–present)

Dasar Hukum Pengangkatan

Menjabat sebagai Division Head Strategic Business Development berdasarkan Surat Keputusan Direksi No. KEP.DIR/047/III/2026 tanggal 9 Maret 2026.

Legal Basis of Appointment

Appointed as Division Head of Strategic Business Development based on the Board of Directors Decree No. KEP.DIR/047/III/2026 dated March 9, 2026.



Erlinda Rusda

Division Head Consumer Loan dan Division Head Portfolio Management

Head of Consumer Loan Division and Portfolio Management

Lahir di Padang Panjang pada tahun 1976.
Usia 49 tahun Per Desember 2025.
Born in Padang Panjang in 1976.
Age 49 years as of December 2025.

Domisili / Domicile:
Jakarta, Indonesia

Warga negara Indonesia
Indonesian citizen

Riwayat Pendidikan

Sarjana Manajemen Keuangan dan Perbankan dari Sekolah Tinggi Ilmu Ekonomi Jakarta (2001).

Educational Background

Bachelor's Degree in Financial Management and Banking from Sekolah Tinggi Ilmu Ekonomi Jakarta (2001).

Pengalaman Kerja

- Funding Office PT Bank Tabungan Negara (Persero) Tbk (1999–2015).
- Kepala Cabang Pembantu PT Bank Yudha Bhakti Tbk (2015).
- Kepala Cabang Jakarta PT Bank Mandiri Taspen (2015–2016).
- Distribution Head II PT Bank Mandiri Taspen (2016–2017).
- Distribution Head III PT Bank Mandiri Taspen (2017–2020).
- Distribution Head I PT Bank Mandiri Taspen (2020–2022).
- Division Head Distribution & Portfolio Management PT Bank Mandiri Taspen (2022–2026).
- Division Head Distribution Network Strategic PT Bank Mandiri Taspen (2026).
- Division Head Portfolio Management PT Bank Mandiri Taspen (2026–sekarang)
- Division Head Consumer Loan PT Bank Mandiri Taspen (2026–sekarang)

Work Experience

- Funding Officer at PT Bank Tabungan Negara (Persero) Tbk (1999–2015).
- Sub-Branch Manager at PT Bank Yudha Bhakti Tbk (2015).
- Jakarta Branch Manager at PT Bank Mandiri Taspen (2015–2016).
- Distribution Head II at PT Bank Mandiri Taspen (2016–2017).
- Distribution Head III at PT Bank Mandiri Taspen (2017–2020).
- Distribution Head I at PT Bank Mandiri Taspen (2020–2022).
- Division Head of Distribution & Portfolio Management at PT Bank Mandiri Taspen (2022–2026).
- Division Head of Distribution Network Strategy at PT Bank Mandiri Taspen (2026).
- Head of Portfolio Management Division at PT Bank Mandiri Taspen (2026–present).
- Head of Consumer Loan Division at PT Bank Mandiri Taspen (2026–present).

Dasar Hukum Pengangkatan

Menjabat sebagai Division Head Consumer Loan berdasarkan Surat Keputusan Direksi No. KEP.DIR/067/IV/2026 tanggal 8 April 2026, dan sebagai Division Head Portfolio Management berdasarkan Surat Keputusan Direksi No. KEP.DIR/046/III/2026 tanggal 9 Maret 2026.

Legal Basis of Appointment

Served as Division Head of Consumer Loan based on Board of Directors Decree No. KEP.DIR/067/IV/2026 dated April 8, 2026, and as Division Head of Portfolio Management based on Board of Directors Decree No. KEP.DIR/046/III/2026 dated March 9, 2026.



Hendro Triendarto

Division Head Human Capital
Head of Human Capital Division

Lahir di Yogyakarta pada tahun 1981.
Usia 44 tahun Per Desember 2025.
Born in Yogyakarta in 1981.
Age 44 years as of December 2025.

Domisili / Domicile:
Jakarta, Indonesia

Warga negara Indonesia
Indonesian citizen

Riwayat Pendidikan

- Sarjana Teknologi Hasil Pertanian dari Universitas Gadjah Mada, Yogyakarta (2004).
- Magister Business Innovation dari Monash University Indonesia, Tangerang (2024).

Educational Background

- Bachelor's Degree in Agricultural Product Technology from Universitas Gadjah Mada (2004).
- Master of Business Innovation from Monash University Indonesia, Tangerang (2024).

Pengalaman Kerja

- Pelaksana Mass Banking Group PT Bank Mandiri (Persero) Tbk (2006–2012)
- Staff Development Program PT Bank Mandiri (Persero) Tbk (2012)
- Business Development Officer PT Bank Mandiri (Persero) Tbk (2012–2014)
- SH Regional PT Bank Mandiri (Persero) Tbk (2014–2016)
- TL Budget & Performance Regional PT Bank Mandiri (Persero) Tbk (2016–2019)
- TL Outsourcing Management PT Bank Mandiri (Persero) Tbk (2019–2020)
- Dept Head Outsourcing Operation & Support PT Bank Mandiri (Persero) Tbk (2020–2024).
- Head of Leadership Management PT Bank Mandiri (Persero) Tbk (2024–2025)
- Division Head Human Capital PT Bank Mandiri Taspen (2025–sekarang)

Work Experience

- Mass Banking Group Executor, PT Bank Mandiri (Persero) Tbk (2006–2012).
- Staff Development Program, PT Bank Mandiri (Persero) Tbk (2012).
- Business Development Officer, PT Bank Mandiri (Persero) Tbk (2012–2014).
- SH Regional, PT Bank Mandiri (Persero) Tbk (2014–2016).
- Team Leader Budget & Performance Regional, PT Bank Mandiri (Persero) Tbk (2016–2019).
- Team Leader Outsourcing Management, PT Bank Mandiri (Persero) Tbk (2019–2020).
- Department Head of Outsourcing Operation & Support, PT Bank Mandiri (Persero) Tbk (2020–2024).
- Head of Leadership Management, PT Bank Mandiri (Persero) Tbk (2024–2025).
- Division Head of Human Capital, PT Bank Mandiri Taspen (2025–present).

Dasar Hukum Pengangkatan

Menjabat sebagai Division Head Human Capital berdasarkan Surat Keputusan Direksi No. KEP.DIR/037/III/2026 tanggal 9 Maret 2026.

Legal Basis of Appointment

Has served as Division Head of Human Capital based on the Board of Directors' Decree No. KEP.DIR/037/III/2026 dated 9 March 2026.



Aditya Subiyanto

Division Head Risk Business Control
Head of Risk Business Control Division

Lahir di Bantul pada tahun 1988.
Usia 37 tahun Per Desember 2025.
Born in Bantul in 1988.
Age 37 years as of December 2025.

Domisili / Domicile:
Jakarta, Indonesia

Warga negara Indonesia
Indonesian citizen

Riwayat Pendidikan

Sarjana Ilmu Komputer dari Universitas Udayana, Denpasar (2010).

Educational Background

Bachelor's Degree in Computer Science from Universitas Udayana, Denpasar (2010).

Pengalaman Kerja

- Officer Development Program PT Bank Mandiri (Persero) Tbk (2010).
- Customer Service Officer PT Bank Mandiri (Persero) Tbk Cabang Denpasar Veteran (2010).
- Regional Performance & Budgeting Officer PT Bank Mandiri (Persero) Tbk Regional Office XI Denpasar (2010–2014).
- Business Development Officer PT Bank Mandiri (Persero) Tbk Regional Office XI Denpasar (2014).
- Subsidiary Liaison Manager PT Bank Mandiri (Persero) Tbk Regional Office XI Denpasar (2014–2015).
- Department Head SPM PT Bank Mandiri Taspen (2015–2019).
- Division Head SPM & Accounting PT Bank Mandiri Taspen (2019–2023).
- Division Head Risk Business Business PT Bank Mandiri Taspen (2023–2024).
- Division Head Credit Operation PT Bank Mandiri Taspen (2024–2025)
- Head of Digital Transformation PT Bank Mandiri Taspen (2025).
- Division Head Risk Business Control PT Bank Mandiri Taspen (2025–sekarang).

Work Experience

- Officer Development Program, PT Bank Mandiri (Persero) Tbk (2010).
- Customer Service Officer, PT Bank Mandiri (Persero) Branch Denpasar Veteran (2010).
- Regional Performance & Budgeting Officer, PT Bank Mandiri (Persero) Regional Office XI Denpasar (2010–2014).
- Business Development Officer, Bank Mandiri Regional Office XI Denpasar (2014).
- Subsidiary Liaison Manager, Bank Mandiri Regional XI Denpasar (2014–2015).
- Department Head of SPM, PT Bank Mandiri Taspen (2015–2019).
- Head of SPM & Accounting Division, PT Bank Mandiri Taspen (2019–2023).
- Division Head Risk Business Business PT Bank Mandiri Taspen (2023–2024).
- Division Head Credit Operation PT Bank Mandiri Taspen (2024–2025)
- Head of Digital Transformation PT Bank Mandiri Taspen (2025).
- Head of Risk Business Control Division, PT Bank Mandiri Taspen (2023–present).

Dasar Hukum Pengangkatan

Menjabat sebagai Division Head Risk Business Control berdasarkan Surat Keputusan Direksi No. KEP.DIR/031/III/2026 tanggal 9 Maret 2026.

Legal Basis of Appointment

Has served as Head of Risk Business Control Division based on the Board of Directors' Decree No. KEP.DIR/031/III/2026 dated 9 March 2026.



Sang Ketut Miasa

Division Head Central Operation
Head of Central Operations Division

Lahir di Bangli pada tahun 1978.
Usia 47 tahun Per Desember 2025.
Born in Bangli in 1978.
Age 47 years as of December 2025.

Domisili / Domicile:
Jakarta, Indonesia

Warga negara Indonesia
Indonesian citizen

Riwayat Pendidikan

Sarjana Ekonomi Akuntansi dari Universitas Udayana, Denpasar (2001).

Educational Background

Bachelor's Degree in Accounting from Universitas Udayana, Denpasar (2001).

Pengalaman Kerja

- Staff Akunting di PT Bank Sinar Harapan Bali (2003–2006).
- Kepala Seksi Akunting di PT Bank Sinar Harapan Bali (2006–2010).
- Kepala Bagian Akuntansi di PT Bank Sinar Harapan Bali (2010–2015).
- Division Head SPM & Accounting di Bank Mandiri Taspen (2015–2019).
- Division Head Credit Operation Bank Mandiri Taspen (2019–2025).
- Division Head Central Operation Bank Mandiri Taspen (2025–sekarang).

Work Experience

- Accounting Staff, PT Bank Sinar Harapan Bali (2003–2006).
- Head of Accounting Section, PT Bank Sinar Harapan Bali (2006–2010).
- Head of Accounting Department, PT Bank Sinar Harapan Bali (2010–2015).
- Head of SPM & Accounting Division, Bank Mandiri Taspen (2015–2019).
- Head of Credit Operations Division, Bank Mandiri Taspen (2019–2025).
- Head of Central Operations Division, Bank Mandiri Taspen (2025–present).

Dasar Hukum Pengangkatan

Menjabat sebagai Division Head Central Operation berdasarkan Surat Keputusan Direksi No. KEP.DIR/032/III/2026 tanggal 9 Maret 2026.

Legal Basis of Appointment

Has served as Division Head of Central Operations based on the Board of Directors' Decree No. KEP.DIR/032/III/2026 dated 9 March 2026.



Aris Sunandar

Division Head Credit Operation
Head of Credit Operation Division

Lahir di Jakarta pada tahun 1981.
Usia 44 tahun Per Desember 2025.
Born in Jakarta in 1981.
Age 44 years as of December 2025.

Domisili / Domicile:
Tangerang, Indonesia

Warga negara Indonesia
Indonesian citizen

Riwayat Pendidikan

Sarjana Hukum Perdata Universitas Trisakti, Jakarta (2004).

Educational Background

Bachelor's Degree in Civil Law from Universitas Trisakti, Jakarta (2004).

Pengalaman Kerja

- Kepala Cabang Mikro PT Bank Mandiri (Persero) Tbk Lamongan Sunan Drajat (2004–2015)
- Kepala Kantor Cabang Pembantu Tangerang PT Bank Mandiri Taspen (2015–2016)
- Kepala Kantor Cabang Pembantu Bogor PT Bank Mandiri Taspen (2016)
- Kepala Kantor Cabang Serang PT Bank Mandiri Taspen (2016–2017)
- Operation Head Distribution 2 PT Bank Mandiri Taspen (2017–2019)
- Kepala Kantor Cabang Bekasi PT Bank Mandiri Taspen (2019–2023)
- Kepala Kantor Cabang Semarang PT Bank Mandiri Taspen (2023)
- Distribution Head Distribution 4 PT Bank Mandiri Taspen (2023–2025)
- Division Head Credit Operation PT Bank Mandiri Taspen (2025–sekarang)

Work Experience

- Micro Branch Head, PT Bank Mandiri (Persero) Lamongan Sunan Drajat (2004–2015).
- Sub-Branch Head (KCP) Tangerang, PT Bank Mandiri Taspen (2015–2016).
- Sub-Branch Head (KCP) Bogor, PT Bank Mandiri Taspen (2016).
- Branch Head Serang, PT Bank Mandiri Taspen (2016–2017).
- Operation Head Distribution 2, PT Bank Mandiri Taspen (2017–2019).
- Branch Head Bekasi, PT Bank Mandiri Taspen (2019–2023).
- Branch Head Semarang, PT Bank Mandiri Taspen (2023).
- Distribution Head Distribution 4, PT Bank Mandiri Taspen (2023–2025).
- Division Head of Credit Operation, PT Bank Mandiri Taspen (2025–present).

Dasar Hukum Pengangkatan

Menjabat sebagai Division Head Credit Operation berdasarkan Surat Keputusan Direksi No. KEP.DIR/033/III/2026 tanggal 9 Maret 2026.

Legal Basis of Appointment

Has served as Division Head of Credit Operation based on the Board of Directors' Decree No. KEP.DIR/033/III/2026 dated 9 March 2026.



Lalla Nurlaty Suri

Division Head Treasury & F.I.
Head of Treasury & F.I. Division

Lahir di Jakarta pada tahun 1983.
Usia 42 tahun Per Desember 2025.
Born in Jakarta in 1983.
Age 42 years as of December 2025.

Domisili / Domicile:
Jakarta, Indonesia

Warga negara Indonesia
Indonesian citizen

Riwayat Pendidikan

Sarjana Manajemen dari Universitas Indonesia, Depok (2006).

Educational Background

Bachelor's Degree in Management from Universitas Indonesia, Depok (2006).

Pengalaman Kerja

- Chief Dealer Interest Rate Derivatives PT Bank Mandiri (Persero) Tbk (2016–2018)
- Chief Dealer Money Market PT Bank Mandiri (Persero) Tbk (2018–2021)
- Chief Dealer Bonds Retail PT Bank Mandiri (Persero) Tbk (2021–2025)
- Division Head Treasury PT Bank Mandiri Taspen (2025-sekarang)

Work Experience

- Chief Dealer Interest Rate Derivatives PT Bank Mandiri (Persero) Tbk (2016–2018)
- Chief Dealer Money Market PT Bank Mandiri (Persero) Tbk (2018–2021)
- Chief Dealer Bonds Retail PT Bank Mandiri (Persero) Tbk (2021–2025)
- Head of Treasury Division PT Bank Mandiri Taspen (2025-present)

Dasar Hukum Pengangkatan

Menjabat sebagai Division Head Treasury & F.I. berdasarkan Surat Keputusan Direksi No. KEP.DIR/027/III/2026 tanggal 9 Maret 2026.

Legal Basis of Appointment

Serves as Division Head of Treasury & F.I. based on Board of Directors Decree No. KEP.DIR/027/III/2026 dated March 9, 2026.



Susi Melinda Panggabean

Division Head Funding & Investment Product
Head of Funding and Investment Products Division

Lahir di Pematangsiantar pada tahun 1979.
Usia 46 tahun Per Desember 2025.
Born in Pematangsiantar in 1979.
Age 46 years as of December 2025.

Domisili / Domicile:
Jakarta, Indonesia

Warga negara Indonesia
Indonesian citizen

Riwayat Pendidikan

Sarjana Akuntansi dari Universitas Katolik Santo Thomas Sumatera Utara, Medan (2001).

Educational Background

Bachelor's Degree in Accounting from Santo Thomas Catholic University, North Sumatra, Medan (2001).

Pengalaman Kerja

- Teller PT Bank Mandiri (Persero) Tbk (2002–2003)
- Junior Teller Jakarta Bintaro Jaya PT Bank Mandiri (Persero) Tbk (2003–2005)
- Customer Service Representative PT Bank Mandiri (Persero) Tbk (2005–2011)
- Staff Development Program PT Bank Mandiri (Persero) Tbk (2011)
- Priority Banking Officer PT Bank Mandiri (Persero) Tbk Jakarta Selatan (2011–2015)
- Cash Outlet Manager PT Bank Mandiri (Persero) Tbk Jakarta Selatan (2015–2016)
- Branch Manager PT Bank Mandiri (Persero) Tbk Telkom Landmark Tower (2016–2025)
- Division Head Funding & Investment Product PT Bank Mandiri Taspen (2025–sekarang)

Work Experience

- Teller, PT Bank Mandiri (Persero) Tbk (2002–2003).
- Junior Teller, Jakarta Bintaro Jaya, PT Bank Mandiri (Persero) Tbk (2003–2005).
- Customer Service Representative, PT Bank Mandiri (Persero) Tbk (2005–2011).
- Staff Development Program, PT Bank Mandiri (Persero) Tbk (2011).
- Priority Banking Officer, PT Bank Mandiri (Persero) Tbk South Jakarta (2011–2015).
- Cash Outlet Manager, PT Bank Mandiri (Persero) Tbk South Jakarta (2015–2016).
- Branch Manager, PT Bank Mandiri (Persero) Tbk Telkom Landmark Tower (2016–2025).
- Head of Funding & Investment Product Division, PT Bank Mandiri Taspen (2025-present).

Dasar Hukum Pengangkatan

Menjabat sebagai Division Head Funding & Investment Product yang ditetapkan dalam Surat Keputusan Direksi No. KEP.DIR/025/III/2026 tanggal 9 Maret 2026.

Legal Basis of Appointment

Served as Head of Funding & Investment Product Division as stipulated in the Board of Directors Decree No. KEP.DIR/025/III/2026 dated March 9, 2026.



Hendi Hadianto

Division Head Information Technology Planning & Development

Head of Information Technology Planning & Development Division

Lahir di Jakarta pada tahun 1975.

Usia 50 tahun Per Desember 2025.

Born in Jakarta in 1975.

Age 50 years as of December 2025.

Domisili / Domicile:

Jakarta, Indonesia

Warga negara Indonesia

Indonesian citizen

Riwayat Pendidikan

Sarjana Manajemen Informatika dari Universitas Gunadarma, Depok (1997).

Educational Background

Bachelor's Degree in Information Management from Universitas Gunadarma, Depok (1997).

Pengalaman Kerja

- PS Branch Delivery Service PT Bank Mandiri (Persero) Tbk (2003–2024).
- Temporary Assignment Officer PT Bank Mandiri (Persero) Tbk (2004–2005).
- TA IT Transactional Solution PT Bank Mandiri (Persero) Tbk (2005–2007).
- TS IT CASH Management Host O Host Sols PT Bank Mandiri (Persero) Tbk (2007–2008).
- TTL IT Cash Management Host O Host Sols PT Bank Mandiri (Persero) Tbk (2008–2012).
- TL Enterprise Service Bus PT Bank Mandiri (Persero) Tbk (2012–2015).
- DH IT Integration Projects PT Bank Mandiri (Persero) Tbk (2015–2018).
- DH Integration Development PT Bank Mandiri (Persero) Tbk (2018–2020).
- Dept Head IT Core Banking System PT Bank Mandiri (Persero) Tbk (2020–2021).
- Solution Analyst PT Bank Mandiri (Persero) Tbk (2021–2022).
- Solution Architect PT Bank Mandiri (Persero) Tbk (2022).
- Division Head IT Planning & Development PT Bank Mandiri Taspen (2022–sekarang).

Work Experience

- PS Branch Delivery Service, PT Bank Mandiri (Persero) Tbk (2003–2024).
- Temporary Assignment Officer, PT Bank Mandiri (Persero) Tbk (2004–2005).
- TA & IT Transactional Solutions, PT Bank Mandiri (Persero) Tbk (2005–2007).
- TS IT Cash Management Host-to-Host Solutions, PT Bank Mandiri (Persero) Tbk (2007–2008).
- TTL IT Cash Management Host-to-Host Solutions, PT Bank Mandiri (Persero) Tbk (2008–2012).
- Team Leader, Enterprise Service Bus, PT Bank Mandiri (Persero) Tbk (2012–2015).
- Department Head, IT Integration Projects, PT Bank Mandiri (Persero) Tbk (2015–2018).
- Department Head, Integration Development, PT Bank Mandiri (Persero) Tbk (2018–2020).
- Department Head, IT Core Banking System, PT Bank Mandiri (Persero) Tbk (2020–2021).
- Solution Analyst PT Bank Mandiri (Persero) Tbk (2021–2022).
- Solution Architect PT Bank Mandiri (Persero) Tbk (2022).
- Head of IT Planning & Development Division, PT Bank Mandiri Taspen (2022–present).

Dasar Hukum Pengangkatan

Menjabat sebagai Division Head Information Technology Planning & Development berdasarkan Surat Keputusan Direksi No. KEP.DIR/041/III/2026 tanggal 9 Maret 2026.

Legal Basis of Appointment

Serves as Division Head of Information Technology Planning & Development based on Board of Directors Decree No. KEP.DIR/041/III/2026 dated March 9, 2026.



Fajar M. S. Sukmono

Division Head Information Technology Operations

Head of Information Technology Operations Division

Lahir di Jakarta pada tahun 1972.
Usia 53 tahun Per Desember 2025.
Born in Jakarta in 1972.
Age 53 years as of December 2025.

Domisili / Domicile:
Tangerang Selatan/
South Tangerang,
Indonesia

Warga negara Indonesia
Indonesian citizen

Riwayat Pendidikan

- Sarjana Ekonomi Universitas Diponegoro, Semarang (1995).
- Magister Management Universitas Gadjah Mada, Yogyakarta (2009).

Educational Background

- Bachelor's Degree in Economics from Universitas Diponegoro, Semarang (1995).
- Master's Degree in Management from Universitas Gadjah Mada, Yogyakarta (2009).

Pengalaman Kerja

- Kepala Bagian Kredit Cabang Biak PT Bank Ekspor Impor Indonesia (Persero) (1997–1999)
- Officer IT Retail Banking Service Delivery PT Bank Mandiri (Persero) Tbk (1999–2001)
- Professional Staff IT Retail Banking Solution PT Bank Mandiri (Persero) Tbk (2001–2003)
- Senior Professional Staff IT Retail Business Solution PT Bank Mandiri (Persero) Tbk (2003)
- Senior PS Asset Product IT eMAS Project Roll Out PT Bank Mandiri (Persero) Tbk (2003–2004)
- Senior PS enhancement Project Asset IT eMAS Application Development PT Bank Mandiri (Persero) Tbk (2003–2005)
- Technical Assistant IT Asset Product Solution PT Bank Mandiri (Persero) Tbk (2005–2007)
- Technical Team Leader IT Asset Product Solution PT Bank Mandiri (Persero) Tbk (2007–2012)
- Team Leader Lending, Credit, & Debit Card Services IT Retail Core Banking Application Services PT Bank Mandiri (Persero) Tbk (2012–2014)
- Team Leader Deposit & Investment Services IT Retail Core Banking Application Services PT Bank Mandiri (Persero) Tbk (2014–2015)
- Senior Project Manager IT Application Development PT Bank Mandiri (Persero) Tbk (2015–2016)
- Team Leader Test Environment IT Application Support PT Bank Mandiri (Persero) Tbk (2016–2017)
- Team Leader Agile Testing IT Application Support PT Bank Mandiri (Persero) Tbk (2017–2018)
- Team Leader User Acceptance Test IT Application Support PT Bank Mandiri (Persero) Tbk (2018)
- Department Head Performance Improvement & QA Retail Credit Center PT Bank Mandiri (Persero) Tbk (2018–2019)
- Business Process Reengineering Project Head Retail Credit Center PT Bank Mandiri (Persero) Tbk (2019–2021)
- Department Head Credit Card Retail Credit Center PT Bank Mandiri (Persero) Tbk (2021–2023)
- Division Head IT Operations PT Bank Mandiri Taspen (2023–sekarang)

Work Experience

- Head of Credit Section, Biak Branch at PT Bank Ekspor Impor Indonesia (Persero) (1997–1999).
- IT Retail Banking Service Delivery Officer at PT Bank Mandiri (Persero) Tbk (1999–2001).
- Professional Staff, IT Retail Banking Solution at PT Bank Mandiri (Persero) Tbk (2001–2003).
- Senior Professional Staff, IT Retail Business Solution at PT Bank Mandiri (Persero) Tbk (2003).
- Senior Professional Staff, Asset Product IT eMAS Project Roll Out at PT Bank Mandiri (Persero) Tbk (2003–2004).
- Senior Professional Staff, Enhancement Project Asset IT eMAS Application Development at PT Bank Mandiri (Persero) Tbk (2003–2005).
- Technical Assistant, IT Asset Product Solution at PT Bank Mandiri (Persero) Tbk (2005–2007).
- Technical Team Leader, IT Asset Product Solution at PT Bank Mandiri (Persero) Tbk (2007–2012).
- Team Leader, Lending, Credit, & Debit Card Services, IT Retail Core Banking Application Services at PT Bank Mandiri (Persero) Tbk (2012–2014).
- Team Leader, Deposit & Investment Services, IT Retail Core Banking Application Services at PT Bank Mandiri (Persero) Tbk (2014–2015).
- Senior Project Manager, IT Application Development at PT Bank Mandiri (Persero) Tbk (2015–2016).
- Team Leader, Test Environment, IT Application Support at PT Bank Mandiri (Persero) Tbk (2016–2017).
- Team Leader, Agile Testing, IT Application Support at PT Bank Mandiri (Persero) Tbk (2017–2018).
- Team Leader, User Acceptance Test, IT Application Support at PT Bank Mandiri (Persero) Tbk (2018).
- Department Head, Performance Improvement & QA, Retail Credit Center at PT Bank Mandiri (Persero) Tbk (2018–2019).
- Business Process Reengineering Project Head, Retail Credit Center at PT Bank Mandiri (Persero) Tbk (2019–2021).
- Department Head, Credit Card, Retail Credit Center at PT Bank Mandiri (Persero) Tbk (2021–2023).
- Head of IT Operations Division at PT Bank Mandiri Taspen (2023–present).

Dasar Hukum Pengangkatan

Menjabat sebagai Division Head Information Technology Operations berdasarkan Surat Keputusan Direksi No. KEP.DIR/040/III/2026 tanggal 9 Maret 2026.

Legal Basis of Appointment

Serves as Division Head of Information Technology Operations based on Board of Directors Decree No. KEP.DIR/040/III/2026 dated March 9, 2026.



Purnama Sulfa Syukur

Division Head CISO (Chief Information Security Officer)

Head of CISO (Chief Information Security Officer) Division

Lahir di Jakarta pada tahun 1981.
Usia 44 tahun Per Desember 2025.
Born in Jakarta in 1981.
Age 44 years as of December 2025.

Domisili / Domicile:
Jakarta, Indonesia

Warga negara Indonesia
Indonesian citizen

Riwayat Pendidikan

- Sarjana Sistem Informasi dari Sekolah Tinggi Manajemen Informatika dan Komputer Perbanas, Jakarta (1999).
- Magister Data Science dari Monash University Indonesia, Tangerang (2024).

Educational Background

- Bachelor's Degree in Information Systems from Perbanas Institute (STIMIK Perbanas), Jakarta (1999).
- Master's Degree in Data Science from Monash University Indonesia, Tangerang (2024).

Pengalaman Kerja

- Pelaksana Electronic Channel Banking PT Bank Mandiri (Persero) Tbk (2004–2008).
- Manager IT ATM & Self Service PT Bank Mandiri (Persero) Tbk (2008–2012).
- Team Leader Security Access Control PT Bank Mandiri (Persero) Tbk (2012–2018).
- Team Leader Security Operations Center PT Bank Mandiri (Persero) Tbk (2018–2019).
- Department Head Security Operations PT Bank Mandiri (Persero) Tbk (2019–2021).
- Department Head Security Services PT Bank Mandiri (Persero) Tbk (2021–2022).
- IT Audit Specialist PT Bank Mandiri (Persero) Tbk (2023).
- Division Head of Chief Information Security Officer (CISO) PT Bank Mandiri Taspen (2023–sekarang).

Work Experience

- Electronic Channel Banking Officer, PT Bank Mandiri (Persero) Tbk (2004–2008).
- Manager, IT ATM & Self Service, PT Bank Mandiri (Persero) Tbk (2008–2012).
- Team Leader, Security Access Control, PT Bank Mandiri (Persero) Tbk (2012–2018).
- Team Leader, Security Operations Center, PT Bank Mandiri (Persero) Tbk (2018–2019).
- Department Head, Security Operations, PT Bank Mandiri (Persero) Tbk (2019–2021).
- Department Head, Security Services, PT Bank Mandiri (Persero) Tbk (2021–2022).
- IT Audit Specialist, PT Bank Mandiri (Persero) Tbk (2023).
- Head of Chief Information Security Officer (CISO) Division, PT Bank Mandiri Taspen (2023–present).

Dasar Hukum Pengangkatan

Menjabat sebagai Division Head Chief Information Security Officer (CISO) berdasarkan Surat Keputusan Direksi No. KEP.DIR/038/III/2026 tanggal 9 Maret 2026.

Legal Basis of Appointment

Serves as Division Head of Chief Information Security Officer (CISO) based on Board of Directors Decree No. KEP.DIR/038/III/2026 dated March 9, 2026.



Argi Ginanjar

Pj. Division Head Strategy & Performance Management

Acting Head of Strategy & Performance Management Division

Lahir di Bandung pada tahun 1985.
Usia 40 tahun Per Desember 2025.
Born in Bandung in 1985.
Age 40 years as of December 2025.

Domisili / Domicile:
Jakarta, Indonesia

Warga negara Indonesia
Indonesian citizen

Riwayat Pendidikan

- Sarjana Ekonomi dari Universitas Widyatama, Bandung (2008).
- Magister Manajemen dari Universitas Indonesia, Depok (2025).

Educational Background

- Bachelor's Degree in Economics from Universitas Widyatama (2008).
- Master of Management from Universitas Indonesia (2025).

Pengalaman Kerja

- Customer Service Office PT Bank Mandiri (Persero) Tbk (2013–2014)
- Service Quality Officer PT Bank Mandiri (Persero) Tbk (2014–2016)
- Merchant Relationship Officer PT Bank Mandiri (Persero) Tbk (2016–2017)
- Branch Office Cash Outlet Manager PT Bank Mandiri (Persero) Tbk (2017–2018)
- Branch Operations Manager PT Bank Mandiri (Persero) Tbk (2018)
- Branch Sales Manager PT Bank Mandiri (Persero) Tbk (2018–2019)
- Sub-branch Office Manager PT Bank Mandiri (Persero) Tbk (2019–2020)
- Project Manager Unit Learning, Service & Culture PT Bank Mandiri Taspen (2020–2021)
- Department Head Culture Environment PT Bank Mandiri Taspen (2021–2023)
- Department Head Product & Program Funding PT Bank Mandiri Taspen (2023–2024)
- Department Head Employee Experience PT Bank Mandiri Taspen (2024)
- Department Head Service Quality & Continuous Improvement PT Bank Mandiri Taspen (2024–2026)
- Department Head Quality Assurance PT Bank Mandiri Taspen (2026)
- Pj. Division Head Strategy & Performance Management PT Bank Mandiri Taspen (2026–sekarang)

Work Experience

- Customer Service Officer at PT Bank Mandiri (Persero) Tbk (2013–2014).
- Service Quality Officer at PT Bank Mandiri (Persero) Tbk (2014–2016).
- Merchant Relationship Officer at PT Bank Mandiri (Persero) Tbk (2016–2017).
- Cash Outlet Manager, Branch Office at PT Bank Mandiri (Persero) Tbk (2017–2018).
- Branch Operations Manager at PT Bank Mandiri (Persero) Tbk (2018).
- Branch Sales Manager at PT Bank Mandiri (Persero) Tbk (2018–2019).
- Sub-Branch Office Manager at PT Bank Mandiri (Persero) Tbk (2019–2020).
- Project Manager, Learning, Service & Culture Unit at PT Bank Mandiri Taspen (2020–2021).
- Department Head of Culture Environment at PT Bank Mandiri Taspen (2021–2023).
- Department Head of Product & Program Funding at PT Bank Mandiri Taspen (2023–2024).
- Department Head of Employee Experience at PT Bank Mandiri Taspen (2024).
- Department Head of Service Quality & Continuous Improvement at PT Bank Mandiri Taspen (2024–2026).
- Department Head of Quality Assurance at PT Bank Mandiri Taspen (2026).
- Acting Head of Strategy & Performance Management Division at PT Bank Mandiri Taspen (2026–present).

Dasar Hukum Pengangkatan

Menjabat sebagai Pj. Division Head Strategy & Performance Management berdasarkan Surat Keputusan Direksi No. KEP.DIR/069/IV/2026 tanggal 8 April 2026.

Legal Basis of Appointment

Has served as Acting Division Head of Strategy & Performance Management based on the Board of Directors' Decree No. KEP.DIR/069/IV/2026 dated 8 April 2026.



Mochammad Azis Yusup

Division Head Pension & Business Management

Head of Pension & Business Management Division

Lahir di Yogyakarta pada tahun 1968.
Usia 57 tahun Per Desember 2025.

Born in Yogyakarta in 1968.
Age 57 years as of December 2025.

Domisili / Domicile:
Jakarta, Indonesia

Warga negara Indonesia
Indonesian citizen

Riwayat Pendidikan

- Sarjana Administrasi Negara dari Universitas Jenderal Soedirman, Purwokerto (1993).
- Magister Manajemen Bisnis Institut Pertanian Bogor, Bogor (2010).

Educational Background

- Bachelor's Degree in Public Administration from Universitas Jenderal Soedirman, Purwokerto (1993).
- Master's Degree in Business Management, Bogor Agricultural University, Bogor (2010).

Pengalaman Kerja

- Staff Personalia, PT Adhi Karya (1993–1994)
- Manager Kerjasama Bisnis, Divisi Strategi Kemitraan Konsumer Wilayah 1 Jakarta PT Bank Bukopin Tbk (1994–2018).
- Division Head Pension Business PT Bank Mandiri Taspen (2018–2026).
- Division Head Consumer Loan PT Bank Mandiri Taspen (2026).
- Division Head Pension & Business Management PT Bank Mandiri Taspen (2026–sekarang).

Work Experience

- Personnel Staff at PT Adhi Karya (1993–1994).
- Business Cooperation Manager, Consumer Partnership Strategy Division Region 1 Jakarta at PT Bank Bukopin Tbk (1994–2018).
- Division Head of Pension Business at PT Bank Mandiri Taspen (2018–2026).
- Division Head of Consumer Loan at PT Bank Mandiri Taspen (2026).
- Head of Pension & Business Management Division at PT Bank Mandiri Taspen (2026–present).

Dasar Hukum Pengangkatan

Menjabat sebagai Division Head Pension & Business Management berdasarkan Surat Keputusan Direksi No. KEP.DIR/061/IV/2026 tanggal 8 April 2026.

Legal Basis of Appointment

Has served as Division Head of Pension & Business Management based on the Board of Directors' Decree No. KEP.DIR/061/IV/2026 dated 8 April 2026.



Pangrukti Kisbandini

Division Head Digital Banking Operation

Head of Digital Banking Operations Division

Lahir di Banjarnegara pada tahun 1981.
Usia 44 tahun Per Desember 2025.

Born in Banjarnegara in 1981.
Age 44 years as of December 2025.

Domisili / Domicile:
Jakarta, Indonesia

Warga negara Indonesia
Indonesian citizen

Riwayat Pendidikan

Sarjana Teknik Industri dari Universitas Indonesia, Depok (2003).

Educational Background

Bachelor's Degree in Industrial Engineering from Universitas Indonesia, Depok (2003).

Pengalaman Kerja

- Officer Development Program Batch XVII PT Bank Mandiri (Persero) Tbk (2004–2005).
- Customer Service Officer Area Pekanbaru PT Bank Mandiri (Persero) Tbk (2005–2007).
- Product Manager ATM & Other Services PT Bank Mandiri (Persero) Tbk (2007–2008).
- Product Manager Mandiri Tabungan Rencana PT Bank Mandiri (Persero) Tbk (2008–2009).
- Product Manager Mandiri Tabungan Bisnis PT Bank Mandiri (Persero) Tbk (2010–2011).
- Product Manager Mandiri Tabungan Reguler PT Bank Mandiri (Persero) Tbk (2012–2014).
- Team Leader System Development & Integration - PT Bank Mandiri (Persero) Tbk (2015–2016).
- Department Head Digital Solutions PT Bank Mandiri Taspen (2019–2023).
- Division Head Digital & Strategy Business Banking Development PT Bank Mandiri Taspen (2023).
- Division Head Digital Banking Product PT Bank Mandiri Taspen (2023–2026).
- Division Head Digital Banking Operation PT Bank Mandiri Taspen (2026–sekarang).

Work Experience

- Officer Development Program Batch XVII, PT Bank Mandiri (Persero) Tbk (2004–2005).
- Customer Service Officer, Pekanbaru Area, PT Bank Mandiri (Persero) Tbk (2005–2007).
- Product Manager, ATM & Other Services, PT Bank Mandiri (Persero) Tbk (2007–2008).
- Product Manager, Mandiri Tabungan Rencana, PT Bank Mandiri (Persero) Tbk (2008–2009).
- Product Manager, Mandiri Tabungan Bisnis, PT Bank Mandiri (Persero) Tbk (2010–2011).
- Product Manager, Mandiri Tabungan Reguler, PT Bank Mandiri (Persero) Tbk (2012–2014).
- Team Leader, System Development & Integration, PT Bank Mandiri (Persero) Tbk (2015–2016).
- Head of Department, Digital Solutions, PT Bank Mandiri Taspen (2019–2023).
- Head of Digital & Strategy Business Banking Development, PT Bank Mandiri Taspen (2023).
- Head of Division, Digital Banking Product, PT Bank Mandiri Taspen (2023–2026).
- Head of Division, Digital Banking Operations, PT Bank Mandiri Taspen (2026–present).

Dasar Hukum Pengangkatan

Menjabat sebagai Division Head Digital Banking Operation berdasarkan Surat Keputusan Direksi No. KEP.DIR/039/III/2026 tanggal 9 Maret 2026.

Legal Basis of Appointment

Has served as Division Head of Digital Banking Operation based on the Board of Directors' Decree No. KEP.DIR/039/III/2026 dated 9 March 2026.



Sangkot Parangin Angin

Division Head Strategic Procurement & Asset Management
Head of Strategic Procurement & Asset Management Division

Lahir di Medan pada tahun 1984.
Usia 41 tahun Per Desember 2025.
Born in Medan in 1984.
Age 41 years as of December 2025.

Domisili / Domicile:
Bogor, Indonesia

Warga negara Indonesia
Indonesian citizen

Riwayat Pendidikan

Sarjana Ekonomi Akuntansi dari Universitas Islam Sumatera Utara, Medan (2008).

Educational Background

Bachelor's Degree in Accounting from Universitas Islam Sumatera Utara, Medan (2008).

Pengalaman Kerja

- Account Officer PT Bank Rakyat Indonesia (Persero) Tbk (2008–2012).
- Auditor Internal PT Bank Syariah Mandiri Tbk (2012–2017).
- Departemen Head Auditor Internal PT Bank Mandiri Taspen (2017–2024).
- Division Head Procurement & Asset Management PT Bank Mandiri Taspen (2024–2026).
- Division Head Strategic Procurement & Asset Management PT Bank Mandiri Taspen (2026–sekarang).

Work Experience

- Account Officer, PT Bank Rakyat Indonesia (Persero) Tbk (2008–2012).
- Internal Auditor, PT Bank Syariah Mandiri Tbk (2012–2017).
- Head of Internal Audit Department at PT Bank Mandiri Taspen (2017–2024).
- Head of Procurement & Asset Management Division, Bank Mandiri Taspen (2024–2026).
- Head of Strategic Procurement & Asset Management Division, PT Bank Mandiri Taspen (2026–present).

Dasar Hukum Pengangkatan

Menjabat sebagai Division Head Strategic Procurement & Asset Management berdasarkan Surat Keputusan Direksi No. KEP.DIR/035/III/2026 tanggal 9 Maret 2026.

Legal Basis of Appointment

Serves as Division Head of Strategic Procurement & Asset Management based on Board of Directors Decree No. KEP.DIR/035/III/2026 dated March 9, 2026.



Harsono Rudi Firnadi

Head of Transformation Task Force
Head of Transformation Task Force

Lahir di Pasuruan pada tahun 1967.
Usia 58 tahun Per Desember 2025.
Born in Pasuruan in 1967.
Age 58 years as of December 2025.

Domisili / Domicile:
Jakarta, Indonesia

Warga negara Indonesia
Indonesian citizen

Riwayat Pendidikan

- Sarjana Akuntansi dari Sekolah Tinggi Ilmu Ekonomi Malangkecewara, Malang (1990).
- Magister Akuntansi dari Universitas Airlangga, Surabaya (2006).

Educational Background

- Bachelor's Degree in Accounting from STIE Malangkecewara, Malang (1990).
- Master's Degree in Accounting from Universitas Airlangga, Surabaya (2006).

Pengalaman Kerja

- Manager PT Bank Mandiri (Persero) Tbk (2003–2007).
- Senior Manager PT Bank Mandiri (Persero) Tbk (2008–2012).
- Asisten Vice President PT Bank Mandiri (Persero) Tbk (2012–2015).
- Vice President PT Bank Mandiri (Persero) Tbk (2015–2020).
- Senior Vice President Retail Credit Operations Group PT Bank Mandiri (Persero) Tbk (2020–2024).
- Division Head Operational Excellence & Customer Experience PT Bank Mandiri Taspen (2024–2026).
- Division Head Operational & Service Excellence PT Bank Mandiri Taspen (2026).
- Head of Transformation Task Force (2026–sekarang)

Work Experience

- Manager, PT Bank Mandiri (Persero) Tbk (2003–2007)
- Senior Manager, PT Bank Mandiri (Persero) Tbk (2008–2012)
- Assistant Vice President, PT Bank Mandiri (Persero) Tbk (2012–2015)
- Vice President, PT Bank Mandiri (Persero) Tbk (2015–2020)
- Senior Vice President Retail Credit Operations Group, PT Bank Mandiri (Persero) Tbk (2020–2024)
- Division Head of Operational Excellence & Customer Experience, PT Bank Mandiri Taspen (2024–2026)
- Division Head of Operational & Service Excellence, PT Bank Mandiri Taspen (2026)
- Head of Transformation Task Force (2026–present)

Dasar Hukum Pengangkatan

Menjabat sebagai Head of Transformation Task Force berdasarkan Surat Keputusan Direksi No. KEP.DIR/068/IV/2026 tanggal 8 April 2026

Legal Basis of Appointment

Has served as Head of the Transformation Task Force based on the Board of Directors' Decree No. KEP.DIR/068/IV/2026 dated 8 April 2026.



Anggraini Kusumojati

Pj. Division Head Accounting

Acting Head of Accounting Division

Lahir di Jakarta pada tahun 1985.
Usia 40 tahun Per Desember 2025.

Born in Jakarta in 1985.
Age 40 years as of December 2025.

Domisili / Domicile:
Jakarta, Indonesia

Warga negara Indonesia
Indonesian citizen

Riwayat Pendidikan

- Diploma Akuntansi Perpajakan dari Sekolah Tinggi Akutansi Negara, Tangerang Selatan (2006)
- Sarjana Akuntansi dari Universitas Gadjah Mada, Yogyakarta (2008)
- Magister Management dari Universitas Gadjah Mada, Yogyakarta (2020)

Educational Background

- Diploma in Tax Accounting from Sekolah Tinggi Akutansi Negara, South Tangerang (2006).
- Bachelor's Degree in Accounting from Universitas Gadjah Mada, Yogyakarta (2008).
- Master's Degree in Management from Universitas Gadjah Mada, Yogyakarta (2020).

Pengalaman Kerja

- Junior Associate, Joewono Effendi Lukman Tax Advisory (2008–2009).
- Officer Development Program (Batch 42) PT Bank Mandiri (Persero) Tbk (2009).
- Team Leader Accounting Policy & GL Maintenance PT Bank Mandiri (Persero) Tbk (2010–2017).
- Department Head Sistem Akuntansi dan Pelaporan PT Bank DKI (2017–2020).
- Department Head Accounting Policy & Reg Reporting PT Bank Mandiri Taspen (2020–2026).
- Pj. Division Head Accounting PT Bank Mandiri Taspen (2026–sekarang)

Work Experience

- Junior Associate at Joewono Effendi Lukman Tax Advisory (2008–2009).
- Officer Development Program (Batch 42) at PT Bank Mandiri (Persero) Tbk (2009).
- Team Leader, Accounting Policy & GL Maintenance at PT Bank Mandiri (Persero) Tbk (2010–2017).
- Department Head of Accounting System and Reporting at PT Bank DKI (2017–2020).
- Department Head of Accounting Policy & Regulatory Reporting at PT Bank Mandiri Taspen (2020–2026).
- Acting Head of Accounting Division at PT Bank Mandiri Taspen (2026–present).

Dasar Hukum Pengangkatan

Menjabat sebagai Pj. Division Head Accounting sejak 9 Maret 2026 berdasarkan Surat Keputusan Penetapan Jabatan No. KEP.DIR/048/III/2026 tanggal 09 Maret 2026.

Legal Basis of Appointment

Serves as Acting Division Head of Accounting since March 9, 2026, based on Appointment Decree No. KEP.DIR/048/III/2026 dated March 9, 2026.



Tiara Mayasari

Pj. Division Head Distribution Network Strategic

Acting Head of Distribution Network Strategic Division

Lahir di Bandar Lampung pada tahun 1986.
Usia 39 tahun Per Desember 2025.

Born in Bandar Lampung in 1986.
Age 39 years as of December 2025.

Domisili / Domicile:
Bandar Lampung,
Indonesia

Warga negara Indonesia
Indonesian citizen

Riwayat Pendidikan

Sarjana Hukum dari Universitas Lampung, Bandar Lampung (2008).

Educational Background

Bachelor's Degree in Law from Universitas Lampung, Bandar Lampung (2008).

Pengalaman Kerja

- Kepala Kantor Cabang Palembang PT Bank Mandiri Taspen (2015–2016)
- Kepala Kantor Cabang Jakarta PT Bank Mandiri Taspen (2016–2018)
- Project Manager RBC PT Bank Mandiri Taspen (2018–2019)
- Department Head Support & Policy PT Bank Mandiri Taspen (2019)
- Department Head Fee Base & Insurance PT Bank Mandiri Taspen (2019–2021)
- Department Head Insurance PT Bank Mandiri Taspen (2021–2022)
- Distribution Head Distribution 1 PT Bank Mandiri Taspen (2022–2024)
- Distribution Head Distribution 2 PT Bank Mandiri Taspen (2022–2026)
- Pj. Division Head Distribution Network Strategic PT Bank Mandiri Taspen (2026–sekarang)

Work Experience

- Branch Manager, Palembang Branch at PT Bank Mandiri Taspen (2015–2016).
- Branch Manager, Jakarta Branch at PT Bank Mandiri Taspen (2016–2018).
- Project Manager, RBC at PT Bank Mandiri Taspen (2018–2019).
- Department Head of Support & Policy at PT Bank Mandiri Taspen (2019).
- Department Head of Fee-Based & Insurance at PT Bank Mandiri Taspen (2019–2021).
- Department Head of Insurance at PT Bank Mandiri Taspen (2021–2022).
- Distribution Head, Distribution 1 at PT Bank Mandiri Taspen (2022–2024).
- Distribution Head, Distribution 2 at PT Bank Mandiri Taspen (2022–2026).
- Acting Head of Distribution Network Strategic Division at PT Bank Mandiri Taspen (2026–present).

Dasar Hukum Pengangkatan

Menjabat sebagai Pj. Division Head Distribution Network Strategic berdasarkan Surat Keputusan Direksi No. KEP.DIR/064/IV/2026 tanggal 8 April 2026.

Legal Basis of Appointment

Serves as Acting Division Head of Distribution Network Strategic based on Board of Directors Decree No. KEP.DIR/064/IV/2026 dated April 8, 2026.



Pande Putu Rambian

Pj. Division Head Operational & Service Excellence

Acting Head of Operational & Service Excellence Division

Lahir di Denpasar pada tahun 1988.
Usia 37 tahun Per Desember 2025.

Born in Denpasar in 1988.
Age 37 years as of December 2025.

Domisili / Domicile:
Jakarta, Indonesia

Warga negara Indonesia
Indonesian citizen

Riwayat Pendidikan

Sarjana Akuntansi dari Universitas Hindu Indonesia, Denpasar (2012).

Educational Background

Bachelor's Degree in Accounting from Universitas Hindu Indonesia, Denpasar (2012).

Pengalaman Kerja

- Collection Officer Kantor Cabang Tabanan PT Bank Sinar Harapan Bali (2009–2010)
- Account Officer Kantor Cabang Tabanan PT Bank Sinar Harapan Bali (2010)
- Account Officer Kantor Cabang Pembantu Mengwi PT Bank Sinar Harapan Bali (2010–2011)
- Koordinator AO Pasar Kantor Cabang Pembantu Mengwi PT Bank Sinar Harapan Bali (2011)
- Staff Development Program 1 PT Bank Sinar Harapan Bali (2011)
- Kepala Kantor Cabang Surabaya PT Bank Sinar Harapan Bali (2011–2014)
- Retail Manager Kantor Cabang Karangasem PT Bank Sinar Harapan Bali (2014–2015)
- Kepala Kantor Cabang Makassar PT Bank Mandiri Taspen (2015–2018)
- Kepala Kantor Cabang Surabaya PT Bank Mandiri Taspen (2018–2020)
- Kepala Kantor Cabang Semarang PT Bank Mandiri Taspen (2020–2021)
- Department Head Office of the Board PT Bank Mandiri Taspen (2021–2022)
- Distribution Head Distribution 2 PT Bank Mandiri Taspen (2022–2023)
- Distribution Head Distribution 3 PT Bank Mandiri Taspen (2023–2025)
- Distribution Head Distribution 6 PT Bank Mandiri Taspen (2025–2026)
- Pj. Division Head Operational & Service Excellence PT Bank Mandiri Taspen (2026–sekarang)

Work Experience

- Collection Officer, Tabanan Branch, PT Bank Sinar Harapan Bali (2009–2010).
- Account Officer, Tabanan Branch, PT Bank Sinar Harapan Bali (2010).
- Account Officer, Mengwi Sub-Branch, PT Bank Sinar Harapan Bali (2010–2011).
- Market AO Coordinator, Mengwi Sub-Branch, PT Bank Sinar Harapan Bali (2011).
- Staff Development Program 1, PT Bank Sinar Harapan Bali (2011).
- Branch Head Surabaya, PT Bank Sinar Harapan Bali (2011–2014).
- Retail Manager, Karangasem Branch, PT Bank Sinar Harapan Bali (2014–2015).
- Branch Head Makassar, PT Bank Mandiri Taspen (2015–2018).
- Branch Head Surabaya, PT Bank Mandiri Taspen (2018–2020).
- Branch Head Semarang, PT Bank Mandiri Taspen (2020–2021).
- Department Head Office of the Board, PT Bank Mandiri Taspen (2021–2022).
- Distribution Head Distribution 2, PT Bank Mandiri Taspen (2022–2023).
- Distribution Head Distribution 3, PT Bank Mandiri Taspen (2023–2025).
- Distribution Head Distribution 6, PT Bank Mandiri Taspen (2025–2026).
- Acting Head of Operational & Service Excellence Division, PT Bank Mandiri Taspen (2026–present).

Dasar Hukum Pengangkatan

Menjabat sebagai Pj. Division Head Operational & Service Excellence berdasarkan Surat Keputusan Direksi No. KEP.DIR/065/IV/2026 tanggal 8 April 2026.

Legal Basis of Appointment

Has served as Acting Division Head of Operational & Service Excellence based on the Board of Directors' Decree No. KEP.DIR/065/IV/2026 dated 8 April 2026.



Barli Suryanta

Head of Chief Economist

Head of Chief Economist

Lahir di Denpasar pada tahun 1980.
Usia 45 tahun Per Desember 2025.

Born in Denpasar in 1980.
Age 45 years as of December 2025.

Domisili / Domicile:
Jakarta, Indonesia

Warga negara Indonesia
Indonesian citizen

Riwayat Pendidikan

- Sarjana Fakultas Ekonomi dan Bisnis Universitas Padjadjaran (2004).
- Master of Science in Management (MSM), Sekolah Bisnis dan Manajemen Institut Teknologi Bandung (2010).
- PhD in Economics, Arndt-Corden Dept. Of Economics, Crawford School of Public Policy, Australian National University (2021).

Educational Background

- Bachelor's Degree in Economics and Business from Universitas Padjadjaran (2004).
- Master of Science in Management (MSM), School of Business and Management, Institut Teknologi Bandung (2010).
- PhD in Economics, Arndt-Corden Department of Economics, Crawford School of Public Policy, Australian National University (2021).

Pengalaman Kerja

- Asisten Profesor/Staf Pengajar Ekonomi & Keuangan, Departemen Risiko Bisnis dan Keuangan, Sekolah Bisnis dan Manajemen, Institut Teknologi Bandung (2009–2022)
- Asisten Deputi (AVP)/Head Analisis Ekonomi & Portofolio Investasi, Direktorat Pengembangan Investasi BPJS Ketenagakerjaan (2022–2025)
- Penasihat Independen Kebijakan Makro, Strategi Investasi, dan Bisnis Feasibility (2025)
- Head of Chief Economist PT Bank Mandiri Taspen (2026–sekarang)

Work Experience

- Assistant Professor / Lecturer in Economics & Finance, Department of Business Risk and Finance, School of Business and Management, Institut Teknologi Bandung (2009–2022).
- Assistant Vice President / Head of Economic Analysis & Investment Portfolio, Investment Development Directorate, BPJS Ketenagakerjaan (2022–2025).
- Independent Advisor on Macroeconomic Policy, Investment Strategy, and Business Feasibility (2025).
- Head of Chief Economist at PT Bank Mandiri Taspen (2026–present).

Dasar Hukum Pengangkatan

Menjabat sebagai Head of Chief Economist berdasarkan Surat Keputusan Direksi No. KEP.DIR/050/III/2026 tanggal 9 Maret 2026.

Legal Basis of Appointment

Serves as Head of Chief Economist based on Board of Directors Decree No. KEP. DIR/050/III/2026 dated March 9, 2026.



Profil Karyawan

Profile of Employee

Jumlah Karyawan Berdasarkan Jenis Kelamin

Number of Employee Based on Gender

Tabel Jumlah Karyawan Berdasarkan Jenis Kelamin
Table of Number of Employees Based on Gender

(dalam satuan orang/in units of people)

Jenis Kelamin	2025	2024	Gender
Laki-laki	1,711	1,691	Male
Perempuan	1,833	1,700	Female
Jumlah	3,544	3,397	Total

Jumlah Karyawan Berdasarkan Rentang Usia

Number of Employee Based on Age Range

Tabel Jumlah Karyawan Berdasarkan Rentang Usia
Table of Number of Employees Based on Age Range

(dalam satuan orang/in units of people)

Rentang Usia Age Range	2025			2024		
	Pria Male	Wanita Female	Total	Pria Male	Wanita Female	Total
<26 Tahun <26 years old	70	315	385	137	462	599
26-30 Tahun 26-30 years old	547	881	1,428	419	585	1,004
31-35 Tahun 31-35 years old	395	348	743	493	409	902
36-40 Tahun 36-40 years old	309	146	455	277	113	390
41-45 Tahun 41-45 years old	190	72	262	208	76	284
46-50 Tahun 46-50 years old	138	53	191	87	35	122
51-55 Tahun 51-55 years old	25	8	33	40	14	54
56-60 Tahun 56-60 years old	22	9	31	35	6	41
>60 Tahun >60 years old	15	1	16	1	0	1
Jumlah Total	1,711	1,833	3,544	1,697	1700	3,397



Jumlah Karyawan Berdasarkan Level Jabatan
 Number of Employee Based on Position Level

Tabel Jumlah Karyawan Berdasarkan Level Jabatan
 Table of Number of Employees Based on Position Level

(dalam satuan orang/in units of people)

Level Jabatan Position Level	2025			2024		
	Pria Male	Wanita Female	Total	Pria Male	Wanita Female	Total
Non Grade	-	-	-	-	-	-
Grade A	15	1	16	18	1	19
Grade PP1-PP3	685	1,215	1,900	776	1,189	1,965
Grade PM1-PM3	203	198	401	109	105	214
Grade PS1-PS3	19	13	43	18	13	31
Grade D0-D4	705	386	1,091	699	372	1,036
Grade E1-E3	84	20	102	77	20	97
Jumlah Total	1,711	1,833	3,544	1,697	1,700	3,397

Jumlah Karyawan Berdasarkan Tingkat Pendidikan
 Number of Employees Based on Education Level

Tabel Jumlah Karyawan Berdasarkan Tingkat Pendidikan
 Table Number of Employees Based on Education Level

(dalam satuan orang/in units of people)

Tingkat Pendidikan Education Level	2025			2024		
	Pria Male	Wanita Female	Total	Pria Male	Wanita Female	Total
SMP Junior High School	0	1	1	1	1	2
SMA Senior High School	44	32	76	50	37	87
Diploma Diploma	136	197	333	133	184	317
Sarjana Bachelor	1,486	1,576	3,062	1,466	1,442	2,908
Pasca Sarjana Postgraduate	45	27	72	47	36	83
Jumlah Total	1,711	1,833	3,544	1,697	1,700	3,397



Jumlah Karyawan Berdasarkan Status Kepegawaian Number of Employees Based on Employment Status

Tabel Jumlah Karyawan Berdasarkan Status Kepegawaian
Table Number of Employees Based on Employment Status

(dalam satuan orang / in units of people)

Status Kepegawaian Employment Status	2025			2024		
	Pria Male	Wanita Female	Total	Pria Male	Wanita Female	Total
Pegawai Tetap Permanent Employee	1,445	1,299	2,744	1,450	1,207	2,657
Pegawai Tidak Tetap (Kontrak) Non-Permanent Employee (Contract)	266	534	800	247	493	740
Jumlah Total	1,711	1,833	3,544	1,697	1,700	3,397

Pengembangan Kompetensi

Kebijakan

Strategi pengembangan kompetensi SDM Bank Mandiri Taspen mempedomani ketentuan POJK No. 24 Tahun 2022 tentang Pengembangan Kualitas Sumber Daya Manusia Bank Umum dan Standar Prosedur Sumber Daya Manusia. Penyusunan program pengembangan kompetensi SDM Bank Mandiri Taspen dilakukan melalui proses **Training Need Analysis (TNA)**. Masing-masing Divisi akan menyampaikan pelatihan yang dibutuhkan meliputi bidang teknis, non teknis, dan kepemimpinan melalui:

- Sertifikasi Kompetensi Kerja di Sektor Perbankan.
- Sertifikasi Kompetensi selain Sertifikasi Kompetensi Kerja di Sektor Perbankan, dan;
- Peningkatan Kompetensi lainnya
- Pelatihan Non Teknis
- Leadership

Pelaksanaan pengembangan kompetensi SDM Bank Mandiri Taspen dilakukan baik secara *luring (offline)* dan *daring (online)*, dan dapat diselenggarakan oleh pihak internal maupun eksternal, dengan mempertimbangkan kompleksitas modul dan ketersediaan *resources* yang ada. Bank Mandiri Taspen berkomitmen untuk mengembangkan kompetensi seluruh pegawai dengan memberikan kesempatan yang sama kepada seluruh pegawai untuk dapat mengikuti program pengembangan kompetensi yang diadakan tanpa memandang level jabatan, pendidikan, maupun gender dari pegawai.

Dalam rangka memastikan proses pengembangan kompetensi SDM berjalan dengan baik, setiap program pelatihan yang diselenggarakan akan dievaluasi.

Competency Development

Policy

Bank Mandiri Taspen's HR competency development strategy was guided by the Financial Services Authority Regulation (POJK) No. 24 of 2022 concerning Development of the Quality of Human Resources for Commercial Banks and Standard Human Resources Procedures. The preparation of Bank Mandiri Taspen's HR competency development program was carried out through the Training Need Analysis (TNA) process. Each Division provided the required training covering technical, non-technical, and leadership areas through:

- Job Competency Certification in the Banking Sector.
- Competency Certification other than Job Competency Certification in the Banking Sector, and;
- Other Competency Improvement
- Non-Technical Training
- Leadership

The implementation of human capital competency development at Bank Mandiri Taspen was conducted through both offline and online methods, and could be organized by either internal or external parties, taking into account the complexity of the modules and the availability of resources. The Bank was committed to developing the competencies of all employees by providing equal opportunities for participation in competency development programs, regardless of position level, educational background, or gender.

To ensure that the HR competency development process run well, every training program was evaluated.



Pelaksanaan Pengembangan Kompetensi

Implementation of Competency Development

Tabel Pengembangan Kompetensi Tahun 2025
Table of Competency Development 2025

No.	Bidang Kompetensi Field of Competence	Jumlah Peserta Number of Participants	Tujuan Objective
1.	Leadership	1.009	Meningkatkan kemampuan manajerial, pengambilan keputusan, dan kepemimpinan efektif bagi pejabat struktural. Enhancing managerial capabilities, decision-making, and effective leadership for structural officers.
2.	Non Teknis Non-Technical	603	Meningkatkan kompetensi perilaku pegawai dalam mendukung efektivitas kerja dan budaya organisasi. Strengthening employees' behavioral competencies to support work effectiveness and organizational culture.
3.	Peningkatan Kompetensi Lainnya Other Competency Development	3.767	Memenuhi kebutuhan peningkatan pengetahuan dan keterampilan spesifik sesuai bidang tugas masing-masing unit kerja. Fulfilling the need for enhanced knowledge and specific skills in accordance with the respective functions of each work unit.
4.	Sertifikasi Non SKKNI Non-SKKNI Certification	54	Memperoleh pengakuan kompetensi profesional melalui lembaga sertifikasi internasional atau nasional di luar kerangka SKKNI, untuk mendukung kebutuhan teknis tertentu. Obtaining professional competency recognition through international or national certification bodies outside the SKKNI framework, to support specific technical requirements.
5.	Sertifikasi SKKNI SKKNI Certification	1.153	Memastikan pegawai memiliki kompetensi terstandar sesuai Standar Kompetensi Kerja Nasional Indonesia (SKKNI) yang relevan dengan jabatan dan bidang pekerjaan. Ensuring that employees possess standardized competencies in accordance with the Indonesian National Work Competency Standards (SKKNI) relevant to their positions and areas of work.

Biaya Pengembangan Kompetensi

Sepanjang tahun 2025 biaya pengembangan kompetensi yang telah dikeluarkan Bank adalah sebesar Rp25.295.904.518 atau sebesar 5,46% dari total Beban Gaji Kotor (Gross Salary). Biaya tersebut juga telah melebihi ketentuan OJK yaitu minimal 3,5% dari total beban Gaji Kotor.

Cost of Competency Development

Throughout 2025, the Bank incurred competency development expenses totaling IDR25,295,904,518, equivalent to 5.46% of total Gross Salary expenses. This amount exceeded the minimum requirement set by the Otoritas Jasa Keuangan (OJK), which is at least 3.5% of total Gross Salary expenses.



Komposisi Pemegang Saham

Composition of Shareholders

Tabel Komposisi Pemegang Saham Bank Mandiri Taspen Tahun 2025
Table of Composition of Bank Mandiri Taspen Shareholders in 2025

Pemegang Saham Shareholders	Jumlah Saham (lembar) Number of Shares (sheet)	Kepemilikan 1 Januari 2025 Ownership January 1, 2025	Kepemilikan 31 Desember 2025 Ownership December 31, 2025
PT Bank Mandiri (Persero) Tbk	837,303,519	51.098%	51.098%
PT Taspen (Persero)	793,687,754	48.437%	48.437%
I. B. Made Putra Jandhana	7,617,432	0.465%	0.465%
TOTAL	1,638,608,705	100%	100%

Per 1 Januari 2025 sampai dengan 31 Desember 2025, tidak terdapat perubahan komposisi pemegang saham.

As of January 1, 2025 to December 31, 2025, there were no changes in the composition of shareholders.

Klasifikasi Pemegang Saham

Sampai dengan tanggal 31 Desember 2025, kepemilikan institusi lokal Bank Mandiri Taspen yaitu PT Bank Mandiri (Persero) Tbk dengan kepemilikan sebesar 51.098% dan PT Taspen (Persero) dengan kepemilikan sebesar 48.437%, serta kepemilikan individu lokal yaitu I. B. Made Putra Jandhana dengan kepemilikan sebesar 0.465%. Sampai dengan tanggal 31 Desember 2025, tidak terdapat kepemilikan institusi asing dan kepemilikan individu asing.

Shareholder Classification

As of December 31, 2025, local institutional ownership of Bank Mandiri Taspen is PT Bank Mandiri (Persero) Tbk with ownership of 51.098% and PT Taspen (Persero) with ownership of 48.437%, as well as local individual ownership, namely I. B. Made Putra Jandhana with ownership of 0.465%. As of December 31, 2025, there is no foreign institutional ownership and foreign individual ownership.

Komposisi 20 Pemegang Saham Terbesar

Sampai dengan 31 Desember 2025, Bank Mandiri Taspen belum menjadi perusahaan yang mencatatkan sahamnya di Bursa Saham. Dengan demikian, tidak terdapat informasi mengenai komposisi 20 pemegang saham terbesar.

Composition of The Biggest 20 Shareholders

Until December 31, 2025, Bank Mandiri Taspen was not yet a company that listed its share in stock exchange. Hence, there are no information about the composition of 20 largest shareholder.



Komposisi Pemegang Saham 5% atau Lebih

Komposisi Pemegang Saham 5% atau lebih pada tanggal 1 Januari 2025 dan 31 Desember 2025 tidak mengalami perubahan dengan informasi sebagai berikut.

Composition of Shareholders Owning 5% or More Shares

The composition of shareholders holding 5% or more as of January 1, 2025 and December 31, 2025 remained unchanged, with details as follows.

Tabel Komposisi Pemegang Saham 5% atau lebih Bank Mandiri Taspen
Table of Shareholders Composition of 5% or more Bank Mandiri Taspen

Nama Name	Jumlah Saham Number of Shares	Kepemilikan Ownership
PT Bank Mandiri (Persero) Tbk	837,303,519	51.098%
PT Taspen (Persero)	793,687,754	48.437%
TOTAL	1,630,991,273	99.54%

Kelompok Pemegang Saham Masyarakat Kurang Dari 5%

Kelompok Pemegang Saham Masyarakat Kurang Dari 5% pada tanggal 1 Januari 2025 dan 31 Desember 2025 tidak mengalami perubahan dengan informasi sebagai berikut.

Group of Society Shareholders Owning Less Than 5%

The composition of public shareholders holding less than 5% as of January 1, 2025 and December 31, 2025 remained unchanged, with details as follows.

Tabel Kelompok Pemegang Saham Masyarakat Kurang Dari 5%
Table of Public Shareholder Group with Less Than 5% Ownership

Nama Name	Jumlah Saham Number of Shares	Kepemilikan Ownership
I.B. Made Putra Jandhana	7,617,432	0.465%

Kepemilikan Saham Dewan Komisaris, Direksi dan Senior Manajemen

Sampai dengan 31 Desember 2025, tidak terdapat kepemilikan saham Dewan Komisaris, Direksi dan Senior Manajemen secara langsung dan tidak langsung.

Share Ownership of The Board of Commissioners, Directors and Senior Management

As of December 31, 2025, there was no direct or indirect share ownership of the Board of Commissioners, Directors and Senior Management.



Pemegang Saham Utama dan Pengendali

Main and Controlling Shareholders

Saham Bank Mandiri Taspen dimiliki oleh PT Bank Mandiri (Persero) Tbk, PT Taspen (Persero) dan I.B. Made Putra Jandhana. PT Bank Mandiri (Persero) Tbk selaku Pemegang Saham Utama dan Pengendali dan PT Taspen (Persero) selaku Pemegang Saham Pengendali. Dengan demikian, tidak terdapat pemegang saham pengendali individu baik langsung maupun tidak langsung.

Bank Mandiri Taspen shares are owned by PT Bank Mandiri (Persero) Tbk, PT Taspen (Persero) and I.B. Made Putra Jandhana. PT Bank Mandiri (Persero) Tbk as the Main and Controlling Shareholder and PT Taspen (Persero) as the Controlling Shareholder. As such, there are no direct or indirect individual controlling shareholders.

Nama Name	Jumlah Saham Number of Shares	Kepemilikan Ownership
PT Bank Mandiri (Persero) Tbk	837,303,519	51.098%
PT Taspen (Persero)	793,687,754	48.437%

Daftar Entitas Anak dan/atau Entitas Asosiasi

Name of Subsidiaries, Associates and Joint Venture Companies

Sampai dengan 31 Desember 2025, Bank Mandiri Taspen tidak memiliki entitas anak, entitas asosiasi dan perusahaan ventura bersama sehingga tidak tersedia informasi mengenai: Nama entitas anak, asosiasi dan perusahaan ventura bersama; Persentase kepemilikan saham; Keterangan tentang bidang usaha entitas anak, asosiasi dan perusahaan ventura bersama; dan keterangan status operasi entitas anak dan/atau entitas asosiasi (telah beroperasi atau belum beroperasi).

As of December 31, 2025, Bank Mandiri Taspen had no subsidiary companies, associated entities, or joint ventures. Thus, there is no information available concerning: Names of subsidiaries, associates and joint ventures; Percentage of share ownership; Information on the business activities of subsidiaries, associates, and joint ventures; and information on the operational status of subsidiaries and/or associates (whether they were active or not).



Struktur Grup Perusahaan

Company Group Structure



Sampai dengan 31 Desember 2025, Bank Mandiri Taspen tidak memiliki Entitas Anak, Entitas Asosiasi, *Joint Venture* dan *Special Purpose Vehicle* (SPV).

As of December 31, 2025, Bank Mandiri Taspen does not have any Subsidiaries, Associated Entities, Joint Ventures and Special Purpose Vehicles (SPV).

Informasi Kelompok Usaha Bank

Bank Business Group Information

Struktur Kelompok Usaha Bank

Struktur kelompok usaha Bank telah disajikan pada sub bagian Struktur Grup Perusahaan.

Bank Business Group Structure

The structure of the Bank's business group has been presented in the subsection of the Company's Group Structure.

Struktur Keterkaitan Kepengurusan dalam Kelompok Usaha Bank

Bank Mandiri Taspen merupakan Perusahaan Anak dari PT Bank Mandiri (Persero) Tbk dan PT TASPEN (Persero). Per 31 Desember 2025, Bank Mandiri Taspen tidak memiliki Anggota Direksi yang merupakan pegawai penugasan dari Bank Mandiri dan PT TASPEN.

Structure of Management Linkages in The Bank Business Group

PT Bank Mandiri (Persero) Tbk is the parent company of Bank Mandiri Taspen, along with PT TASPEN (Persero). As of 31 December 2025, Bank Mandiri Taspen has no members of the Board of Directors who are assigned employees from either Bank Mandiri or PT TASPEN.

Pemegang Saham yang Bertindak atas Nama Pemegang Saham Lain

Tidak terdapat Pemegang Saham yang bertindak atas nama pemegang saham lain.

Shareholders Who Act on Behalf of Other Shareholders

There are no Shareholders who act on behalf of other shareholders.



Kronologi Pencatatan Saham

Chronology of Share Listing

Bank Mandiri Taspen per 31 Desember 2025 belum mencatatkan saham di Bursa Efek. Dengan demikian tidak terdapat informasi tentang tindakan korporasi (*corporate action*), harga penawaran saham untuk masing-masing tindakan korporasi, jumlah saham tercatat setelah masing-masing tindakan korporasi, dan nama bursa tempat saham Perseroan dicatatkan.

As of December 31, 2025 Bank Mandiri Taspen had not listed its shares on the Stock Exchange. Thus, there is no information about corporate actions, their respective share offering prices, the number of shares recorded after each corporate action, and the name of the exchange where the Company's shares are listed.

Namun demikian, Bank telah melakukan penambahan modal saham yang dijelaskan sebagai berikut:

However, the Bank has made an increase in share capital as explained below:

Tanggal Penerbitan Issuing Date	Jumlah Saham/ Lembar Number of Shares/ Sheets	Jumlah Saham Setelah Aksi Korporasi Number of Shares After Corporate Action	Nominal/ Lembar Nominal/ Sheets	Total	Akta Notaris Notarial Deed
3 November 1992 November 3, 1992	50,000	-	1,000,000	50,000,000,000	Akta No. 4 Tanggal 3 November 1992 Deed No. 4 November 3, 1992
3 Mei 2008 May 3, 2008	199,950,000	200,000,000	500	100,000,000,000	Akta No.5 Tanggal 3 Mei 2008 Deed No.5 Dated May 3, 2008
22 Desember 2014 December 22, 2014	800,000,000	1,000,000,000	500	500,000,000,000	Akta No.93 Tanggal 22 Desember 2014 Deed No.93 Dated December 22, 2014
31 Oktober 2016 October 31, 2016	249,000,000	1,249,000,000	500	624,500,000,000	Akta No.53 Tanggal 31 Oktober 2016 Deed No. 53 Dated October 31, 2016
9 Oktober 2017 October 9, 2017	113,122,170	1,362,122,170	500	681,061,085,000	Akta No. 18 Tanggal 9 Oktober 2017 Deed No. 18 October 9, 2017
30 November 2018 November 30, 2018	140,492,748	1,502,614,918	500	751,307,459,000	Akta No.42 Tanggal 19 Desember 2018 Deed No.42 Dated December 19, 2018
16 Desember 2020 December 16, 2020	135,993,787	1,638,608,705	500	819,304,352,500	Akta No.41 tanggal 28 Desember 2020 Deed No. 41 dated December 28, 2020



Kronologi Pencatatan Obligasi

Bond Listing Chronology

Pada tanggal 12 Juli 2017, Bank Mandiri Taspen menerbitkan Obligasi I Bank Mandiri Taspen Pos Tahun 2017 (“Obligasi I Tahun 2017”) dengan nilai nominal sebesar Rp2.000.000.000 yang terdiri atas 2 (dua) seri. Kemudian pada tanggal 26 November 2019, Bank menerbitkan Obligasi berkelanjutan I Bank Mandiri Taspen Tahap I Tahun 2019 (“Obligasi berkelanjutan I Tahun 2019”) dengan nilai nominal sebesar Rp1.000.000.000 yang terdiri atas 2 (dua) seri. Pada tahun 2021, tepatnya tanggal 28 April 2021 Bank kembali menerbitkan Obligasi Berkelanjutan I Bank Mandiri Taspen Tahap II Tahun 2021 (“PUB I Tahap II Tahun 2021”) dengan nilai nominal sebesar Rp2.000.000.000.000 (dua triliun Rupiah) yang terdiri atas 2 (dua) seri. Kemudian, terakhir menerbitkan obligasi di 2025 sebagai berikut:

On July 12, 2017, Bank Mandiri Taspen issued Bonds I Bank Mandiri Taspen Pos Year 2017 (“Bonds I Year 2017”) with a nominal value of IDR2,000,000,000 consisting of 2 (two) series. Then on November 26, 2019, the Bank issued Bank Mandiri Taspen Phase I 2019 Sustainable Bonds I (“Continuous Bonds I 2019”) with a nominal value of IDR1,000,000,000 consisting of 2 (two) series. In 2021, on April 28, 2021 to be exact, the Bank had re-issued Bank Mandiri Taspen Sustainable Bonds I Phase II Year 2021 (“PUB I Phase II Year 2021”) with a nominal value of IDR2,000,000,000,000 (two trillion Rupiah), consisting of 2 (two) series. Then, most recently, issued bonds in 2025 as follows:

Tabel Kronologi Penerbitan Obligasi Bank Mandiri Taspen
Table of Bank Mandiri Taspen’s Bond Issuance Chronology

No.	Uraian Description	Tanggal Penerbitan Issuance Date	Tenor Tenor	Mata Uang Currency	Jumlah Obligasi Total Bonds	
1.	Obligasi I Tahun 2017 Seri A Bonds I Year 2017 Series A	12 Juli 2017 July 12, 2017	3 Tahun 3 Years	Rupiah	1,500,000,000	
2.	Obligasi I Tahun 2017 Seri B Bonds I Year 2017 Series B	12 Juli 2017 July 12, 2017	5 Tahun 5 Years	Rupiah	500,000,000	
3.	Obligasi Berkelanjutan I Tahun 2019 Seri A Shelf Registration Bond I Year 2019 Series A	26 November 2019 November 26, 2019	3 Tahun 3 Years	Rupiah	700,000,000	
4.	Obligasi Berkelanjutan I Tahun 2019 Seri B Shelf Registration Bond I Year 2019 Series B	26 November 2019 November 26, 2019	5 Tahun 5 Years	Rupiah	300,000,000	
5.	Obligasi Berkelanjutan I Tahap II Tahun 2021 Seri A Shelf Registration Bonds I Phase II 2021 Series A	1 Mei 2021 May 1, 2021	3 Tahun 3 Years	Rupiah	800,000,000	
6.	Berkelanjutan I Tahap II Tahun 2021 Seri B Shelf Registration Bonds I Phase II 2021 Series B	1 Mei 2021 May 1, 2021	5 Tahun 5 Years	Rupiah	1,200,000,000	
7.	Obligasi Berkelanjutan II Bank Mandiri Taspen Tahap I Tahun 2025 Seri A Sustainable Bonds II Bank Mandiri Taspen Phase I Year 2025 Series A	4 Juli 2025 July 4, 2025	3 Tahun 3 Years	Rupiah	800,000,000,000	
8.	Obligasi Berkelanjutan II Bank Mandiri Taspen Tahap I Tahun 2025 Seri B Sustainable Bonds II Bank Mandiri Taspen Phase I Year 2025 Series B	4 Juli 2025 July 4, 2025	5 Tahun 5 Years	Rupiah	700,000,000,000	



Nama Bursa Tempat Obligasi Perusahaan Dicatatkan

Seluruh obligasi Bank Mandiri Taspen telah dicatatkan pada Bursa Efek Indonesia.

Name of the Exchange Where the Company's Bonds are Listed

All of Bank Mandiri Taspen's bonds have been listed on the Indonesia Stock Exchange

	Harga Penawaran Offering Price	Tanggal Jatuh Tempo Maturity Date	Tingkat Suku Bunga Interest Rate	Status Pembayaran Payment Status	Peringkat Rating		Wali Amanat Trustee
					2025	2024	
	100% dari jumlah pokok obligasi 100% of the principal amount of the bond	11 Juli 2020 July 11, 2020	8.5%	Lunas Paid off	-	-	BTN
	100% dari jumlah pokok obligasi 100% of the principal amount of the bond	11 Juli 2022 July 11, 2022	8.75%	Lunas Paid off	-	-	BTN
	100% dari jumlah pokok obligasi 100% of the principal amount of the bond	26 November 2022 November 26, 2022	7.90%	Lunas Paid off	-	-	Bank Permata
	100% dari jumlah pokok obligasi 100% of the principal amount of the bond	26 November 2024 November 26, 2024	8.20%	Lunas Paid off	-	AA(idn) oleh Fitch AA(idn) by Fitch	Bank Permata
	100% dari jumlah pokok obligasi 100% of the principal amount of the bond	1 Mei 2024 May 1, 2024	6.50%	Lunas Paid off	-	AA(idn) oleh Fitch AA(idn) by Fitch	Bank Permata
	100% dari jumlah pokok obligasi 100% of the principal amount of the bond	1 Mei 2026 May 1, 2026	7.25%	Belum Lunas Not yet paid off	AA(idn) oleh Fitch AA(idn) by Fitch	AA(idn) oleh Fitch AA(idn) by Fitch	Bank Permata
	100% dari jumlah pokok obligasi 100% of the principal amount of the bond	4 Juli 2028 July 4, 2028	6.65%	Belum Lunas Not yet paid off	AAA(id) oleh Pefindo AAA(id) by Pefindo	-	BRI
	100% dari jumlah pokok obligasi 100% of the principal amount of the bond	4 Juli 2029 July 4, 2029	6.80%	Belum Lunas Not yet paid off	AAA(id) oleh Pefindo AAA(id) by Pefindo	-	BRI



Informasi Penggunaan Jasa Akuntan Publik (AP) dan Kantor Akuntan Publik (KAP)

Information on Using The Services of Public Accounting (AP)
and Public Accounting Offices (KAP)

Nama KAP KAP Name	Purwanto Susanti & Surja
Jaringan Asosiasi Association Network	Ernst & Young Global Limited (EY)
Alamat KAP KAP Address	Gedung Bursa Efek Indonesia, Jl. Jenderal Sudirman, Kav 52-53 Jakarta 12190 Telp : (021) 5289 500 Faks : (021) 5289 4100 Website : www.EY.com/id
Nama AP AP Name	Yovita
Periode Penugasan KAP KAP Assignment Period	Periode-2 (kumulatif sejak 2024) Period 2 (cumulative since 2024)
Periode Penugasan AP AP Assignment Period	Periode-2 (kumulatif sejak 2024) Period 2 (cumulative since 2024)
Jasa yang diberikan AP dan KAP beserta jaringan/asosiasi/aliansinya Services provided by AP and KAP and their networks/associations/alliances	
Jasa Audit Audit Services	Melakukan audit dan menerbitkan laporan audit atas laporan keuangan dari PT Bank Mandiri Taspen untuk tahun yang berakhir pada 31 Desember 2025. Conducted an audit and issued an audit report on the financial statements of Bank Mandiri Taspen for the year ended December 31, 2025.
Jasa Non Audit Non-Audit Services	Tidak terdapat jasa non audit. No non-audit services were provided.
Fee Audit Audit Fees	Rp1.650.000.000 termasuk PPN. IDR1,650,000,000 inclusive of VAT.
Fee Non Audit Non-Audit Fee	Tidak terdapat fee non audit. There were no non-audit fees.



Lembaga dan/atau Profesi Penunjang

Supporting Institutions and/or Professions

Lembaga Pemeringkat Efek

Securities Rating Agency

PT Fitch Ratings Indonesia

DBS Bank Tower 24th Floor, Suite 2403

Jl. Prof. Dr. Satrio, Kav. 3-5 12940

Telp : (021) 29886800

Faks : (021) 29886822

Website : www.fitchratings.com

Notaris

Notary

Zulkifli Harahap, SH

Jl. RS. Fatmawati Raya No. 15 L, RW 6, Gandaria Utara,

Kec. Kebayoran Baru, Kota Jakarta Selatan,

Daerah Khusus Ibukota Jakarta 12140

Telp : (021) 72796436

Email : zharahap@yahoo.com

Advokat/Konsultan Hukum

Advocate/Legal Consultant

Jeffrey Hutagalung & Partners

Menara Cakrawala

Jl. M. H. Thamrin No. 9 Jakarta Pusat,

Daerah Khusus Ibukota Jakarta

Jakarta 10321

Telp : 0811-1012-0563

Email : jhplawfirmoffice@gmail.com

Advokat/Konsultan Hukum

Advocate/Legal Consultant

Dr. Jimmy Simanjuntak, SH., MH.

Gedung Arthaloka

Jl. Jend. Sudirman, RT 10/RW 11, Karet Tengsin,

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Daerah Khusus Ibukota Jakarta 10220

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Advokat/Konsultan Hukum

Advocate/Legal Consultant

Suyanto Simalango Patria & Partners

Gedung South Quarter Tower A LT. 11 Unit B,

Jl. R.A. Kartini, Kav 8, Cilandak Barat, Cilandak

Jakarta Selatan/South Jakarta, DKI Jakarta

Telp : (021) 29045168

Faks : (021) 29045188

Email : ssplawfirm200016@gmail.com

Konsultan Hukum

Legal Consultant

Tumbuan & Partners

Jl. Gandaria Tengah III No. 8

Kebayoran Baru

Jakarta 12130

Telp : (021) 7227736, 7227737, 7208172, 7202516

Faks : (021) 7244579, 7257403

Website : www.tumbuanpartners.com

Lembaga Pemeringkat Efek

Securities Rating Agency

PT Pemeringkat Efek Indonesia (Pefindo)

Panin Tower - Senayan City, 17th Floor

Jl. Asia Afrika Lot.19

Jakarta 10270, Indonesia

Telp : (021) 7278 2380

Faks : (021) 7278 2370

Website : www.pefindo.com

Jasa yang diberikan : Pemeringkatan Obligasi.

Services Provided : Bond Rating

Periode Penugasan : Januari–Desember 2020.

Assignment Period : January–December 2020.

Penghargaan dan Sertifikasi

Award and Certification

Penghargaan

Award



Nama Penghargaan/Award Name:

PR Public Company

Acara/Event:

6th Indonesia Public Relations Summit 2025

Penyelenggara/Organizer:

The Iconomics

Tanggal/Date:

8 Agustus 2025
August 8, 2025



Nama Penghargaan/Award Name:

Elmamber Petamu Sinaga
as Best 50 CEO

Acara/Event:

6th Indonesia Best 50 CEO Awards 2025

Penyelenggara/Organizer:

The Iconomics

Tanggal/Date:

10 Maret 2025
March 10, 2025



Nama Penghargaan/Award Name:

Errinto S. P. Pardede
as 50 Popular PR Person Awards 2025

Acara/Event:

6th Indonesia Public Relations Summit 2025

Penyelenggara/Organizer:

The Iconomics

Tanggal/Date:

8 Agustus 2025
August 8, 2025



Nama Penghargaan/Award Name:

Pilar Lingkungan Gold 4 Star
Environmental Pillar – Gold 4 Star

Acara/Event:

TJSL & CSR Awards 2025

Penyelenggara/Organizer:

BUMN Track

Tanggal/Date:

27 Juni 2025
June 27, 2025



Nama Penghargaan/Award Name:

Pilar Ekonomi Gold 4 Star
Economic Pillar – Gold 4 Star

Acara/Event:

TJSL & CSR Awards 2025

Penyelenggara/Organizer:

BUMN Track

Tanggal/Date:

27 Juni 2025
June 27, 2025



Nama Penghargaan/Award Name:

The Excellent Performance Bank – KBMI 2 (Asset Class IDR50 to under 100 Trillion)

Acara/Event:

30th Infobank Award 2025

Penyelenggara/Organizer:

Infobank

Tanggal/Date:

29 Agustus 2025
August 29, 2025



Nama Penghargaan/Award Name:

Penghargaan Kolaborasi Program Sosial Kemanusiaan
Award for Collaboration in Social and Humanitarian Programs

Acara/Event:

Public Expose 2025

Penyelenggara/Organizer:

Mandiri Amal Insani Foundation

Tanggal/Date:

7 Agustus 2025
August 7, 2025



Nama Penghargaan/Award Name:

Bank with Consistent Excellent Performance for 10 Consecutive Years (2015-2024)

Acara/Event:

30th Infobank Award 2025

Penyelenggara/Organizer:

Infobank

Tanggal/Date:

29 Agustus 2025
August 29, 2025



Nama Penghargaan/Award Name:

The Best Performance Bank – KBMI 2 (Asset Class IDR50 to under 100 Trillion)

Acara/Event:

Rating 105 Bank 2025

Penyelenggara/Organizer:

Infobank

Tanggal/Date:

29 Agustus 2025
August 29, 2025



Nama Penghargaan/Award Name:

Juara 3 BUMN Klaster 1 Triliun – 5 Triliun
3rd Place – State-Owned Enterprises (SOEs) Cluster IDR 1 Trillion–5 Trillion

Acara/Event:

Annual Report Award 2024

Penyelenggara/Organizer:

Komite Nasional Kebijakan Governansi (KNKG) bersama Otoritas Jasa Keuangan (OJK), Kementerian BUMN, Direktorat Jenderal Pajak, Bursa Efek Indonesia (BEI), Ikatan Akuntan Indonesia (IAI), dan Kementerian Koordinator Bidang Perekonomian

Tanggal/Date:

8 Desember 2025
December 8, 2025

Sertifikasi

Certification



Jenis Sertifikasi/Type of Certification:
ISO 37001:2016

Masa Berlaku/Validity Period:
15 Oktober 2024 sampai dengan
08 Desember 2027

Penerima Sertifikasi/
Certification Recipient:
PT Bank Mandiri Taspen Jasa Keuangan
(Divisi Compliance)

Dikeluarkan oleh/Issued by:
Garuda Sertifikasi Indonesia



Jenis Sertifikasi/Type of Certification:
ISO 9001:2015

Masa Berlaku/Validity Period:
15 Oktober 2024 sampai dengan
07 Oktober 2027

Penerima Sertifikasi/
Certification Recipient:
PT Bank Mandiri Taspen Jasa Keuangan
(Divisi Compliance)

Dikeluarkan oleh/Issued by:
Garuda Sertifikasi Indonesia



Jenis Sertifikasi/Type of Certification:
ISO 37301:2021

Masa Berlaku/Validity Period:
15 Oktober 2024 sampai dengan
19 September 2027

Penerima Sertifikasi/
Certification Recipient:
PT Bank Mandiri Taspen Jasa Keuangan
(Divisi Compliance)

Dikeluarkan oleh/Issued by:
Garuda Sertifikasi Indonesia



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(Divisi Chief Information Security Officer)

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(Divisi Corporate Secretary & Legal)

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Informasi pada Website Perseroan

Supporting Institutions and/or Professions

Bank Mandiri Taspen memberikan kemudahan akses informasi secara transparan dan akurat bagi pemangku kepentingan (*stakeholder*) melalui situs <https://www.bankmandiritaspen.co.id/>. Situs Bank Mandiri Taspen juga membuat informasi yang lebih spesifik, yaitu:

Home

Dalam tampilan awal laman *website* Bank Mandiri Taspen, terdapat beberapa menu seperti simulasi, program, laporan keuangan dan tahunan 5 (lima) tahun terakhir yang dapat diunduh, Laporan Triwulanan, serta informasi terkait Mantap Promo.

Tentang Kami

Menu yang memuat informasi tentang, Sekilas perusahaan, Struktur organisasi, Budaya kerja, Manajemen yang memuat informasi mengenai Profil Dewan Komisaris dan Direksi, Pemegang saham dan Penghargaan.

Info Mantap

Memuat informasi berita dan siaran pers, promosi produk dan layanan, produk Pensiun, Laporan Keuangan *Good Corporate Governance* yang di dalamnya terdapat informasi mengenai Kode Etik; Piagam/*Charter* Dewan Komisaris, Direksi, Komite-komite, dan Unit Audit Internal; dan RUPS, *Whistleblowing system* serta Pengungkapan kuantitatif eksposur risiko.

Pinjaman

Menu yang memuat informasi mengenai Pinjaman Mantap, Simpanan Mantap, Jasa bank, Simulasi, Surat Berharga Negara dan *Mobile Banking*.

Cabang

Menu yang memuat informasi mengenai lokasi cabang Bank Mandiri Taspen.

Karier

Menu yang memuat informasi mengenai rekrutmen karyawan Bank Mandiri Taspen.

Bank Mandiri Taspen provided easy access to information in a transparent and accurate manner for stakeholders through the website <https://www.bankmandiritaspen.co.id/>. The Bank Mandiri Taspen website also provided more specific information, namely:

Home

On the homepage of Bank Mandiri Taspen, several menus were available, including simulation tools, program information, downloadable financial statements and annual reports for the past five (5) years, years, Quarterly Reporting, as well as information related to Mantap Promo.

About Us

Menu that contains information about, Company overview, Organizational structure, Work culture, Management which contains information about Profiles of the Board of Commissioners and Directors, Shareholders and Awards.

Mantap Info

It contains news information and press releases, product and service promotions, pension products, Good Corporate Governance Financial Reports which contain information regarding the Code of Ethics; Charter of the Board of Commissioners, Board of Directors, Committees and Internal Audit Unit; and GMS, *Whistleblowing system* and Quantitative Disclosure of risk exposure.

Loans

Menu that contains information about Steady Loans, Steady Savings, Bank Services, Simulations, Government Bonds and *Mobile Banking*.

Branches

Menu that contains information about the number of each branch of Bank Mandiri Taspen.

Career

Menu that contains information about the recruitment of Bank Mandiri Taspen employees.

Analisis dan Pembahasan Manajemen atas Kinerja Bank





Management Discussion and Analysis of Bank Performance





Tinjauan Perekonomian

Economic Review

Analisis Perekonomian Global

Dunia terus bergejolak dengan ketidakpastian yang tinggi. Ketegangan geopolitik dunia berlanjut dengan perang Rusia dan Ukraina di Eropa yang belum selesai serta ketegangan geopolitik di Timur Tengah yang semakin memanas sejalan dengan meningkatnya serangan Israel ke Palestina. Di bidang ekonomi, perang dagang dilancarkan Presiden Amerika Serikat (AS) Donald Trump pada 2 April 2025 dengan pengenaan tarif impor universal sebesar 10% atas semua barang yang masuk ke AS, ditambah tarif resiprokal yang tinggi kepada 57 negara mitra dagang, termasuk Tiongkok, Kanada, Meksiko, dan Uni Eropa. Rangkaian ketegangan geopolitik dan kebijakan proteksionisme tersebut menjadi faktor utama yang meningkatkan ketidakpastian ekonomi global.

Berbagai dinamika geopolitik dan kebijakan perdagangan tersebut memberikan tekanan signifikan terhadap stabilitas dan prospek perekonomian global. Sebagai dampaknya, aktivitas perdagangan dan investasi global mengalami perlambatan yang pada akhirnya menekan pertumbuhan ekonomi dunia. Berdasarkan data dari International Monetary Fund, pertumbuhan ekonomi global tercatat sekitar 3,3% pada tahun 2024, melambat menjadi sekitar 3,2% pada tahun 2025, serta diperkirakan berada di kisaran 3,1% pada tahun 2026, mencerminkan meningkatnya tekanan dari fragmentasi perdagangan, kebijakan proteksionisme, serta berlanjutnya ketegangan geopolitik global.

Perlambatan pertumbuhan ekonomi global tersebut terutama dipicu oleh dampak lanjutan dari kebijakan tarif sepihak AS dan meningkatnya ketegangan geopolitik, yang mendorong fragmentasi antarnegara semakin melebar. Kebijakan tarif menurunkan volume dan nilai perdagangan global serta memperparah gangguan rantai pasok dunia yang telah terjadi sejak tahun 2024. Selain berdampak pada perdagangan, kebijakan tersebut juga meningkatkan biaya produksi dan harga komoditas global, termasuk kenaikan harga emas serta sejumlah komoditas pangan dan jasa. Tekanan pada perdagangan dan biaya produksi tersebut selanjutnya berdampak pada dinamika inflasi global. Akibatnya, penurunan inflasi dunia berjalan lebih lambat dari prakiraan sebelumnya, dengan inflasi global diperkirakan mencapai sekitar 3,8% pada tahun 2026. Pada periode yang sama, inflasi negara maju diperkirakan sekitar 2,4%, sementara inflasi emerging economies berada pada kisaran 4,7%-4,8% pada tahun 2026.

Global Economic Analysis

Global conditions had remained volatile amid heightened uncertainty. Geopolitical tensions had persisted, with the ongoing Russia–Ukraine War in Europe remaining unresolved, alongside escalating tensions in the Middle East, particularly with intensified Israeli attacks on Palestine. On the economic front, a trade war had been initiated by United States President Donald Trump on 2 April 2025, marked by the imposition of a universal import tariff of 10% on all goods entering the United States, along with high reciprocal tariffs imposed on 57 trading partner countries, including China, Canada, Mexico, and the European Union. These geopolitical tensions and protectionist policies had become key factors contributing to increased global economic uncertainty.

Various geopolitical developments and trade policy measures had exerted significant pressure on global economic stability and prospects. As a result, global trade and investment activities had slowed, ultimately weighing on global economic growth. Based on data from the International Monetary Fund, global economic growth was recorded at approximately 3.3% in 2024, slowing to around 3.2% in 2025, and was projected to reach approximately 3.1% in 2026. This trend reflected increasing pressures from trade fragmentation, protectionist policies, and ongoing global geopolitical tensions.

The slowdown in global economic growth had been primarily driven by the continued impact of unilateral tariff policies imposed by the United States and escalating geopolitical tensions, which had further widened fragmentation among countries. These tariff measures had reduced both the volume and value of global trade and exacerbated global supply chain disruptions that had persisted since 2024. In addition to affecting trade, such policies had also increased production costs and global commodity prices, including rising prices of gold and several food commodities and services. The pressures on trade and production costs had subsequently influenced global inflation dynamics. As a result, the decline in global inflation had progressed more slowly than previously projected, with global inflation estimated to reach approximately 3.8% in 2026. During the same period, inflation in advanced economies was projected at around 2.4%, while inflation in emerging economies was estimated to range between 4.7%–4.8% in 2026.



Seiring dengan meningkatnya ketidakpastian global tersebut, terdapat sejumlah faktor struktural yang berpotensi memperburuk prospek perekonomian dunia dalam jangka menengah. Setidaknya terdapat lima kecenderungan utama yang perlu diwaspadai. Pertama, berlanjutnya konflik geopolitik dan meningkatnya polarisasi perdagangan serta investasi antarnegara dalam mengatasi ketidakseimbangan perdagangan global. Kebijakan tarif sepihak bukanlah yang pertama kali ditempuh Pemerintah AS dalam mengatasi defisit neraca perdagangan akibat rendahnya daya saing. Pengalaman historis menunjukkan bahwa kebijakan proteksionisme cenderung berulang dan dapat mempercepat fragmentasi ekonomi global, meskipun sering mendapat tentangan dalam kerja sama multilateral. Dengan demikian, polarisasi perdagangan diperkirakan akan terus meningkat, yang mendorong negara-negara untuk lebih mengutamakan kerja sama bilateral dan regional dibandingkan kerja sama multilateral di bawah World Trade Organization.

Kedua, perlambatan pertumbuhan ekonomi global diperkirakan akan berlanjut seiring meningkatnya hambatan perdagangan dan gangguan rantai pasok. Volume perdagangan dunia diperkirakan menurun dari sekitar 4,1% pada tahun 2025 menjadi 2,6% pada tahun 2026, yang berdampak pada stagnasi pertumbuhan ekonomi global di kisaran sekitar 3%. Ekonomi AS diperkirakan tumbuh terbatas di kisaran sekitar 2%, dengan risiko resesi yang meningkat akibat lemahnya daya saing industri dan tekanan inflasi. Sementara itu, ekonomi Tiongkok yang terdampak kebijakan tarif tinggi diperkirakan mengalami perlambatan pertumbuhan menuju kisaran sekitar 4%, meskipun terdapat upaya pengalihan perdagangan (*trade diversion*).

Ketiga, meningkatnya beban utang publik global yang semakin berat, baik di negara maju maupun emerging economies. Total utang pemerintah dunia kini telah menembus 110,9 triliun dolar AS (94,6% terhadap PDB), dengan sekitar dua pertiganya atau sebesar 74,8 triliun dolar AS berada di negara maju. Kondisi ini menunjukkan meningkatnya risiko fiskal global yang dapat membatasi ruang stimulus ekonomi di masa mendatang.

Keempat, pasar keuangan global menghadapi kerentanan yang tinggi, khususnya dari lembaga keuangan nonbank (*Non-Bank Financial Institutions/NBFIs*). Pengalaman krisis keuangan global sebelumnya menunjukkan bahwa inovasi produk derivatif yang tidak diimbangi dengan pengawasan yang memadai dapat memicu risiko sistemik, sebagaimana terjadi pada krisis *sub-prime mortgage*.

Amid heightened global uncertainty, several structural factors had the potential to further weaken global economic prospects over the medium term. At least five key trends warranted close attention. First, the continuation of geopolitical conflicts and the increasing polarization of trade and investment among countries in addressing global trade imbalances. Unilateral tariff policies were not the first measures undertaken by the United States Government to address trade balance deficits arising from limited competitiveness. Historical experience had shown that protectionist policies tended to recur and could accelerate global economic fragmentation, despite opposition within multilateral cooperation frameworks. Accordingly, trade polarization was expected to continue increasing, encouraging countries to prioritize bilateral and regional cooperation over multilateral arrangements under the World Trade Organization.

Second, the slowdown in global economic growth was expected to persist amid rising trade barriers and ongoing supply chain disruptions. Global trade volume was projected to decline from approximately 4.1% in 2025 to 2.6% in 2026, resulting in global economic growth stagnating at around 3%. The United States economy was projected to grow at a limited pace of around 2%, with increasing recession risks driven by weakening industrial competitiveness and inflationary pressures. Meanwhile, the China economy, affected by high tariff policies, was expected to experience a slowdown toward approximately 4% growth, despite ongoing trade diversion efforts.

Bottom of Form

Third, global public debt levels continue to rise significantly, posing increasing fiscal burdens across both advanced and emerging economies. Total global government debt has reached USD110.9 trillion, equivalent to 94.6% of global GDP, with approximately two-thirds (USD74.8 trillion) attributable to advanced economies. This reflects the cumulative impact of expansionary fiscal policies and economic stimulus measures implemented over the past decade.

Fourth, global financial markets remain exposed to heightened vulnerabilities, particularly from non-bank financial institutions (NBFIs). Lessons from the global financial crisis highlight the systemic risks associated with complex derivative products, particularly those linked to housing debt instruments, as observed during the Subprime mortgage crisis, which triggered widespread systemic disruption.



Kelima, kerentanan pasar keuangan global semakin meningkat seiring dengan maraknya penerbitan dan perdagangan mata uang serta aset digital oleh pihak swasta. Perkembangan pesat instrumen seperti cryptocurrency, stablecoin, dan tokenisasi aset meningkatkan kompleksitas risiko keuangan global, terutama karena belum adanya pengaturan dan pengawasan yang sepenuhnya setara dengan lembaga keuangan konvensional. Berbeda dengan Central Bank Digital Currency (CBDC) yang diterbitkan secara resmi oleh bank sentral, berbagai aset digital swasta tersebut berpotensi meningkatkan risiko pencucian uang serta menimbulkan tantangan dalam perlindungan konsumen.

Sumber:

- World Economic Outlook, International Monetary Fund, Oktober 2025.
- Global Economic Prospects, World Bank, Januari 2026.
- Laporan Perekonomian Indonesia 2025, Bank Indonesia, Januari 2026

Analisis Perekonomian Nasional

Ekonomi Indonesia tetap menunjukkan kinerja yang baik dan berdaya tahan di tengah tingginya gejolak serta ketidakpastian global. Ketahanan tersebut didukung oleh stabilitas makroekonomi yang tetap terjaga, pemulihan ekonomi pascapandemi COVID-19 yang terus berlanjut, serta koordinasi kebijakan yang erat antara Pemerintah dan Bank Indonesia dalam menjaga keseimbangan antara stabilitas dan pertumbuhan ekonomi. Sinergi kebijakan fiskal dan moneter yang dilakukan secara konsisten mampu mendorong permintaan domestik sekaligus menjaga stabilitas inflasi dan sistem keuangan.

Selain faktor stabilitas makroekonomi, ketahanan ekonomi Indonesia juga diperkuat oleh komitmen berkelanjutan dalam transformasi ekonomi nasional. Upaya perbaikan iklim investasi, percepatan pembangunan infrastruktur, serta hilirisasi sumber daya alam terus dilakukan untuk meningkatkan nilai tambah domestik dan memperkuat struktur ekonomi nasional. Perbaikan di berbagai sektor ekonomi tersebut mendorong peningkatan kapasitas produksi dan memperkuat sisi penawaran dalam mendukung pertumbuhan ekonomi yang berkelanjutan. Di tingkat global, kepemimpinan Indonesia dalam berbagai forum internasional turut memperkuat posisi ekonomi nasional. Keberhasilan Indonesia dalam memimpin Group of Twenty pada tahun 2022 serta peran aktif dalam Association of Southeast Asian Nations tahun 2023 mencerminkan kontribusi Indonesia dalam menjaga stabilitas ekonomi global dan kawasan.

Kinerja ekonomi Indonesia terus menunjukkan tren yang positif. Pertumbuhan ekonomi pada Triwulan IV 2025 tercatat sebesar 5,39% (yoy), meningkat dibandingkan Triwulan sebelumnya sebesar 5,04% (yoy). Peningkatan tersebut terutama didorong oleh permintaan domestik, khususnya konsumsi rumah tangga

Fifth, vulnerabilities in global financial markets had further increased alongside the rapid issuance and trading of privately issued digital currencies and assets. The rapid development of instruments such as cryptocurrency, stablecoin, and asset tokenization had added complexity to global financial risks, particularly due to the absence of regulatory and supervisory frameworks fully equivalent to those applied to conventional financial institutions. In contrast to Central Bank Digital Currency, which was officially issued by central banks, these private digital assets had the potential to increase money laundering risks and posed challenges in consumer protection.

Source:

- World Economic Outlook, International Monetary Fund, October 2025.
- Global Economic Prospects, World Bank, January 2026.
- Indonesia Economic Report 2025, Bank Indonesia, January 2026.

National Economic Analysis

Indonesia's economy continued to demonstrate solid performance and resilience amid elevated global volatility and uncertainty. This resilience was supported by maintained macroeconomic stability, the ongoing post-pandemic economic recovery following COVID-19, as well as close policy coordination between the Government and Bank Indonesia in preserving the balance between economic stability and growth. The consistent policy synergy between fiscal and monetary authorities had been effective in driving domestic demand while at the same time maintaining inflation stability and safeguarding financial system stability.

In addition to macroeconomic stability factors, the resilience of the Indonesian economy had also been strengthened by the ongoing commitment to national economic transformation. Efforts to improve the investment climate, accelerate infrastructure development, and promote downstream processing of natural resources had continued to be implemented to enhance domestic value added and strengthen the national economic structure. Improvements across various economic sectors had contributed to increased production capacity and reinforced the supply side in supporting sustainable economic growth. At the global level, Indonesia's leadership in various international forums had further strengthened the national economic position. Indonesia's successful presidency of the Group of Twenty in 2022, as well as its active role in the Association of Southeast Asian Nations in 2023, had reflected the country's contribution to maintaining global and regional economic stability.

The Indonesian economy had continued to demonstrate a positive growth trend. Economic growth in the fourth quarter of 2025 was recorded at 5.39% (yoy), increasing from 5.04% (yoy) in the previous quarter. This improvement was primarily driven by domestic demand, particularly household



dan investasi, sejalan dengan dampak positif berbagai stimulus kebijakan Pemerintah dan bauran kebijakan Bank Indonesia. Secara keseluruhan, pertumbuhan ekonomi tahun 2025 tercatat sebesar 5,11% (yoy), lebih tinggi dibandingkan tahun 2024 sebesar 5,03% (yoy), serta diikuti dengan perbaikan kualitas ketenagakerjaan.

Momentum pertumbuhan ekonomi tersebut diperkirakan berlanjut pada awal tahun 2026. Konsumsi rumah tangga diperkirakan tetap meningkat, didukung oleh berbagai program stimulus Pemerintah, pelonggaran kebijakan moneter, ekspektasi konsumen yang membaik, serta meningkatnya aktivitas ekonomi pada periode Hari Besar Keagamaan Nasional (HBKN) seperti Tahun Baru Imlek, Hari Suci Nyepi, dan Idulfitri 1447 H. Investasi juga diperkirakan tumbuh lebih tinggi, didorong oleh peningkatan belanja dan investasi Pemerintah, termasuk melalui program hilirisasi sumber daya alam, serta membaiknya keyakinan pelaku usaha.

Ke depan, penguatan sinergi kebijakan ekonomi nasional antara Pemerintah dan Bank Indonesia menjadi faktor penting untuk menjaga momentum pertumbuhan ekonomi. Dari sisi fiskal, percepatan realisasi belanja Pemerintah sesuai Anggaran Pendapatan dan Belanja Negara (APBN) diharapkan mampu mendorong permintaan domestik melalui berbagai program prioritas, termasuk program sosial seperti Makan Bergizi Gratis (MBG), Sekolah Rakyat, Perumahan Rakyat, dan Koperasi Desa Merah Putih (KDMP), serta proyek strategis nasional di bidang ketahanan pangan, energi, pertahanan, dan keamanan. Dari sisi penawaran, percepatan hilirisasi sumber daya alam dan reformasi struktural diharapkan dapat meningkatkan kapasitas produksi dan menciptakan lapangan kerja baru. Sementara itu, Bank Indonesia terus memperkuat bauran kebijakan moneter, makroprudensial, dan sistem pembayaran melalui pelonggaran likuiditas, peningkatan insentif makroprudensial, serta percepatan digitalisasi ekonomi dan keuangan.

Kinerja ekonomi yang solid juga tercermin dari pertumbuhan ekonomi yang relatif merata di berbagai wilayah Indonesia. Pada Triwulan IV 2025, pertumbuhan ekonomi tertinggi tercatat di wilayah Sulawesi, Maluku, dan Papua (Sulampua) sebesar 5,83% (yoy), diikuti Bali dan Nusa Tenggara (Balinusra) sebesar 5,82% (yoy), Jawa sebesar 5,30% (yoy), Sumatra sebesar 4,81% (yoy), dan Kalimantan sebesar 4,80% (yoy). Dari sisi lapangan usaha, pertumbuhan di wilayah Jawa didorong oleh peningkatan kapasitas industri dan produksi pertanian, sementara di Kawasan Timur Indonesia didukung oleh pengembangan industri hilirisasi mineral seperti nikel, bauksit, dan tembaga.

Dari sisi pengeluaran, investasi menjadi penopang utama pertumbuhan di berbagai wilayah, terutama investasi industri pada Kawasan Industri (KI) dan Kawasan Ekonomi Khusus

consumption and investment, in line with the positive impact of various Government policy stimuli and Bank Indonesia's policy mix. Overall, economic growth in 2025 was recorded at 5.11% (yoy), higher than 5.03% (yoy in 2024, and was accompanied by improvements in employment quality.

The economic growth momentum was expected to continue into early 2026. Household consumption was projected to remain strong, supported by various Government stimulus programs, monetary policy easing, improved consumer expectations, and increased economic activity during national holiday periods such as Chinese New Year, Nyepi (Hindu Day of Silence), and Eid al-Fitr 1447 H. Investment was also projected to grow higher, driven by increased Government spending and investment, including through natural resource downstreaming programs, as well as improving business confidence.

Going forward, the strengthening of national economic policy synergy between the Government and Bank Indonesia was expected to remain a key factor in maintaining economic growth momentum. On the fiscal side, the acceleration of Government spending realization in accordance with the State Budget (APBN) was expected to stimulate domestic demand through various priority programs, including social programs such as Free Nutritious Meals (Makan Bergizi Gratis/MBG), People's Schools (Sekolah Rakyat), Public Housing (Perumahan Rakyat), and the Red and White Village Cooperatives (KDMP), as well as national strategic projects in food security, energy, defense, and security. On the supply side, the acceleration of natural resource downstreaming and structural reforms was expected to increase production capacity and create new employment opportunities. Meanwhile, Bank Indonesia continued to strengthen its monetary, macroprudential, and payment system policy mix through liquidity easing, enhanced macroprudential incentives, and accelerated digitalization of the economy and financial system.

Solid economic performance was also reflected in relatively balanced growth across regions in Indonesia. In the fourth quarter of 2025, the highest economic growth was recorded in Sulawesi, Maluku, and Papua (Sulampua) at 5.83% (yoy), followed by Bali and Nusa Tenggara (Balinusra) at 5.82% (yoy), Java at 5.30% (yoy), Sumatra at 4.81% (yoy), and Kalimantan at 4.80% (yoy). From the production side, growth in Java was driven by increased industrial capacity and agricultural production, while in Eastern Indonesia it was supported by the development of mineral downstream industries such as nickel, bauxite, and copper.

From the expenditure side, investment was the main growth driver across regions, particularly industrial investment in Industrial Estates and Special Economic Zones (SEZs), such



(KEK), seperti di Batang, Kendal, dan Gresik di Jawa serta kawasan hilirisasi mineral di wilayah Sulampua. Dari sisi eksternal, kinerja ekspor didukung oleh komoditas logam di Jawa, minyak kelapa sawit (*crude palm oil/CPO*) dari Sumatra, serta besi dan baja dari Sulampua, sementara ekspor batu bara dari Kalimantan mengalami tekanan akibat penurunan permintaan global.

Dengan perkembangan tersebut, pada tahun 2025 perekonomian wilayah Sumatra (4,8%–5,2%), Jawa (4,7%–5,5%), Kalimantan (4,3%–5,1%), Bali–Nusa Tenggara (4,2%–5,0%), dan Sulawesi, Maluku, dan Papua/Sulampua (4,2%–4,8%) masing-masing menunjukkan pertumbuhan yang relatif stabil. Secara umum, pada tahun 2026 pertumbuhan ekonomi di berbagai wilayah tersebut diperkirakan meningkat, yaitu Sumatra (4,9%–5,3%), Jawa (4,7%–5,5%), Kalimantan (4,6%–5,4%), Bali–Nusa Tenggara (5,5%–6,3%), dan Sulampua (5,6%–6,4%), yang mencerminkan prospek ekonomi domestik yang tetap solid meskipun dihadapkan pada ketidakpastian global.

Sumber: Laporan Perekonomian Indonesia 2025, Bank Indonesia, Januari 2026

Analisis Industri Perbankan

Stabilitas sistem keuangan tetap baik dengan fungsi intermediasi yang melanjutkan peningkatan. Indeks Stabilitas Keuangan (ISSK) tetap rendah dan terjaga di zona normal-stabil sepanjang tahun 2025. Ketahanan sistem keuangan, khususnya perbankan, tetap terjaga baik dari sisi permodalan, risiko kredit, maupun likuiditas. Permodalan perbankan tetap kuat dengan rasio kecukupan modal (*Capital Adequacy Ratio/CAR*) pada Desember 2025 tetap tinggi sebesar 25,89% sejalan dengan semakin naiknya komponen modal dari akumulasi keuntungan maupun Aktiva Tertimbang Menurut Risiko (ATMR). Seiring dengan kuatnya permodalan, risiko kredit tetap terkendali yang tercermin dari rasio kredit bermasalah (*Non Performing Loan, NPL*) pada Desember 2025 yang tercatat 2,05% (bruto) dan 0,79% (neto). Hal ini menunjukkan Cadangan Kerugian Penurunan Nilai (CKPN) yang telah dibentuk perbankan mencukupi dalam memitigasi risiko kredit. Risiko likuiditas perbankan terjaga dengan tingginya kecukupan likuiditas. Per Desember 2025, rasio AL/DPK dan LDR perbankan tercatat masing-masing sebesar 28,57% dan 85,35%, dan karenanya secara keseluruhan menunjukkan likuiditas perbankan yang longgar. Pertumbuhan kredit terus melanjutkan peningkatan positif sepanjang tahun 2025, hingga tumbuh 9,69% pada Desember 2025, seiring dengan perbaikan kondisi permintaan dan penawaran.

Nilai transaksi ekonomi dan keuangan digital di Indonesia terus tumbuh meningkat di tengah kembalinya pola berbelanja *offline*. Transaksi *e-commerce*, transaksi uang elektronik (UE) dan transaksi *digital banking* tumbuh pesat, pertumbuhan yang persisten ini akan terus berlanjut, khususnya di area *e-commerce*

as Batang, Kendal, and Gresik in Java, as well as mineral downstream areas in Sulampua. From the external side, export performance was supported by metal commodities from Java, crude palm oil (CPO) from Sumatra, and iron and steel from Sulampua, while coal exports from Kalimantan experienced pressure due to declining global demand.

In line with these developments, in 2025 regional economies in Sumatra (4.8%–5.2%), Java (4.7%–5.5%), Kalimantan (4.3%–5.1%), Bali–Nusa Tenggara (4.2%–5.0%), and Sulawesi, Maluku, and Papua/Sulampua (4.2%–4.8%) each showed relatively stable growth. Overall, in 2026 economic growth across these regions was projected to increase, namely Sumatra (4.9%–5.3%), Java (4.7%–5.5%), Kalimantan (4.6%–5.4%), Bali–Nusa Tenggara (5.5%–6.3%), and Sulampua (5.6%–6.4%), reflecting a solid domestic economic outlook despite continued global uncertainty.

Source: Indonesia Economic Report 2025, Bank Indonesia, January 2026;

Banking Industry Analysis

Financial system stability remained well maintained, supported by a strengthening intermediation function. The Financial System Stability Index (ISSK) remained low and consistently within the normal-stable range throughout 2025. The resilience of the financial system, particularly the banking sector, was sustained across capital adequacy, credit risk, and liquidity indicators. Banking capital remained strong, with the Capital Adequacy Ratio (CAR) as of December 2025 staying at a high level of 25.89%, in line with the increase in capital components derived from accumulated profits as well as Risk-Weighted Assets (RWA). In line with robust capitalization, credit risk remained manageable, as indicated by the Non-Performing Loan (NPL) ratio as of December 2025, which stood at 2.05% (gross) and 0.79% (net). This condition reflects adequate Loan Loss Provisions (CKPN) established by banks to mitigate potential credit risks. Liquidity risk was also well contained, supported by ample liquidity buffers. As of December 2025, the ratios of Liquid Assets to Third-Party Funds (AL/DPK) and Loan to Deposit Ratio (LDR) were recorded at 28.57% and 85.35%, respectively, indicating overall ample banking system liquidity. Credit growth continued its positive trajectory throughout 2025, reaching 9.69% (yoy) in December 2025, in line with improving demand and supply conditions.

Digital economic and financial transactions in Indonesia continued to expand, despite the normalization of offline consumption patterns. E-commerce transactions, electronic money (e-money) transactions, and digital banking activities recorded strong growth, with this trend expected to persist,



yang diprediksi tetap tumbuh positif di tengah peningkatan mobilitas masyarakat seiring dengan makin longgarnya kebijakan pembatasan mobilitas. Kehadiran QRIS sebagai standar QR Pembayaran Nasional terbukti mempercepat perluasan ekosistem merchant digital, pengguna, serta interoperabilitas pembayaran digital. Jumlah merchant QRIS kini mencapai 42 juta tersebar di seluruh provinsi, dengan jumlah pengguna lebih dari 59 juta yang menggunakan baik dengan sumber dana uang elektronik, rekening tabungan, maupun kartu kredit yang diselenggarakan bank dan fintech. Transaksi QRIS tumbuh akseleratif mencapai 140% (yoy) dengan pangsa transaksi off us yang terus meningkat yang menunjukkan makin terciptanya interoperabilitas di dalam industri. Jumlah merchant UMKM mendominasi yang mengindikasikan QRIS sebagai jalan pembuka inklusi keuangan bagi UMKM. QRIS juga mendorong penyelenggara jasa pembayaran khususnya bank melakukan adopsi *mobile apps* untuk dapat bergabung pada ekosistem QRIS yang terus meluas.

Kinerja transaksi ekonomi dan keuangan digital tetap kuat didukung oleh sistem pembayaran yang aman, lancar, dan andal. Dari sisi nilai besar, transaksi BI-RTGS pada Triwulan IV 2025 meningkat 31,04% (yoy) sehingga mencapai Rp65.069,78 triliun. Dari sisi ritel, volume transaksi BI-FAST tumbuh 30,44% (yoy) mencapai 1.358,65 juta transaksi. Transaksi digital payment tercatat 14,26 miliar transaksi atau tumbuh sebesar 39,21% (yoy). Transaksi QRIS terus tumbuh pesat sebesar 139,99% (yoy), dengan jumlah pengguna mencapai 59,53 juta dan jumlah merchant 42,75 juta⁵. Sementara dari pengelolaan uang Rupiah, jumlah Uang Kartal Yang Diedarkan (UYD) tumbuh 12,90% (yoy) menjadi Rp1.359,94 triliun. Stabilitas sistem pembayaran tetap terjaga, ditopang oleh infrastruktur yang berdaya tahan dan struktur yang membaik. Dari sisi infrastruktur, kelancaran dan keandalan Sistem Pembayaran Bank Indonesia (SPBI) tetap terjaga dengan baik. Dari sisi struktur industri, interkoneksi sistem pembayaran dan perluasan ekosistem Ekonomi Keuangan Digital (EKD) terus meningkat. Transaksi pembayaran berbasis Standar Nasional Open API Pembayaran (SNAP) juga meningkat sejalan adopsi SNAP yang meluas.

Sumber: Laporan Perekonomian Indonesia 2025 Bank Indonesia, Januari 2026

Analisis Posisi Bank Mandiri Taspen dalam Industri Perbankan

Dalam rangka mengakomodir perkembangan industri perbankan, regulator melakukan penyesuaian terhadap pengelompokan modal inti bank berdasarkan Peraturan OJK Nomor 12/POJK. 03/2021. Bank Mandiri Taspen yang sebelumnya dalam kategori BUKU II menjadi KBMI II (Bank dengan Modal inti kurang dari Rp6 triliun).

particularly in the e-commerce segment, supported by increased mobility following the relaxation of mobility restriction policies. The implementation of QRIS as the national QR payment standard has significantly accelerated the expansion of the digital merchant ecosystem, user adoption, and payment interoperability. The number of QRIS merchants reached approximately 42 million across all provinces, with more than 59 million users utilizing various funding sources, including electronic money, savings accounts, and credit cards provided by banks and fintech institutions. QRIS transactions recorded strong growth of 140% (yoy), with an increasing share of off-us transactions, indicating enhanced interoperability within the payment system industry. Micro, Small, and Medium Enterprises (MSMEs) dominate the merchant base, underscoring QRIS as a key enabler of financial inclusion. Furthermore, QRIS has encouraged payment service providers, particularly banks, to accelerate the adoption of mobile applications to participate in the expanding QRIS ecosystem.

The performance of digital economic and financial transactions remained robust, supported by a payment system that is secure, efficient, and reliable. On the high-value transaction side, transactions processed through BI-RTGS increased by 31.04% (yoy) in the fourth quarter of 2025, reaching IDR65,069.78 trillion. On the retail side, transaction volumes through BI-FAST grew by 30.44% (yoy), reaching 1,358.65 million transactions. Digital payment transactions reached 14.26 billion transactions, representing growth of 39.21% (yoy). QRIS transactions continued to grow significantly by 139.99% (yoy), with total users reaching 59.53 million and merchants reaching 42.75 million. In terms of Rupiah currency management, Currency in Circulation increased by 12.90% (yoy) to IDR1,359.94 trillion. Payment system stability remained well maintained, supported by resilient infrastructure and an improving industry structure. From an infrastructure perspective, the reliability and operational continuity of the Bank Indonesia Payment System (SPBI) were well preserved. From a structural perspective, interconnectivity within the payment system and the expansion of the Digital Economy and Finance (EKD) ecosystem continued to strengthen. Transactions based on the National Standard for Open API Payments (SNAP) also increased, in line with broader adoption across the industry.

Source: Indonesia Economic Report 2025, Bank Indonesia, January 2026

Analysis of Bank Mandiri Taspen Position in the Banking Industry

In order to accommodate developments in the banking industry, the regulator made adjustments to the grouping of bank core capital based on OJK Regulation Number 12/POJK. 03/2021. Bank Mandiri Taspen, which was previously in the BUKU II category, became KBMI II (a bank with a core capital of IDR1 trillion to IDR6 trillion).



Berdasarkan perbandingan kinerja Bank Mandiri Taspen dibandingkan dengan rata-rata industri perbankan, per Desember 2025 Bank Mandiri Taspen berhasil mencetak pertumbuhan Aset, Kredit, dan DPK masing-masing sebesar 10,25%, 9,23% dan 12,71%. Pertumbuhan Aset berada di atas pertumbuhan Industri Perbankan sedangkan Pertumbuhan Kredit dan DPK lebih rendah dari pertumbuhan industri perbankan. Pertumbuhan Aset, Kredit, dan DPK per Desember 2025 Industri Perbankan tercatat masing-masing sebesar 9,51%, 11,07% dan 13,81%. Sedangkan untuk laba per Desember 2025 Bank Mandiri Taspen mengalami pertumbuhan positif sebesar 0,22%, lebih rendah dibandingkan industri perbankan sebesar 2,74% dan KBMI II yang sebesar -4,97%. Hal ini disebabkan oleh pendapatan operasional selain bunga *non recurring* atas *recovery* pembayaran asuransi yang tidak tercapai target di kuartal empat ini.

Perbandingan kinerja Bank Mandiri Taspen terhadap KBMI II dan Industri Perbankan, disajikan sebagai berikut.

Based on a comparative assessment of the performance of Bank Mandiri Taspen against the average performance of the national banking industry, as of December 31, 2025, the Bank recorded growth in total assets, loans, and third-party funds (DPK) of 10.25%, 9.23%, and 12.71%, respectively. Asset growth was above the banking industry growth, while loan and third-party funds (DPK) growth was lower than the banking industry growth. As of December 2025, the banking industry recorded asset, loan, and DPK growth of 9.51%, 11.07%, and 13.81%, respectively. Meanwhile, as of December 2025, Bank Mandiri Taspen's profit grew positively by 0.22%, lower than the banking industry at 2.74% and KBMI II at -4.97%. This was attributable to non-recurring other operating income from insurance claim recoveries that did not meet the target in the fourth quarter.

A comparison of the performance of Bank Mandiri Taspen against KBMI II and the Banking Industry is presented as follows.

Tabel Kinerja Pertumbuhan Bank Mandiri Taspen Dibanding Rata-Rata Industri
Table of Bank Mandiri Taspen Growth Performance Compared to Industry Average

(dalam % / in%)

Kinerja	Desember Tahun 2025 December 2025			Performance
	Bank Mandiri Taspen	Kelompok Bank Berdasarkan Modal Inti (KBMI) II Group of Banks Based on Core Capital (KBMI) II	Industri Perbankan Banking Industry	
Aset	10.25%	(4.41%)	9.51%	Asset
Kredit	9.23%	(3.13%)	11.07%	Loans
DPK	12.71%	(5.33%)	13.81%	Third Party Funds
Laba Bersih	0.22%	(4.97%)	2.74%	Net Profit
Pendapatan Bunga Bersih	6.51%	(0.32%)	4.09%	Net Interest Income

Sumber: Statistik Perbankan Indonesia (Otoritas Jasa Keuangan) Desember 2025
Source: Indonesia Banking Statistics (Financial Services Authority) December 2025



Secara umum, rasio kinerja Bank Mandiri Taspen per Desember 2025 pada beberapa komponen tergolong lebih baik dibandingkan rasio kinerja industri perbankan maupun kelompok KBMI II. Rasio NIM Bank Mandiri Taspen per Desember 2025 sebesar 5,42%, lebih tinggi dibandingkan dengan Industri Perbankan yang sebesar 4,72% dan KBMI II yang sebesar 4,83%. Demikian pula dengan ROA Bank Mandiri Taspen per Desember 2025 sebesar 2,98% yang juga lebih tinggi dari Industri perbankan dan KBMI II masing-masing sebesar 2,51% dan 1,89%. Dari sisi NPL gross dibandingkan dengan kelompok industri perbankan maupun kelompok bank KBMI II, NPL gross Bank Mandiri Taspen per Desember 2025 merupakan salah satu yang terendah yakni sebesar 0,63%. Selain itu, dari sisi likuiditas juga masih dalam level aman dengan rasio LFR terjaga sebesar 91,82%.

In general, the financial performance ratios of Bank Mandiri Taspen as of December 31, 2025, were relatively stronger across several key indicators compared to both the overall banking industry and the KBMI II peer group. The Bank's Net Interest Margin (NIM) stood at 5.42%, exceeding the banking industry average of 4.72% and KBMI II at 4.83%. Similarly, the Bank's Return on Assets (ROA) was recorded at 2.98%, higher than the industry and KBMI II averages of 2.51% and 1.89%, respectively. From an asset quality perspective, the Bank maintained one of the lowest gross Non-Performing Loan (NPL) ratios at 0.63% as of December 31, 2025, compared to both the industry and KBMI II peer group. In addition, liquidity remained at a prudent level, as reflected by a Loan to Funding Ratio (LFR) of 91.82%, indicating a well-managed liquidity position.

Tabel Perbandingan Rasio Bank Mandiri Taspen dibandingkan Industri
Table of Comparison of Bank Mandiri Taspen Ratios Compared to Industry Average

(dalam % / in%)

Rasio	Desember Tahun 2025 December 2025			Ratios
	Bank Mandiri Taspen	Kelompok Bank Berdasarkan Modal Inti (KBMI) I Group of Banks Based on Core Capital (KBMI) I	Industri Perbankan Banking Industry	
Net Interest Margin (NIM)	5.42%	4.83%	4.72%	Net Interest Margin (NIM)
Non Performing Loan (NPL) Gross	0.63%	2.01%	2.03%	Non Performing Loan (NPL) Gross
Return on Assets (ROA)	2.98%	1.89%	2.51%	Return on Assets (ROA)
Capital Adequacy Ratio (CAR)	30.47%	37.21%	26.05%	Capital Adequacy Ratio (CAR)
Loan to Deposit Ratio (LDR)/Loan to Funding Ratio (LFR)	91.82%	80.05%	84.00%	Loan to Deposit Ratio (LDR)/Loan to Funding Ratio (LFR)
Biaya Operasional dan Pendapatan Operasional (BOPO)	70.85%	79.75%	73.10%	Operational Cost of Operating Income (BOPO)

Sumber: Statistik Perbankan Indonesia (Otoritas Jasa Keuangan) Desember 2025
Source: Indonesia Banking Statistics (Financial Services Authority) December 2025



Tinjauan Operasional

Operational Review

Secara umum, kegiatan usaha yang dilakukan Bank Mandiri Taspen yaitu menghimpun dana masyarakat dan menyalurkannya kembali dalam bentuk kredit. Di tengah pertumbuhan perbankan nasional yang moderat, secara umum Bank Mandiri Taspen berhasil membukukan kinerja yang solid dengan pertumbuhan aset sebesar 10,25% menjadi Rp73,02 triliun di tahun 2025. Pertumbuhan terbesar dari sisi aset didorong oleh pertumbuhan kredit sebesar 9,23% atau tumbuh Rp4,27 triliun menjadi sebesar Rp50,53 triliun. Pertumbuhan kredit Bank Mandiri Taspen difokuskan pada segmen secure yakni secara dominan ditopang oleh pertumbuhan pada segmen pensiunan, sehingga pertumbuhan kredit tetap diikuti oleh kualitas kredit yang terjaga dengan rasio NPL gross sebesar 0,63%. Pertumbuhan ini sejalan dengan peningkatan dana pihak ketiga yang tumbuh 12,71% menjadi Rp55,03 triliun, ditopang oleh pertumbuhan CASA dan deposito yang solid. CASA Bank Mandiri Taspen tumbuh 12,54% menjadi sebesar Rp12,83 triliun dan deposito tumbuh 12,76% menjadi sebesar Rp42,20 triliun.

Bank Mandiri Taspen terus berinovasi dalam memperkuat keunggulan dari layanan pensiunan dan memperbesar market share nasabah pensiunan yang dimiliki dalam memperkuat core bisnis Bank yang berkelanjutan. Sehubungan dengan itu, Bank Mandiri Taspen mengembangkan beragam inovasi fitur dan fasilitas pada infrastruktur layanan perbankan digital yaitu antara lain peningkatan jumlah Smart Branch di jaringan kantor Bank Mandiri Taspen untuk percepatan layanan transaksi perbankan, percepatan proses kredit melalui pengembangan *new loan originating system*. Dalam rangka meningkatkan customer base funding khususnya segmen retail, Bank terus mengoptimalkan utilisasi e-channel yang sudah ada, di antaranya melalui fitur *mobile banking* yang juga terus disempurnakan dengan penambahan fitur-fitur baru di antaranya konsultasi kesehatan kerjasama dengan KlikDokter, registrasi dan aktivasi online, biometric login, standby loan, online onboarding, top up E-Money, block Kartu Debit, penambahan biller payment purchase, forgot password, pembayaran merchant Indomaret, Biller Omni Channel, Fitur tarik tunai tanpa kartu melalui ATM Jalin (LINK), Fitur Setor Tunai (Cash In) Merchant Indomaret, Fitur Setor Tunai (Cash In) Merchant Indomaret, Fitur QRIS Customer Presented Mode, dan Penambahan Biller pada Mobile Banking. Dengan penambahan fitur ini, Bank terus mengoptimalkan akuisisi user mobile banking dengan total user per Desember 2025 sebesar 446.986 user.

Di sisi lain untuk mendorong akuisisi nasabah institusi, Bank Mandiri Taspen juga mengembangkan layanan cash management untuk nasabah institusi maupun korporasi yang bersedia mendaftarkan rekeningnya sehingga nasabah dapat melakukan transaksi keuangan, yaitu inquiry, transfer ke

In general, the core business activities of Bank Mandiri Taspen comprise the mobilization of public funds and their subsequent distribution in the form of loans. Amid moderate growth in the national banking industry, the Bank recorded solid performance, with total assets increasing by 10.25% to IDR73.02 trillion in 2025. Asset growth was primarily driven by loan expansion, which grew by 9.23% or increased by IDR4.27 trillion to IDR50.53 trillion. Loan growth was strategically focused on the secured segment, predominantly supported by the pensioner segment. This strategy enabled the Bank to maintain asset quality, as reflected in a low gross Non-Performing Loan (NPL) ratio of 0.63%. This performance was in line with the growth of third-party funds (DPK), which increased by 12.71% to IDR55.03 trillion, supported by solid growth in both CASA and time deposits. CASA grew by 12.54% to IDR12.83 trillion, while time deposits increased by 12.76% to IDR42.20 trillion.

The Bank continues to innovate in strengthening its competitive advantage in pension-related services and expanding its pensioner customer base to reinforce its sustainable core business. In this regard, the Bank has developed various enhancements in its digital banking infrastructure, including the expansion of Smart Branch networks to accelerate banking transactions and improvements in credit processing through the development of a new loan originating system. To enhance retail funding customer acquisition, the Bank has optimized the utilization of existing electronic channels (e-channel), particularly through continuous enhancements to its mobile banking platform. New features introduced include health consultation services in collaboration with KlikDokter, online registration and activation, biometric login, standby loan facilities, online onboarding, e-money top-up, debit card blocking, additional biller payment and purchase features, password recovery, merchant payments at Indomaret, Omni Channel biller integration, cardless cash withdrawal via ATM Jalin (LINK), cash-in services through Indomaret merchants, QRIS Customer Presented Mode, and additional biller integrations within mobile banking. These enhancements have supported the growth of mobile banking users, reaching a total of 446,986 users as of December 31, 2025.

On the institutional side, to drive customer acquisition, the Bank has further developed its cash management services for institutional and corporate clients. These services enable customers to conduct various financial transactions, including account inquiries, intra-bank transfers, online transfers,



antar rekening Bank Mandiri Taspen, online transfer, transfer SKN/RTGS, payment point, pembayaran gaji secara massal, liquidity management, cetak rekening koran, melalui perangkat komputer yang terkoneksi dengan internet. Sepanjang tahun 2025, layanan cash management telah dipergunakan untuk kurang lebih 46 ribu transaksi. Selain layanan e-channel Bank juga masih mengembangkan 7 (tujuh) jaringan kantor fisik secara selektif yakni 7 (tujuh) unit Kantor Cabang Pembantu di kantor Asabri. Seiring dengan pengembangan dan inovasi yang sudah dilakukan Bank, di tahun 2025 jumlah rekening Tabungan Simantap Pensiun mengalami pertumbuhan sebesar 22,50% atau mencapai 863.627 rekening.

Rencana Strategis Bank

Rencana strategis Bank disusun dalam bentuk rencana korporasi (*corporate plan*) dan rencana bisnis bank (*business plan*).

Rencana Korporasi (*Corporate Plan*)

Strategi korporasi tahun 2026–2030 berfokus pada pembangunan kapabilitas jangka panjang, penguatan ketahanan usaha, serta percepatan transformasi digital secara menyeluruh. Arah strategis ini ditujukan untuk menjadikan Bank Mandiri Taspen sebagai institusi keuangan yang adaptif, tangguh terhadap disrupsi teknologi, serta memiliki keunggulan kompetitif yang berkelanjutan.

- Transformasi model menjadi *platform* bisnis digital yang menghubungkan ekosistem mitra dan nasabah dalam satu lingkungan perbankan.
- Positioning sebagai “Financial Wellbeing Partner” bagi Segmen Pensiunan
- Enterprise Risk Intelligence berbasis AI-driven risk prediction and response
- Perluasan bisnis ke segmen baru.

Strategi keberlanjutan serta peran governansi Bank Mandiri Taspen dalam perumusan dan implementasinya telah diungkapkan dalam Laporan Keberlanjutan pada bagian Strategi Keberlanjutan.

Rencana Bisnis Bank (*Business Plan*)

Dalam rangka mendukung pencapaian target kinerja yang telah ditetapkan, Bank Mandiri Taspen menetapkan fokus utama pada akselerasi pertumbuhan dana pihak ketiga dan kredit, serta optimalisasi operasional secara cepat dan efisien. Strategi

SKN/RTGS transfers, payment point services, bulk payroll processing, liquidity management, and account statement generation through internet-connected devices. Throughout 2025, the cash management service facilitated approximately 46 thousand transactions. In addition to digital channels, the Bank has selectively expanded its physical network by establishing seven Sub-Branch Offices (Kantor Cabang Pembantu), including those located within ASABRI offices. In line with these developments and innovations, the number of Tabungan Simantap Pensiun accounts increased by 22.50%, reaching 863,627 accounts as of December 31, 2025.

Bank Strategic Plan

The bank's strategic plan including a long-term strategy (*corporate plan*), medium and short-term strategy (*business plan*) of the bank.

Corporate Plan

The corporate strategy for the 2026–2030 period of Bank Mandiri Taspen is directed toward strengthening long-term capabilities, enhancing business resilience, and accelerating comprehensive digital transformation. This strategic direction aims to position the Bank as an adaptive financial institution, resilient to technological disruption, and capable of sustaining long-term competitive advantage

- Transformation of the business model into a digital platform that integrates partner ecosystems and customers within a unified banking environment.
- Strategic positioning as a “Financial Wellbeing Partner” for the pensioner segment.
- Development of Enterprise Risk Intelligence supported by AI-driven risk prediction and response capabilities.
- Expansion into new business segments to diversify revenue streams and enhance growth potential.

The sustainability strategy and the role of governance of Bank Mandiri Taspen in its formulation and implementation have been disclosed in the Sustainability Report under the Sustainability Strategy section.

Business Plan

In order to support the achievement of the established performance targets, Bank Mandiri Taspen had set its primary focus on accelerating the growth of third-party funds (DPK) and loans, as well as optimizing operations in a timely and



ini ditujukan untuk mendukung pencapaian target tahunan, memperkuat likuiditas, serta meningkatkan produktivitas dan efisiensi dalam jangka pendek. Rencana Bisnis Bank tahun 2025 adalah sebagai berikut:

1. Penguatan Dana Pihak Ketiga (DPK)

- Optimalisasi produk tabungan dan deposito untuk segmen ritel.
- Aktivasi nasabah existing serta program akuisisi nasabah pasif (*win-back*).
- Optimalisasi referral ekosistem Pensiunan melalui *Family Banking Program*.
- Launch program VIP untuk optimalisasi dana Nasabah Pareto.
- Eksansi kanal distribusi melalui sinergi Agen Bank Mandiri dan strategi *open booth* untuk layanan transaksional.
- Optimalisasi aplikasi *leads funding* untuk percepatan akuisisi dana retail.

2. Peningkatan Kredit Secara Prudent

- Perluasan kredit pensiunan dengan proses yang fleksibel dan cepat yang dapat diakses pada *mobile banking*.
- Boosting penyaluran Kredit Mantap Auto Loan secara agresif dan selektif melalui program *marketing* yang masif untuk perluasan segmen *market*.
- Implementasi aplikasi *leads management* terintegrasi sistem MONA (pencairan kredit) untuk mempercepat proses pengajuan dan pencairan kredit.
- Evaluasi dan penguatan *credit scoring* dan verifikasi kesehatan sebagai mitigasi risiko.

3. Inisiasi Digitalisasi

- Penguatan fitur *mobile banking* dan layanan digital untuk *senior citizen*.
- Live New Core Banking System untuk mendukung operasional Bank.

4. Efisiensi Operasional

- Otomatisasi proses *back-office* dan *shared services* untuk menekan biaya.
- Peningkatan efektivitas akuisisi debitur secara selektif.
- Review skema *business process* untuk optimalisasi proses efisiensi *cost*.
- Pemanfaatan media digital untuk *cost* yang lebih efisien (*promotion program*, *e-learning*, *e-office*, dan lain-lain)
- Penguatan keamanan IT melalui *multi-layered security* (*ring 1* sampai dengan *3*), peningkatan manajemen identitas dan akses serta proteksi data sebagai langkah strategis dalam mengantisipasi dan menangkal ancaman siber yang semakin kompleks.

5. Penguatan Ekosistem Kemitraan dan Sinergi dengan Induk Perusahaan

- Mengoptimalkan sinergi dengan induk perusahaan guna memperluas jangkauan layanan serta meningkatkan daya saing produk.

efficient manner. This strategy was aimed at supporting the achievement of annual targets, strengthening liquidity, and enhancing productivity and efficiency in the short term. The Bank's Business Plan for 2025 was as follows:

1. Strengthening of Third-Party Funds (DPK):

- Optimization of savings and time deposit products targeting the retail segment.
- Activation of existing customers alongside targeted acquisition programs for inactive customers (*win-back initiatives*).
- Optimization of pension ecosystem referrals through the *Family Banking Program*.
- Launch of VIP programs to enhance funding contributions from Pareto-based customers.
- Expansion of distribution channels through synergy with Bank Mandiri agents and *open booth* strategies to support transactional services.
- Optimization of funding leads applications to accelerate retail fund acquisition

2. Prudent Credit Expansion:

- Expansion of pension loans through flexible and expedited processes accessible via *mobile banking*.
- Acceleration of Mantap Auto Loan disbursement through targeted and selective marketing programs to expand market segments.
- Implementation of integrated *leads management* applications within the MONA system (loan disbursement) to streamline credit application and approval processes.
- Continuous evaluation and enhancement of *credit scoring* models and health verification processes as part of risk mitigation measures.

3. Digitalization Initiatives:

- Enhancement of *mobile banking* features and digital services tailored for *senior citizens*.
- The Bank had gone live with the new Core Banking System to support its operational activities.

4. Operational Efficiency:

- Automation of *back-office* processes and *shared services* to reduce operational costs.
- Improvement in the effectiveness of selective debtor acquisition strategies.
- Review and refinement of *business process* schemes to optimize cost efficiency.
- Utilization of digital platforms to improve cost efficiency, including promotional programs, *e-learning*, and *e-office* initiatives.
- Strengthening IT security through a *multi-layered security framework* (*Ring 1* to *Ring 3*), enhancement of identity and access management, and data protection as strategic measures to mitigate increasingly complex cyber threats.

5. Strengthening Partnership Ecosystem and Synergy with Parent Company

- Optimization of synergy with the parent company to expand service reach and enhance product competitiveness.



- b. Menjalinkan kerja sama strategis dengan komunitas pensiunan dan institusi pemerintah guna memperluas ekosistem bisnis dan memperkuat keterlibatan nasabah.
- c. Meningkatkan nilai tambah bagi nasabah melalui program kemitraan, seperti insentif khusus bagi pensiunan serta layanan berbasis komunitas.

Aspek Pemasaran

Uraian aspek pemasaran meliputi strategi pemasaran serta pangsa pasar atas produk dan jasa Bank Mandiri Taspen. Strategi pemasaran yang tepat akan mendorong peningkatan pangsa produk dan jasa Bank Mandiri Taspen.

Strategi Pemasaran

Dalam menjalankan usahanya, Bank Mandiri Taspen memiliki beberapa pesaing yang bergerak di bidang usaha sejenis dengan Bank Mandiri Taspen. Semakin ketatnya persaingan yang terdapat di industri perbankan mewajibkan Bank Mandiri Taspen untuk memiliki strategi khusus dalam menghadapi tantangan persaingan industri. Strategi pemasaran yang dilakukan oleh Bank Mandiri Taspen untuk mempertahankan pangsa pasar, meraih peluang usaha dan menghadapi persaingan antara lain:

1. Strategi Pemasaran Produk Pinjaman atau Dana Pihak Ketiga (DPK)

Strategi pemasaran produk pinjaman atau DPK yang telah dilakukan adalah menerapkan segmentasi nasabah setiap produk Perseroan agar program segmentasi yang dijalankan tepat sasaran, meluncurkan program Tabungan berhadiah, promo program pada momen-momen khusus (seasonal program), mempromosikan dan mensosialisasikan kartu ATM Bank Mandiri Taspen yang dapat dipergunakan di seluruh jaringan ATM Bank Mandiri. Bank Mandiri Taspen juga telah menyiapkan sarana dan prasarana bagi nasabah prioritas untuk meningkatkan loyalitas nasabah.

2. Strategi Pemasaran Produk Kredit

Strategi pemasaran produk kredit antara lain difokuskan pada peningkatan portofolio kredit, khususnya dari segmen pensiunan melalui penyelenggaraan sosialisasi-sosialisasi, baik kepada calon pensiunan maupun pensiunan, bekerjasama dengan mitra PNS dan perkumpulan/paguyuban pensiunan. Hal tersebut didukung dengan melakukan pengembangan jaringan Perseroan menuju ke daerah kantong-kantong pensiunan dan mendekati kantor-kantor PT Taspen (Persero). Selain itu Bank Mandiri Taspen juga melakukan strategi/aktivitas pemasaran kredit sebagai berikut:

- a. Menerapkan daily sales activity yang didukung oleh pipeline system.
- b. Aktivitas marketing via telemarketing dan Short Message Service (SMS) blast.
- c. Pelatihan Wirausaha Mantap Sejahtera (WMS) melalui web seminar (webinar).

- b. Establishment of strategic partnerships with pensioner communities and government institutions to expand the business ecosystem and strengthen customer engagement.
- c. Enhancement of customer value propositions through partnership programs, including special incentives for pensioners and community-based services.

Marketing Aspect

A description of the marketing aspect includes marketing strategy and market share for Bank Mandiri Taspen products and services. The right marketing strategy will encourage an increase in the share of Bank Mandiri Taspen products and services.

Marketing Strategy

In carrying out its business, the Company has several competitors engaged in similar business fields with Bank Mandiri Taspen. The increasingly intense competition in the banking industry requires Bank Mandiri Taspen to have a special strategy for facing the challenges of industrial competition. The marketing strategy undertaken by Bank Mandiri Taspen to maintain market share, seize business opportunities, and face competition include:

1. Product Marketing Strategy or Third Party Funds (TPF)

The marketing strategy for loan products or Third Party Funds (DPK) that have been carried out is implementing customer segmentation for each of the Company's products so that the segmentation program is carried out on target, launching a prize savings program, promo programs at special moments (seasonal program), promoting and socialize the Bank Mandiri Taspen ATM card which can be used throughout the Bank Mandiri ATM network. Bank Mandiri Taspen has also prepared facilities and infrastructure for priority customers to increase customer loyalty.

2. Loans Product Marketing Strategy

The marketing strategy for loans products, among other things, is focused on increasing the loan portfolio, especially from the pensioner segment through organizing socializations, both for prospective retirees and retirees, in collaboration with PNS partners and pensioners' associations/associations. This is supported by developing the Company's network towards enclaves of retirees and approaching the offices of PT Taspen (Persero). In addition, Bank Mandiri Taspen also carries out credit marketing strategies/activities as follows:

- a. Implementing daily sales activities supported by the pipeline system.
- b. Marketing activities via telemarketing and Short Message Service (SMS) blasts.
- c. Mantap Prosperous Entrepreneurial Training (WMS) through web seminars (webinar).



- d. Intensifikasi Daftar Pembayaran (Dapem) non kredit dan top up.
- e. Melakukan kegiatan Sosialisasi Mini (Sosi Mini) bagi Aparatur Sipil Negara (ASN) dan Tentara Nasional Indonesia (TNI)/Polisi Republik Indonesia (POLRI) Batas Usia Pensiun (BUP).

3. Layanan Kantor

Bank Mandiri Taspen senantiasa melakukan pengembangan layanan sebagai salah satu bentuk perhatian Bank Mandiri Taspen terhadap kepuasan nasabah. Layanan kantor Bank Mandiri Taspen telah dilengkapi dengan fasilitas-fasilitas khusus pensiunan seperti ruang kesehatan, ruang pertemuan, ruang coffee break dan fasilitas yang mendukung kenyamanan pensiunan.

Selain itu, Bank Mandiri Taspen mengoptimalkan komunikasi pemasaran melalui website Perseroan dan berbagai kanal digital untuk menyampaikan informasi produk, promosi, layanan, edukasi keuangan, serta publikasi kegiatan Perseroan guna meningkatkan brand awareness dan engagement nasabah.

Pangsa Pasar

Bank Mandiri Taspen sebagai Bank Konvensional, menghadapi persaingan dengan seluruh bank umum konvensional kelas usaha KBMI II (Bank dengan Modal Inti lebih dari Rp6 triliun sampai dengan Rp14 triliun) dan industri perbankan di Indonesia dalam menentukan penguasaan pasar. Persaingan usaha tersebut antara lain dapat dilihat berdasarkan jumlah aset yang dimiliki, jumlah dana pihak ketiga yang berhasil dihimpun, dan jumlah kredit yang diberikan oleh Bank.

- d. Intensification of non-credit and top-up payment lists (Dapem).
- e. Conducting Mini Socialization activities (Sosi Mini) for State Civil Apparatus (ASN) and Indonesian National Armed Forces (TNI)/Indonesian National Police (POLRI) Retirement Age Limit (BUP).

3. Office Services

Bank Mandiri Taspen always carries out service development as a form of Bank Mandiri Taspen's attention to customer satisfaction. Bank Mandiri Taspen office services are equipped with special facilities for retirees such as medical rooms, meeting rooms, coffee break rooms, and facilities that support the comfort of retirees.

In addition, Bank Mandiri Taspen optimizes its marketing communications through the Company's website and various digital channels to disseminate information on products, promotions, services, financial literacy initiatives, and corporate activities, with the aim of enhancing brand awareness and customer engagement.

Market Share

Bank Mandiri Taspen as a Conventional Bank, faces competition from all conventional commercial banks in the KBMI II business class (Banks with a Core Capital of IDR6 trillion to IDR14 trillion and the banking industry in Indonesia in determining market share. This business competition can be seen, among others based on the number of assets owned, the amount of third-party funds that have been collected, and the amount of loan extended by the Bank.

Tabel Pangsa Pasar Bank Mandiri Taspen dibandingkan dengan KBMI II

Table of Bank Mandiri Taspen's Market Share Compared To KBMI II

(dalam miliar Rupiah / in IDR billion)

Uraian Description		Desember 2025 December 2025	Desember 2024 December 2024	Perubahan Changes
Aset Asset	KBMI II	1,600,990	1,674,828	(73,838)
	Bank Mandiri Taspen	73,019	66,232	6,786
	Pangsa Pasar KBMI II KBMI Market Share II	4.56%	3.95%	0.61%
Dana Pihak Ketiga Third-Party Funds	KBMI II	992,975	1,048,891	(55,916)
	Bank Mandiri Taspen	55,031	48,825	6,206
	Pangsa Pasar KBMI II KBMI Market Share II	5.54%	4.65%	0.89%
Kredit Loans	KBMI II	862,683	890,587	(27,904)
	Bank Mandiri Taspen	50,531	46,261	4,269
	Pangsa Pasar KBMI II KBMI Market Share II	5.86%	5.19%	0.66%

Sumber: Statistik Perbankan Indonesia (Otoritas Jasa Keuangan) Desember 2025
Source: Indonesian Banking Statistics (Financial Services Authority) December 2025



Berdasarkan jumlah aset yang dimiliki, penguasaan pasar Bank Mandiri Taspen per Desember 2025 sebesar 4,56% meningkat dibandingkan dengan periode sebelumnya yang sebesar 3,95%. Demikian pula dengan penguasaan pasar Bank Mandiri Taspen berdasarkan jumlah dana pihak ketiga per Desember 2025 sebesar 5,54% meningkat dibandingkan dengan periode sebelumnya yang sebesar 4,65%. Penguasaan pasar Bank Mandiri Taspen berdasarkan jumlah kredit yang diberikan per Desember 2025 sebesar 5,86% juga meningkat dibandingkan dengan periode sebelumnya yang sebesar 5,19%. Hal tersebut didorong oleh keberhasilan Bank Mandiri Taspen dalam menjaga kinerja operasional di antara KBMI II.

Based on total assets, the market share of Bank Mandiri Taspen as of December 31, 2025 was recorded at 4.56%, representing an increase from 3.95% in the previous period. Similarly, the Bank’s market share in terms of third-party funds (DPK) reached 5.54%, improving from 4.65% in the prior period. In terms of total loans disbursed, the Bank’s market share stood at 5.86% as of December 31, 2025, also increasing from 5.19% in the previous period. These improvements were primarily driven by the Bank’s ability to maintain solid operational performance relative to its peers within the KBMI II category.

Diagram Pasar Bank Mandiri Taspen dibandingkan dengan KBMI II Per Desember Tahun 2025
Diagram of Bank Mandiri Taspen Market Compared to KBMI II as of December 2025

(dalam % / in %)

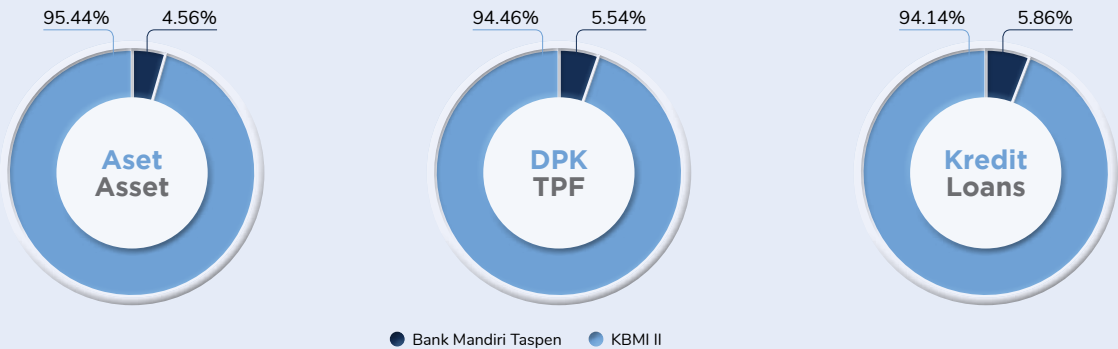
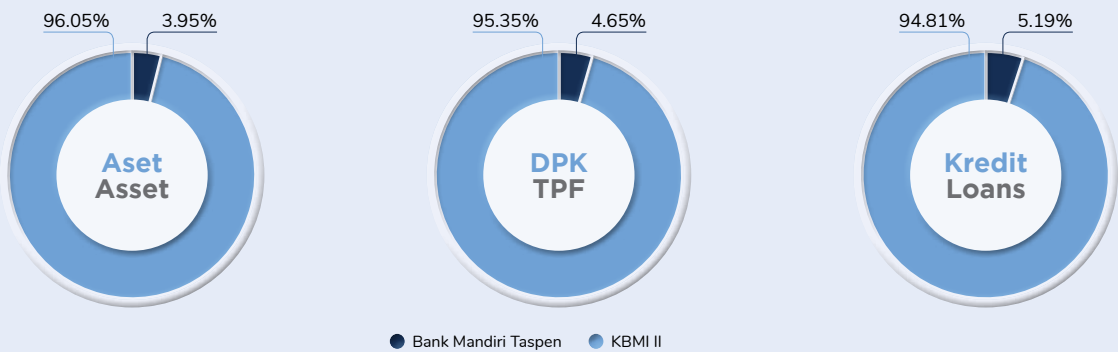


Diagram Pasar Bank Mandiri Taspen dibandingkan dengan dengan KBMI II Per Desember Tahun 2024
Diagram of Bank Mandiri Taspen Market Compared to KBMI II as of December 2024

(dalam % / in %)





Tabel Pangsa Pasar Bank Mandiri Taspen dibandingkan dengan Industri Perbankan
Table of Bank Mandiri Taspen's Market Share Compared to Banking Industry

(dalam miliar Rupiah / in IDR billion)

Uraian Description		Desember 2025 December 2025	Desember 2024 December 2024	Perubahan Changes
Aset Asset	Industri Perbankan Banking Industry	13,646,417	12,460,955	1,185,462
	Bank Mandiri Taspen	73,019	66,232	6,786
	Pangsa Pasar Industri Perbankan (%) Market Share of Banking Industry (%)	0.54%	0.53%	0.01%
Dana Pihak Ketiga Third-Party Funds	Industri Perbankan Banking Industry	10,057,543	8,837,242	1,220,300
	Bank Mandiri Taspen	55,031	48,825	6,206
	Pangsa Pasar Industri Perbankan (%) Market Share of Banking Industry (%)	0.55%	0.55%	-
Kredit Loans	Industri Perbankan Banking Industry	8,693,972	7,827,148	866,824
	Bank Mandiri Taspen	50,531	46,261	4,269
	Pangsa Pasar Industri Perbankan (%) Market Share of Banking Industry (%)	0.58%	0.59%	(0.01%)

Sumber: Statistik Perbankan Indonesia (Otoritas Jasa Keuangan) Desember 2025
Source: Indonesian Banking Statistics (The Financial Services Authority) December 2025

Pangsa pasar Bank Mandiri Taspen dibandingkan dengan Industri Perbankan saat ini masih di bawah 1% baik dari sisi jumlah aset, dana pihak ketiga maupun kredit. Pangsa pasar Bank Mandiri Taspen per Desember 2025 berdasarkan jumlah aset, dana pihak ketiga dan kredit yang diberikan tahun 2025 masing-masing sebesar 0,54%, 0,55% dan 0,58%, aset dan dana pihak ketiga mengalami peningkatan dibandingkan dengan tahun sebelumnya yang sebesar 0,53%, 0,55%, hal tersebut didorong oleh keberhasilan Bank Mandiri Taspen dalam menjaga kinerja operasional di antara perbankan. Sedangkan kredit mengalami penurunan dengan tahun sebelumnya yang sebesar 0,59%. Hal ini karena tingkat persaingan di segmen pensiun yang semakin ketat serta penurunan permintaan nasabah.

The market share of Bank Mandiri Taspen relative to the banking industry remained below 1% in terms of total assets, third-party funds (DPK), and loans. As of December 2025, the Bank's market share based on total assets, third-party funds, and loans disbursed stood at 0.54%, 0.55%, and 0.58%, respectively. Assets and third-party funds had increased compared to the previous year, which were recorded at 0.53% and 0.55%, respectively, driven by the Bank's ability to maintain its operational performance within the banking industry. Meanwhile, the loan market share had declined from 0.59% in the previous year. This decline was attributable to intensifying competition in the pension segment as well as reduced customer demand.

Diagram Pasar Bank Mandiri Taspen dibandingkan dengan Industri Perbankan Per Desember Tahun 2025
Diagram of Bank Mandiri Taspen Market Compared to Banking Industry as of December 2025

(dalam % / in %)

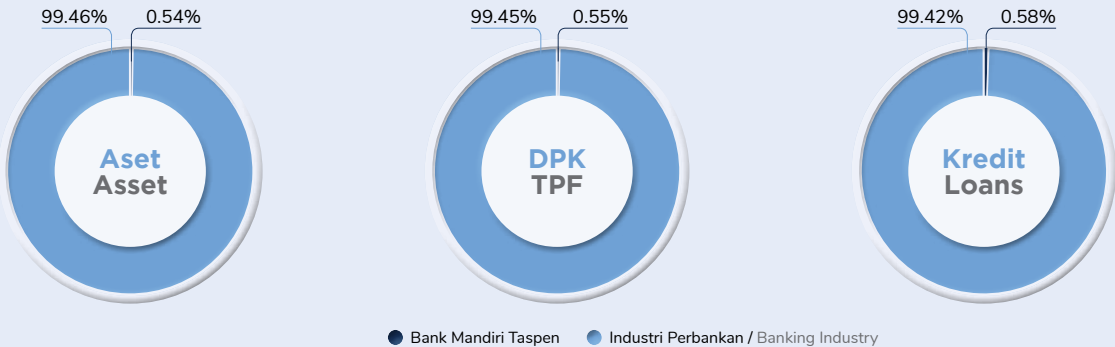
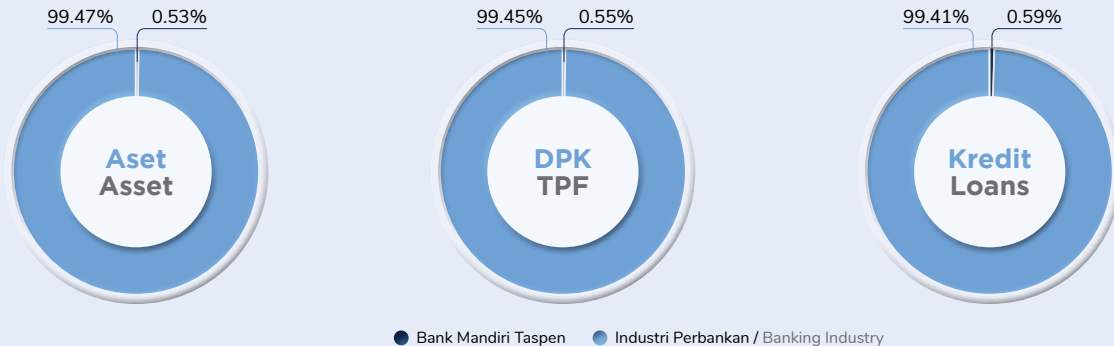




Diagram Pasar Bank Mandiri Taspen dibandingkan dengan Industri Perbankan Per Desember Tahun 2024
Diagram of Bank Mandiri Taspen Market Compared to Banking Industry as of December 2024

(dalam % / in %)



Penanganan Pengaduan Nasabah

Pengaduan nasabah Bank Mandiri Taspen melayani atas keluhan dan pengaduan nasabah terkait kualitas produk dan layanan perusahaan dan berkomitmen untuk memberikan solusi atas pengaduan tersebut sesuai dengan standar operasional prosedur yang berlaku. Bank Mandiri Taspen berkomitmen untuk memberikan pelayanan yang terbaik kepada nasabah dan memastikan bahwa setiap keluhan dan pengaduan nasabah ditangani dengan cepat dan efektif. Selain merupakan implementasi Undang-Undang Nomor 8 Tahun 1999 tentang Perlindungan Konsumen, komitmen tersebut ditegaskan Perseroan sebagai bentuk kepatuhan terhadap Peraturan Otoritas Jasa Keuangan (POJK) Nomor 22 Tahun 2023 tentang Pelindungan Konsumen dan Masyarakat di Sektor Jasa Keuangan, Peraturan Bank Indonesia Nomor 3 Tahun 2023 tentang Pelindungan Konsumen Bank Indonesia dan Peraturan Anggota Dewan Gubernur Nomor 20 Tahun 2023 tentang Tata Cara Pelaksanaan Pelindungan Konsumen Bank Indonesia. Bank Mandiri Taspen juga telah memiliki Pedoman Pelayanan dan Penyelesaian Pengaduan Konsumen Bank Mandiri Taspen yaitu Standar Prosedur Penanganan Pengaduan Nasabah dan Standar Prosedur Perlindungan Konsumen dan Masyarakat.

Adapun PIC Unit Kerja yang bertugas dalam melayani dan menyelesaikan penanganan pengaduan konsumen adalah Customer Service (CS) dan Kepala Cabang di Kantor Cabang. Selain Kantor Cabang, PIC Unit Kerja yang berfungsi dalam melayani dan menyelesaikan pengaduan yang diajukan oleh konsumen melalui telepon dilakukan oleh Unit Contact Center. Unit Contact Center juga berfungsi dalam *menghandle* pengaduan yang masuk melalui Whatsapp Banking, Email serta pengaduan melalui media sosial.

Customer Complaints Management

Bank Mandiri Taspen customer complaints served customer complaints and grievances related to the quality of the company's products and services and committed to provide solutions to these complaints in accordance with applicable standard operating procedures. Bank Mandiri Taspen committed to provide the best service to customers and ensured that every customer complaint and grievance was managed quickly and effectively. In addition to the implementation of Law Number 8 of 1999 concerning Consumer Protection, the Company upheld this commitment as a form of compliance with the Financial Services Authority Regulation (POJK) Number 22 of 2023 concerning Consumer and Community Protection in the Financial Services Sector, Bank Indonesia Regulation Number 3 of 2023 concerning Bank Indonesia Consumer Protection and Regulation of the Member of the Board of Governors Number 20 of 2023 concerning Procedures for Implementing Bank Indonesia Consumer Protection. Bank Mandiri Taspen also had a Guideline for Bank Mandiri Taspen Consumer Complaints Service and Resolution, such as the Standard Operating Procedure for Customer Complaints Management and the Standard Operating Procedure for Consumer and Community Protection.

The PIC Work Unit that was tasked with serving and resolving consumer complaints was Customer Service (CS) and Branch Manager at the Branch Office. In addition to the Branch Office, the PIC Work Unit that functioned to serve and resolve complaints submitted by consumers via telephone was conducted by the Contact Center Unit. The Contact Center Unit also functioned to manage complaints received via Whatsapp Banking, Email, and social media.



Platform pengaduan yang digunakan oleh Bank Mandiri Taspen yaitu Sistem Pengaduan Nasabah Bank Mandiri Taspen (SAHABAT). Aplikasi ini yang digunakan sebagai portal pengaduan nasabah untuk tim Internal Bank dan seluruh Cabang Bank Mandiri Taspen. Seluruh proses pengaduan, penanggulangan, dan pencatatan *issue/incident* yang dilakukan antara Cabang dan Pusat menggunakan system ini sebagai platformnya. Platform lainnya adalah Cisco Finesse. Aplikasi ini digunakan Contact Center untuk penanganan *complaint handling* melalui sarana *call* dan media social. Penggunaan aplikasi ini bekerjasama dengan Bank Mandiri.

Sesuai dengan regulasi yang ada, Pelaku Usaha Jasa Keuangan (PUJK) wajib segera menindaklanjuti dan menyelesaikan pengaduan paling lambat 10 (sepuluh) hari kerja setelah tanggal penerimaan pengaduan. Dalam hal terdapat kondisi tertentu, PUJK dapat memperpanjang penyelesaian pengaduannya dengan jangka waktu 10 (sepuluh) hari kerja berikutnya. Bank Mandiri Taspen berupaya semaksimal mungkin agar bisa menyelesaikan pengaduan sebelum tenggat waktunya habis.

Media Penyampaian Pengaduan Nasabah

Bank Mandiri Taspen memiliki proses pengaduan nasabah yang terstruktur dan sistematis, berikut adalah proses pengaduan nasabah di Bank Mandiri Taspen:

1. Pengaduan Lisan

Pengaduan yang disampaikan kepada Bank melalui tatap muka langsung dengan petugas cabang atau melalui media telepon (*Contact Center-Mantap Call*) dan dicatat dalam aplikasi SAHABAT (*Sistem Pengaduan Nasabah Bank Mandiri Taspen*), yang disertai dengan bukti nomor tiket yang disampaikan kepada nasabah sebagai bukti penerimaan pengaduan nasabah baik secara elektronik maupun non elektronik.

Seluruh Pegawai Bank bertanggungjawab untuk menerima pengaduan lisan dari nasabah serta menjaga nama baik Bank, menjelaskan kepada nasabah dengan baik dan santun sesuai dengan pengetahuan pegawai. Apabila terdapat pengaduan yang tidak dapat ditangani oleh pegawai yang dimaksud, wajib mengarahkan ke kanal Penerimaan Pengaduan, yaitu *Customer Service* (*Pengaduan Lisan Di Cabang*) atau *Contact Center*. SLA yang digunakan dalam pengaduan mengacu pada POJK Nomor 22 Tahun 2023 tentang Layanan Pengaduan Konsumen di Sektor Jasa keuangan yaitu 10 (sepuluh) Hari Kerja.

The complaint platform used by Bank Mandiri Taspen was the Bank Mandiri Taspen Customer Complaint System (SAHABAT). This application was utilized used as a customer complaint portal for the Bank's Internal team and all Bank Mandiri Taspen Branches. The entire complaint process, management, and recording of issues/incidents conducted between Branches and Centers employed this system as its platform. Another platform was Cisco Finesse. This application was used by the Contact Center to manage complaint handling through call facilities and social media. The utilization of this application was in collaboration with Bank Mandiri.

In accordance with existing regulations, Financial Services Business Entities (PUJK) had to immediately follow up and resolve complaints no later than 10 (ten) working days after the receiving date of the complaint. In case certain conditions occurred, PUJK could extend the resolution of its complaints for 10 (ten) working days. Bank Mandiri Taspen made every effort to resolve complaints before the deadline expired.

Customer Complaints Media

Bank Mandiri Taspen had a structured and systematic customer complaint process. The following were the customer complaint processes at Bank Mandiri Taspen:

1. Verbal Complaints

Complaints submitted to the Bank were through direct face-to-face meetings with branch officers or via telephone (*Contact Center-Mantap Call*) and recorded in the SAHABAT application (*Bank Mandiri Taspen Customer Complaint System*), accompanied by receipt of the ticket number submitted to the customer as receipt of the customer complaint, both electronically and non-electronically.

Bank employees were responsible for receiving verbal complaints from customers, maintaining the Bank's reputation, and explaining to customers properly and politely according to the employee's knowledge. If there was a complaint that could not be managed by the said employee, the complaint had to be escalated to the Complaint Receiving channel, such as *Customer Service* (*Verbal Complaints at Branches*) or *Contact Center*. The SLA used in complaints referred to POJK Number 22 of 2023 concerning Consumer Complaint Services in the Financial Services Sector, such as 10 (ten) Working Days.



MEDIA PENYAMPAIAN

Cara Mengajukan Pengaduan Nasabah

Secara Lisan



2. Pengaduan Tertulis

Pengaduan secara tertulis yang disampaikan kepada Bank dicatat dalam aplikasi SAHABAT (Sistem Pengaduan Nasabah Bank Mandiri Taspen) yang disertai dengan formulir pengaduan nasabah/ surat pernyataan yang sudah ditandatangani oleh kedua belah pihak sebagai bukti penerimaan/ penyelesaian pengaduan nasabah baik secara elektronik maupun non elektronik, antara lain melalui:

- Pegawai Bank (media elektronik dan non elektronik)
- Kantor Cabang
- Pihak/ instansi lain dengan tembusan atau disampaikan kepada Bank
- Regulator (Otoritas Jasa Keuangan, Bank Indonesia, Lembaga Penjamin Simpanan)
- Perusahaan Induk (Bank Mandiri dan Taspen)
- Instansi Pemerintah (misalnya Kementerian BUMN dan sebagainya)
- E-mail mantap.care@bankmandiritaspen.co.id
- Website Bank www.bankmandiritaspen.co.id dengan mengisi form Contact Us
- Sosial media Bank:
 - X (Twitter) (@MandiriTaspen)
 - Facebook (Bank Mandiri Taspen)
 - Whatsapp resmi Bank (0811 8857 770)
 - Instagram (bank.mandiritaspen)
 - Youtube (Bank Mandiri Taspen)
 - Tiktok (Bank Mandiri Taspen)
 - Appstore (Movin by Mantap Mobile)
 - Playstore (Movin by Mantap Mobile)

2. Written Complaints

Written complaints submitted to the Bank were recorded in the SAHABAT application (Bank Mandiri Taspen Customer Complaint System) accompanied by a customer complaint form/declaration signed by both parties as proof of receipt/ resolution of the customer complaint, either electronically or non-electronically, including through:

- Bank employees (electronic and non-electronic media);
- Branch Office;
- Other parties/agencies with a copy or submitted to the Bank;
- Regulators (Financial Services Authority, Bank Indonesia, Deposit Insurance Corporation);
- Holding Company (Bank Mandiri and Taspen);
- Government Agencies (eg Ministry of SOEs etc.);
- E-mail mantap.care@bankmandiritaspen.co.id;
- Bank Website www.bankmandiritaspen.co.id by filling in the Contact Us form;
- Bank social media:
 - X (Twitter) (@MandiriTaspen)
 - Facebook (Bank Mandiri Taspen)
 - Whatsapp resmi Bank (0811 8857 770)
 - Instagram (bank.mandiritaspen);
 - Youtube (Bank Mandiri Taspen);
 - Tiktok (Bank Mandiri Taspen);
 - Appstore (Movin by Mantap Mobile);
 - Playstore (Movin by Mantap Mobile).



- j. Media lainnya yang telah secara resmi menjadi media penyampaian pengaduan nasabah.
- k. Media komunikasi lainnya di luar website dan media sosial Bank Mandiri Taspen atau konten yang terkait dengan pengaduan nasabah Bank Mandiri Taspen dalam sosial media.

- j. Other media that had officially become media for delivering customer complaints.
- k. Other communication media outside the Bank's website and social media or content related to Bank customer complaints in social media.

MEDIA PENYAMPAIAN

Cara Mengajukan Pengaduan Nasabah
Secara Tertulis



Jumlah penanganan pengaduan yang diterima pada periode Januari - Desember 2025 sebagai berikut:

The number of complaints received in the period of January - December 2025 was as follows:

Tabel Publikasi Penanganan Pengaduan Tahun 2025
Table of the 2025 Customer Complaints Publication

No	Jenis Transaksi Keuangan Type of Financial Transaction	Selesai Completed		Dalam Proses On-Process		Tidak Selesai Not Completed		Jumlah Pengaduan Number of Complaints
		Jumlah Amount	Persentase Percentage	Jumlah Amount	Persentase Percentage	Jumlah Amount	Persentase Percentage	
1.	Transaksi Gagal di Mesin ATM Failed Transactions at ATMs	4,147	100%	-	-	-	-	4,147
2.	Transaksi Gagal di Mesin EDC Failed Transactions at EDC Machines	62	100%	-	-	-	-	62
3.	Transaksi Gagal melalui Mobile Banking Failed Transactions via Mobile Banking	3,541	100%	-	-	-	-	3,541



No	Jenis Transaksi Keuangan Type of Financial Transaction	Selesai Completed		Dalam Proses On-Process		Tidak Selesai Not Completed		Jumlah Pengaduan Number of Complaints
		Jumlah Amount	Persentase Percentage	Jumlah Amount	Persentase Percentage	Jumlah Amount	Persentase Percentage	
4.	Tidak memahami karakteristik produk (terkait tabungan dan kredit) Not comprehending product characteristics (related to savings and loan)	269	100%	-	-	-	-	269
5.	Total	8,027	100%	-	-	-	-	8,027

Tinjauan Operasi Per Segmen Usaha

Informasi segmen diungkapkan untuk memungkinkan pengguna laporan keuangan mengevaluasi sifat dan dampak keuangan dari aktivitas bisnis Bank Mandiri Taspen terlibat dalam lingkungan ekonomi di wilayah operasional Bank Mandiri Taspen.

Penjelasan Segmen Usaha

Bank Mandiri Taspen menyajikan segmen operasi berdasarkan laporan internal Bank yang disajikan kepada pengambil keputusan operasional. Pengambil keputusan operasional adalah Direksi.

Segmen operasi adalah suatu komponen dari Bank:

- Yang terlibat dalam aktivitas bisnis yang mana memperoleh pendapatan dan menimbulkan beban (termasuk pendapatan dan beban terkait dengan transaksi dengan komponen lain dari entitas yang sama);
- Hasil operasinya dikaji ulang secara regular oleh pengambil keputusan operasional untuk membuat keputusan tentang sumber daya yang dialokasikan pada segmen tersebut dan menilai kinerjanya; dan
- Tersedia informasi keuangan yang dapat dipisahkan.

Informasi yang dilaporkan kepada pengambil keputusan operasional untuk tujuan alokasi sumber daya dan penilaian kinerjanya lebih difokuskan pada kategori masing-masing produk, yang serupa dengan segmen usaha yang dilaporkan pada periode-periode terdahulu.

Berkaitan dengan hal tersebut, segmen operasi Bank diklasifikasikan berdasarkan wilayah operasi yaitu:

- Jawa
- Bali dan Nusa Tenggara
- Sumatra

Operational Review gy Business Segment

Segment information is disclosed to enable users of financial statements to evaluate the nature and financial impact of Bank Mandiri Taspen's business activities involved in the economic environment in the operational area of Bank Mandiri Taspen.

Explanation of Business Segment

Bank Mandiri Taspen presents operating segments based on the Bank's internal reports presented to operational decision-makers. The operational decision maker is the Board of Directors..

Operating segment is a component of the Bank:

- Those who are involved in business activities that earn revenues and incur expenses (including revenues and expenses related to transactions with other components of the same entity);
- Its operating results are reviewed regularly by the chief operating decision maker to make decisions about resources to be allocated to the segment and assess its performance; And
- Separable financial information is available.

Information reported to operational decision-makers for the purpose of resource allocation and performance assessment is more focused on the category of each product, which is similar to the business segments reported in previous periods.

In this regard, the Bank's operating segments are classified by operating area, namely:

- Jawa
- Bali dan Nusa Tenggara
- Sumatra



4. Sulawesi
5. Kalimantan
6. Maluku dan Papua

Berdasarkan penjelasan segmen usaha, maka kinerja operasional yang disajikan dalam laporan ini meliputi kinerja operasional per produk dan layanan serta kinerja operasional segmen operasi seperti yang dilaporkan dalam Laporan Keuangan Bank Mandiri Taspen.

Kinerja Segmen Operasi

Produktivitas, pendapatan dan profitabilitas segmen operasi disajikan pada tabel berikut:

Tabel Segmen Operasi 31 Desember 2025
Table of Operating Segments as of December 31, 2025

(dalam jutaan rupiah / in IDR million)

Uraian Description	Jawa *)	Bali, Nusa Tenggara	Sumatra	Sulawesi	Kalimantan	Maluku, Papua	Total
Laporan Laba Rugi dan Penghasilan Komprehensif Lain Income Statement and Other Comprehensive Income							
Pendapatan Income	4,724,260	506,213	898,812	430,480	290,463	140,631	6,990,859
Beban Expense	(4,075,836)	(184,584)	(382,276)	(144,821)	(111,958)	(51,757)	(4,951,232)
Pendapatan (beban) non operasional Non-operating income	1,908	(493)	38	-	-	-	1,453
Laba sebelum beban pajak Income before tax expenses	650,332	321,136	516,574	285,659	178,505	88,874	2,041,080
Beban pajak Tax expenses	(460,000)	-	-	-	-	-	(460,000)
Laba (rugi) tahun berjalan Income for the year	190,332	321,136	516,574	285,659	178,505	88,874	1,581,080
Laporan Posisi Keuangan Statement of Financial Position							
Kredit yang diberikan – bruto Loans – gross	18,596,359	5,169,359	12,129,396	7,761,153	4,236,384	2,638,065	50,530,716
Total aset Total assets	57,583,808	3,440,596	6,769,745	2,507,491	1,986,874	730,052	73,018,566
Simpanan nasabah Deposits from customers	41,057,120	3,082,920	6,231,406	2,214,756	1,804,748	639,623	55,030,573
Total liabilitas Total liabilities	49,579,262	3,119,453	6,253,172	2,221,831	1,808,369	641,179	63,623,266

*) termasuk dalam segmen operasi Jawa terdapat beban, pendapatan, aset dan liabilitas dari Kantor Pusat.

*) in the Java operations segment, there were expenses, revenues, assets, and liabilities from the Head Office.



Tabel Segmen Operasi 31 Desember 2024
Table of Operating Segments as of December 31, 2024

(dalam jutaan rupiah / in IDR million)

Uraian Description	Jawa *)	Bali, Nusa Tenggara	Sumatra	Sulawesi	Kalimantan	Maluku, Papua	Total
Laporan Laba Rugi dan Penghasilan Komprehensif Lain Income Statement and Other Comprehensive Income							
Pendapatan Income	3,075,318	654,467	1,322,406	838,692	449,929	278,486	6,619,298
Beban Expense	(3,825,119)	(137,715)	(330,177)	(129,249)	(97,953)	(47,830)	(4,568,043)
Pendapatan (beban) non operasional Non-operating income	(11,144)	(490)	12	-	-	-	(11,622)
Laba sebelum beban pajak Income before tax expenses	(760,945)	516,262	992,241	709,443	351,976	230,656	2,039,633
Beban pajak Tax expenses	(462,083)	-	-	-	-	-	(462,083)
Laba (rugi) tahun berjalan Income for the year	(1,223,028)	516,262	992,241	709,443	351,976	230,656	1,577,550
Laporan Posisi Keuangan Statement of Financial Position							
Kredit yang diberikan – bruto Loans – gross	16,881,600	4,917,013	11,132,666	7,124,590	3,829,908	2,375,638	46,261,415
Total aset Total assets	37,023,706	4,891,469	11,067,042	7,087,896	3,811,661	2,350,570	66,232,344
Simpanan nasabah Deposits from customers	36,760,820	2,902,724	5,105,965	1,943,661	1,541,982	569,395	48,824,547
Total liabilitas Total liabilities	30,697,022	4,536,250	10,518,291	6,792,773	3,640,989	2,258,995	58,444,320

*) termasuk dalam segmen operasi Jawa terdapat beban, pendapatan, aset dan liabilitas dari Kantor Pusat.
*) In the Java operating segment were included the expenses, income, assets, and liabilities from the Head Office.

Tabel Pertumbuhan Segmen Operasi
Table of Operating Segment Growth

(dalam % / in%)

Uraian Description	Jawa*)	Bali, Nusa Tenggara	Sumatra	Sulawesi	Kalimantan	Maluku, Papua	Total
Laporan Laba Rugi dan Penghasilan Komprehensif Lain Statement of Profit or Loss and Other Comprehensive Income							
Pendapatan Income	53.62%	(22.65%)	(32.03%)	(48.67%)	(35.44%)	(49.50%)	5.61%
Beban Expense	6.55%	34.03%	15.78%	12.05%	14.30%	8.21%	8.39%
Pendapatan (beban) non operasional Non-operating income	117.12%	(0.61%)	216.67%	-	-	-	112.50%



Uraian Description	Jawa*)	Bali, Nusa Tenggara	Sumatra	Sulawesi	Kalimantan	Maluku, Papua	Total
Laba sebelum beban pajak Income before tax expenses	185.46%	(37.80%)	(47.94%)	(59.73%)	(49.28%)	(61.47%)	0.07%
Beban pajak Tax expenses	(0.45%)	-	-	-	-	-	(0.45%)
Laba (rugi) tahun berjalan Income for the year	115.56%	(37.80%)	(47.94%)	(59.73%)	(49.28%)	(61.47%)	0.22%
Laporan Posisi Keuangan Statement of Financial Position							
Kredit yang diberikan – bruto Loans – gross	10.16%	5.13%	8.95%	8.93%	10.61%	11.05%	9.23%
Total aset Total assets	55.53%	(29.66%)	(38.83%)	(64.62%)	(47.87%)	(68.94%)	10.25%
Simpanan nasabah Deposits from customers	11.69%	6.21%	22.04%	13.95%	17.04%	12.33%	12.71%
Total liabilitas Total liabilities	61.51%	(31.23%)	(40.55%)	(67.29%)	(50.33%)	(71.62%)	8.86%

*) termasuk dalam segmen operasi Jawa terdapat beban, pendapatan, aset dan liabilitas dari Kantor Pusat.

*) in the Java operations segment, there are expenses, revenues, assets, and liabilities from the Head Office.

Produktivitas Segmen Operasi

Produktivitas segmen untuk tiap-tiap wilayah diklasifikasikan ke dalam kredit yang diberikan dan simpanan nasabah. Kredit yang diberikan secara total mengalami peningkatan sebesar 9,23%. Peningkatan tersebut sejalan dengan pengembangan dan perluasan cakupan wilayah usaha yang dilakukan oleh Bank Mandiri Taspen. Semua wilayah segmen operasi juga mengalami peningkatan yang cukup signifikan. Peningkatan kredit yang diberikan untuk wilayah Jawa, Bali dan Nusa Tenggara, Sumatera, Sulawesi, Kalimantan, Maluku dan Papua masing-masing mengalami peningkatan sebesar 10,16%, 5,13%, 8,95%, 8,93%, 10,61% dan 11,05%.

Untuk produk simpanan nasabah, secara total mengalami peningkatan sebesar 12,71% Hal ini sejalan dengan peningkatan kredit yang diberikan. Peningkatan Simpanan nasabah untuk wilayah Jawa, Sumatera, Sulawesi, Kalimantan dan Maluku dan Papua masing-masing mengalami peningkatan sebesar 11,69%, 6,21%, 22,04%, 13,95%, 17,04% dan 12,33%

Produktivitas Segmen Operasi Wilayah Jawa

Kredit yang diberikan segmen operasi wilayah Jawa tahun 2025 sebesar Rp18,6 triliun, mengalami peningkatan sebesar 10,16% dibandingkan dengan tahun 2024 sebesar Rp16,9 triliun. Simpanan nasabah segmen operasi wilayah Jawa tahun

Operating Segment Productivity

Segment productivity across regions is classified based on loan disbursement and customer deposits. Total loans disbursed by Bank Mandiri Taspen increased by 9.23% in 2025, in line with the Bank's ongoing expansion and development of its operational footprint. All regional operating segments recorded notable growth. Loan growth in Java, Bali and Nusa Tenggara, Sumatra, Sulawesi, Kalimantan, and Maluku and Papua was recorded at 10.16%, 5.13%, 8.95%, 8.93%, 10.61%, and 11.05%, respectively.

Customer deposits also recorded strong growth, increasing by 12.71% in total, consistent with the expansion in lending activities. Deposit growth in Java, Sumatra, Sulawesi, Kalimantan, and Maluku and Papua was recorded at 11.69%, 6.21%, 22.04%, 13.95%, 17.04%, and 12.33%, respectively.

Productivity of Java Region Operating Segment

Loans disbursed in the Java operating segment amounted to IDR18.6 trillion in 2025, representing an increase of 10.16% compared to IDR16.9 trillion in 2024. Customer deposits reached IDR41.06 trillion, increasing by 11.69% from IDR36.76



2025 sebesar Rp41,06 triliun, mengalami peningkatan sebesar 11,69 % dibandingkan dengan tahun 2024 sebesar Rp36,76 triliun. Peningkatan produktivitas segmen operasi wilayah Jawa merupakan penerapan dari strategi yang efektif yang dilakukan oleh Bank Mandiri Taspen baik untuk kredit maupun dana.

Produktivitas Segmen Operasi Wilayah Bali, Nusa Tenggara

Kredit yang diberikan segmen operasi wilayah Bali dan Nusa Tenggara tahun 2025 sebesar Rp5,17 triliun, mengalami peningkatan sebesar 5,13% dibandingkan dengan tahun 2024 sebesar Rp4,92 triliun. Simpanan nasabah segmen operasi wilayah Bali dan Nusa Tenggara tahun 2025 sebesar Rp3,08 triliun, mengalami peningkatan sebesar 6,21% dibandingkan dengan tahun 2024 sebesar Rp2,90 triliun. Peningkatan produktivitas segmen operasi Bali dan Nusa Tenggara merupakan penerapan dari strategi yang efektif yang dilakukan oleh Bank Mandiri Taspen baik untuk kredit maupun dana.

Produktivitas Segmen Operasi Wilayah Sumatera

Kredit yang diberikan segmen operasi wilayah Sumatera tahun 2025 sebesar Rp12,13 triliun, mengalami peningkatan sebesar 8,95% dibandingkan dengan tahun 2024 sebesar Rp11,13 triliun. Simpanan nasabah segmen operasi wilayah Sumatera tahun 2025 sebesar Rp6,23 triliun, mengalami peningkatan sebesar 22,04% dibandingkan dengan tahun 2024 sebesar Rp5,10 triliun. Produktivitas segmen operasi wilayah Sumatera merupakan penerapan dari strategi yang efektif yang dilakukan oleh Bank Mandiri Taspen baik untuk kredit maupun dana.

Produktivitas Segmen Operasi Wilayah Sulawesi

Kredit yang diberikan segmen operasi wilayah Sulawesi tahun 2025 sebesar Rp7,76 triliun, mengalami peningkatan sebesar 8,93% dibandingkan dengan tahun 2024 sebesar Rp7,12 triliun. Simpanan nasabah segmen operasi wilayah Sulawesi tahun 2025 sebesar Rp2,21 triliun, mengalami peningkatan sebesar 13,95% dibandingkan dengan tahun 2024 sebesar Rp1,94 triliun. Produktivitas segmen operasi wilayah Sulawesi merupakan penerapan dari strategi yang efektif yang dilakukan oleh Bank Mandiri Taspen.

Produktivitas Segmen Operasi Wilayah Kalimantan

Kredit yang diberikan segmen operasi wilayah Kalimantan tahun 2025 sebesar Rp4,25 triliun, mengalami peningkatan sebesar 10,61% dibandingkan dengan tahun 2024 sebesar Rp3,81 triliun. Simpanan nasabah segmen operasi wilayah Kalimantan tahun 2025 sebesar Rp1,80 triliun, mengalami peningkatan sebesar 17,04% dibandingkan dengan tahun 2024 sebesar Rp1,54 triliun. Produktivitas segmen operasi wilayah Kalimantan merupakan penerapan dari strategi yang efektif yang dilakukan oleh Bank Mandiri Taspen baik untuk kredit maupun dana.

trillion in the previous year. The improved productivity in the Java segment reflects the effective implementation of the Bank's strategies across both lending and funding activities.

Productivity of Bali and Nusa Tenggara Region Operating Segment

Loans disbursed in the Bali and Nusa Tenggara segment amounted to IDR5.17 trillion in 2025, growing by 5.13% from IDR4.92 trillion in 2024. Customer deposits increased to IDR3.08 trillion, up by 6.21% from IDR2.90 trillion in the previous year. This performance reflects the effective execution of the Bank's strategies in both lending and funding.

Productivity of Sumatra Region Operating Segment

Loans disbursed in the Sumatra segment reached IDR12.13 trillion in 2025, increasing by 8.95% from IDR11.13 trillion in 2024. Customer deposits rose significantly to IDR6.23 trillion, representing growth of 22.04% from IDR5.10 trillion in the previous year. This performance indicates strong segment productivity driven by effective strategic implementation.

Productivity of Sulawesi Region Operating Segment

Loans disbursed in the Sulawesi segment totaled IDR7.76 trillion in 2025, increasing by 8.93% from IDR7.12 trillion in 2024. Customer deposits reached IDR2.21 trillion, growing by 13.95% compared to IDR1.94 trillion in the previous year. This reflects improved segment productivity supported by effective business strategies.

Productivity of Kalimantan Region Operating Segment

Loans disbursed in the Kalimantan segment amounted to IDR4.25 trillion in 2025, representing an increase of 10.61% from IDR3.81 trillion in 2024. Customer deposits rose to IDR1.80 trillion, up by 17.04% from IDR1.54 trillion in the previous year. This growth demonstrates the effectiveness of the Bank's strategic initiatives in the region.



Produktivitas Segmen Operasi Wilayah Maluku Papua

Kredit yang diberikan segmen operasi wilayah Maluku dan Papua tahun 2025 sebesar Rp2,64 triliun, mengalami peningkatan sebesar 11,05% dibandingkan dengan tahun 2024 sebesar Rp2,37 triliun. Simpanan nasabah segmen operasi wilayah Maluku dan Papua tahun 2025 sebesar Rp639,62 miliar, mengalami peningkatan sebesar 12,33% dibandingkan dengan tahun 2024 sebesar Rp569,39 miliar. Produktivitas segmen operasi wilayah Maluku dan Papua merupakan penerapan dari strategi yang efektif yang dilakukan oleh Bank Mandiri Taspen baik untuk kredit maupun dana.

Pendapatan dan Profitabilitas Segmen Operasi

Secara total, pendapatan wilayah operasi meningkat sebesar 5,61%. Peningkatan dan penurunan pendapatan untuk wilayah Jawa, Bali dan Nusa Tenggara, Sumatera, Sulawesi, Kalimantan serta Maluku dan Papua masing-masing sebesar 53,62%, (22,65%), (32,03%), (48,67%), (35,44%) dan (49,50%). Sedangkan untuk profitabilitas daerah secara total meningkat sebesar 0,22%.

Pendapatan Segmen Operasi

Pendapatan Segmen Operasi Bank Mandiri Taspen disajikan sebagai berikut.

PENDAPATAN SEGMENT OPERASI WILAYAH JAWA

Pendapatan segmen operasi wilayah Jawa tahun 2025 sebesar Rp4,72 triliun, mengalami peningkatan sebesar 53,62% dibandingkan dengan tahun 2024 sebesar Rp3,08 triliun. Peningkatan ini sejalan dengan peningkatan produktivitas wilayah Jawa.

PENDAPATAN SEGMENT OPERASI WILAYAH BALI, NUSA TENGGARA

Pendapatan segmen operasi wilayah Bali dan Nusa Tenggara tahun 2025 sebesar Rp506,21 miliar, mengalami penurunan sebesar 22,65% dibandingkan dengan tahun 2024 sebesar Rp654,47 miliar. Penurunan ini sejalan dengan penurunan produktivitas Bali dan Nusa Tenggara.

PENDAPATAN SEGMENT OPERASI WILAYAH SUMATERA

Pendapatan segmen operasi wilayah Sumatera tahun 2025 sebesar Rp898,81 miliar, mengalami penurunan sebesar 32,03% dibandingkan dengan tahun 2024 sebesar Rp1,32 triliun. Penurunan ini sejalan dengan penurunan produktivitas wilayah Sumatera.

Productivity of Maluku and Papua Region Operating Segment

Loans disbursed in the Maluku and Papua segment reached IDR2.64 trillion in 2025, increasing by 11.05% from IDR2.37 trillion in 2024. Customer deposits amounted to IDR639.62 billion, representing growth of 12.33% from IDR569.39 billion in the previous year. The improved productivity in this segment reflects the successful implementation of the Bank's strategies in both lending and funding activities.

Income and Profitability Of Operating Segment

Overall, total operating segment revenue of Bank Mandiri Taspen increased by 5.61% in 2025. Revenue performance across regions showed mixed trends, with growth in Java and contractions in other regions. Revenue growth (decline) for Java, Bali and Nusa Tenggara, Sumatra, Sulawesi, Kalimantan, and Maluku and Papua was recorded at 53.62%, (22.65%), (32.03%), (48.67%), (35.44%), and (49.50%), respectively. Meanwhile, overall regional profitability recorded a marginal increase of 0.22%.

Operating Segment Income

Bank Mandiri Taspen's Operating Segment Income is presented as follows.

INCOME OF JAVA REGION OPERATING SEGMENT

Income from the Java operating segment reached IDR4.72 trillion in 2025, representing an increase of 53.62% compared to IDR3.08 trillion in 2024. This growth was in line with improved productivity in the Java region.

INCOME OF BALI, NUSA TENGGARA REGION OPERATING SEGMENT

Income from the Bali and Nusa Tenggara segment amounted to IDR506.21 billion in 2025, declining by 22.65% from IDR654.47 billion in 2024. The decrease was in line with lower productivity in the region.

INCOME OF SUMATRA REGION OPERATING SEGMENT

Income from the Sumatra segment reached IDR898.81 billion in 2025, decreasing by 32.03% compared to IDR1.32 trillion in 2024, reflecting reduced productivity in the region.

**PENDAPATAN SEGMENT OPERASI WILAYAH SULAWESI**

Pendapatan segmen operasi wilayah Sulawesi tahun 2025 sebesar Rp430,48 miliar, mengalami penurunan sebesar 48,67% dibandingkan dengan tahun 2024 sebesar Rp838,69 miliar. Penurunan ini sejalan dengan penurunan produktivitas wilayah Sulawesi.

PENDAPATAN SEGMENT OPERASI WILAYAH KALIMANTAN

Pendapatan segmen operasi wilayah Kalimantan tahun 2025 sebesar Rp290,46 miliar, mengalami penurunan sebesar 35,44% dibandingkan dengan tahun 2024 sebesar Rp499,93 miliar. Penurunan ini sejalan dengan penurunan produktivitas wilayah Kalimantan.

PENDAPATAN SEGMENT OPERASI WILAYAH MALUKU PAPUA

Pendapatan segmen operasi wilayah Maluku dan Papua tahun 2025 sebesar Rp140,63 miliar, mengalami penurunan sebesar 49,50% dibandingkan dengan tahun 2024 sebesar Rp278,49 miliar. Penurunan ini sejalan dengan penurunan produktivitas wilayah Maluku Papua.

Profitabilitas Segmen Operasi

Profitabilitas Segmen Operasi Bank Mandiri Taspen disajikan sebagai berikut.

PROFITABILITAS SEGMENT OPERASI WILAYAH JAWA

Laba tahun berjalan segmen operasi wilayah Jawa tahun 2025 sebesar Rp190,33 miliar, mengalami peningkatan sebesar 115,56% dibandingkan dengan tahun 2024 yang mencatatkan rugi sebesar Rp1,22 triliun. Peningkatan profitabilitas sejalan dengan peningkatan pendapatan wilayah Jawa.

PROFITABILITAS SEGMENT OPERASI WILAYAH BALI, NUSA TENGGARA

Laba tahun berjalan segmen operasi wilayah Bali dan Nusa Tenggara tahun 2025 sebesar Rp321,14 miliar, mengalami penurunan sebesar 37,80% dibandingkan dengan tahun 2024 sebesar Rp516,26 miliar. Penurunan tersebut disebabkan peningkatan total beban tahun 2025 sebesar 34,03% dibandingkan tahun 2024. Hal tersebut didorong oleh peningkatan pembentukan cadangan kerugian penurunan nilai.

PROFITABILITAS SEGMENT OPERASI WILAYAH SUMATERA

Laba tahun berjalan segmen operasi wilayah Sumatera tahun 2025 sebesar Rp516,57 miliar, mengalami penurunan sebesar 47,94% dibandingkan dengan tahun 2024 sebesar Rp992,24 miliar. Penurunan profitabilitas sejalan dengan peningkatan beban wilayah Sumatera.

INCOME OF SULAWESI REGION OPERATING SEGMENT

Income from the Sulawesi segment amounted to IDR430.48 billion in 2025, declining by 48.67% from IDR838.69 billion in 2024. The decrease was consistent with lower productivity levels.

INCOME OF KALIMANTAN REGION OPERATING SEGMENT

Income from the Kalimantan segment totaled IDR290.46 billion in 2025, representing a decrease of 35.44% compared to IDR499.93 billion in 2024, in line with reduced regional productivity.

INCOME OF MALUKU AND PAPUA REGION OPERATING SEGMENT

Income from the Maluku and Papua segment amounted to IDR140.63 billion in 2025, declining by 49.50% from IDR278.49 billion in 2024, reflecting lower productivity in the region.

Operating Segment Profitability

Bank Mandiri Taspen's Operating Segment Profitability is presented as follow.

PROFITABILITY OF THE JAVA REGION OPERATING SEGMENT

The Java segment recorded profit for the year amounting to IDR190.33 billion in 2025, representing an increase of 115.56% compared to a loss of IDR1.22 trillion in 2024. The movement in profitability was in line with changes in revenue performance in the region.

PROFITABILITY OF THE BALI, NUSA TENGGARA REGION OPERATING SEGMENT

The Bali and Nusa Tenggara segment recorded profit for the year of IDR321.14 billion in 2025, representing a decrease of 37.80% compared to IDR516.26 billion in 2024. The decline was primarily attributable to a 34.03% increase in total expenses, including higher allowance for impairment losses.

PROFITABILITY OF SUMATRA REGION OPERATIONS SEGMENT

The Sumatra segment recorded profit for the year of IDR516.57 billion in 2025, decreasing by 47.94% from IDR992.24 billion in 2024. The decline in profitability was in line with increased operating expenses in the region.



PROFITABILITAS SEGMENT OPERASI WILAYAH SULAWESI

Laba tahun berjalan segmen operasi wilayah Sulawesi tahun 2025 sebesar Rp285,66 miliar, mengalami penurunan sebesar 59,73% dibandingkan dengan tahun 2024 sebesar Rp709,44 miliar. Penurunan profitabilitas sejalan dengan peningkatan beban wilayah Sulawesi.

PROFITABILITAS SEGMENT OPERASI WILAYAH KALIMANTAN

Laba tahun berjalan segmen operasi wilayah Kalimantan tahun 2025 sebesar Rp178,50 miliar, mengalami penurunan sebesar 49,28% dibandingkan dengan tahun 2024 sebesar Rp351,98 miliar. Penurunan profitabilitas sejalan dengan peningkatan beban wilayah Kalimantan.

PROFITABILITAS SEGMENT OPERASI WILAYAH MALUKU PAPUA

Laba tahun berjalan segmen operasi wilayah Maluku dan Papua tahun 2025 sebesar Rp88,87 miliar, mengalami penurunan sebesar 61,47% dibandingkan dengan tahun 2024 sebesar Rp230,66 miliar. Penurunan profitabilitas sejalan dengan peningkatan beban wilayah Maluku dan Papua.

Kinerja Operasional Per Produk dan Layanan

Kinerja Operasional per produk dan layanan meliputi produk kredit dan produk simpanan.

Produk Kredit

Produk kredit Bank Mandiri Taspen terdiri dari Kredit Mikro, Kredit Retail, dan Kredit Pensiun. Adapun rincian penyaluran kredit diuraikan dalam tabel berikut.

Tabel Kinerja Produk Kredit
Table of Loan Product Performance

Uraian Description	2025		2024		Pertumbuhan Growth	
	(Rp) / (IDR)	(%)	(Rp) / (IDR)	(%)	(Rp) / (IDR)	(%)
Mikro Micro	616,606	1.22%	423,466	0.92%	193,139	45.61%
Retail	83,366	0.16%	128,198	0.28%	(44,833)	(34.97%)
Pensiun Pension	49,830,744	98.61%	45,709,750	98.81%	4,120,994	9.02%
TOTAL	50,530,716	100.00%	46,261,415	100.00%	4,269,301	9.23%

PROFITABILITY OF SULAWESI REGION OPERATIONS SEGMENT

The Sulawesi segment recorded profit for the year of IDR285.66 billion in 2025, declining by 59.73% compared to IDR709.44 billion in 2024, reflecting higher expense levels.

PROFITABILITY OF KALIMANTAN REGION OPERATIONS SEGMENT

The Kalimantan segment recorded profit for the year of IDR178.50 billion in 2025, decreasing by 49.28% from IDR351.98 billion in 2024, in line with increased operating expenses.

PROFITABILITY OF MALUKU AND PAPUA REGION OPERATIONS SEGMENT

The Maluku and Papua segment recorded profit for the year of IDR88.87 billion in 2025, declining by 61.47% compared to IDR230.66 billion in 2024, reflecting increased expense pressures in the region.

Operational Performance Per Products and Services

Operational Performance per product and service includes loan products and savings products.

Loan Products

Bank Mandiri Taspen's loan products consist of Micro Loans, Retail Loans, and Pension Loans. The details of loan distribution are described in the following table.



Mikro

Produk kredit mikro terdiri dari Kredit Usaha Mikro (KUM), Kredit Serbaguna Mantap (KSM), dan Kredit Komunitas Mantap (KKM), Channeling, Kredit Usaha Rakyat (KUR), dan Kredit Kendaraan Bermotor (KKB). Uraian terkait pertumbuhan kinerja produk kredit mikro diuraikan sebagai berikut.

Tabel Kinerja Produk Mikro
Table of Micro Product Performance

(dalam jutaan Rupiah / in IDR million)

Uraian Description	2025		2024		Pertumbuhan Growth	
	(Rp) / (IDR)	(%)	(Rp) / (IDR)	(%)	(Rp) / (IDR)	(%)
Kredit Usaha Mikro (KUM) Micro Business Loan (KUM)	7,012	1.14%	23,875	5.64%	(16,863)	(70.63%)
Kredit Serbaguna Mantap (KSM) Mantap Multipurpose Loan (KSM)	178,136	28.89%	168,834	39.87%	9,302	5.51%
Kredit Komunitas Mantap (KKM) Mantap Community Loan (KKM)	8,770	1.42%	15,486	3.66%	(6,716)	(43.37%)
Channelling	140,002	22.71%	9,104	2.15%	130,898	1,437.89%
Kredit Usaha Rakyat (KUR) Mantap Community Loan (KUR)	188,886	30.63%	161,285	38.09%	27,601	17.11%
Kredit Kendaraan Bermotor (KKB) Mantap Community Loan (KKB)	93,799	15.21%	44,883	10.60%	48,917	100.00%
TOTAL	616,606	100.00%	423,466	100.00%	193,139	45.61%

Penyaluran Kredit Mikro tahun 2025 meningkat sebesar 45,61% atau Rp193,14 miliar, atau naik dari Rp423,47 miliar di tahun 2024 menjadi Rp616,61 miliar di tahun 2025. Hal tersebut dipengaruhi oleh meningkatnya kinerja produk KKB, KUR, dan KSM yang tumbuh masing-masing sebesar 100%, 17,11%, dan 5,51%.

Micro

Micro loan products consist of Micro Business Loan (KUM), Mantap Multipurpose Loan (KSM), and Mantap Community Loan (KKM), Channeling, Micro Business Loan (KUR), and Motorized Vehicle Loan (KKB). A description of the growth in performance of micro loan products is described as follows.

Micro loan disbursement in 2025 increased by 45.61% or IDR193.14 billion, rising from IDR423.47 billion in 2024 to IDR616.61 billion in 2025. This increase was driven by improved performance of KKB, KUR, and KSM products, which grew by 100%, 17.11%, and 5.51%, respectively.

Retail

Pertumbuhan kredit retail masih terkoreksi sebesar 34,97% atau sebesar Rp44,83 miliar, turun dari Rp128,19 miliar di tahun 2024 menjadi Rp83,37 miliar di tahun 2025. Hal tersebut dipengaruhi oleh tertekannya kinerja produk kredit modal kerja ritel pada tahun 2025.

Retail

Retail loan growth experienced a contraction of 34.97% or IDR44.83 billion, declining from IDR128.19 billion in 2024 to IDR83.37 billion in 2025. This decrease was mainly attributable to weakened performance in retail working capital loan products during 2025.



Tabel Kinerja Produk Retail
Table of Retail Product Performance

(dalam jutaan Rupiah / in IDR million)

Uraian Description	2025		2024		Pertumbuhan Growth	
	(Rp) / (IDR)	(%)	(Rp) / (IDR)	(%)	(Rp) / (IDR)	(%)
Kredit Modal Kerja Retail Retail Working Capital Loan	13,097	15.71%	67,078	52.32%	(53,981)	(80.47%)
Kredit Investasi Retail Retail Investment Loan	1,782	2.14%	0	0.00%	1,782	100.00%
Kredit Multiguna Retail Retail Multifunction Loan	68,487	82.15%	61,120	47.68%	7,367	12.05%
TOTAL	83,366	100.00%	128,198	100.00%	(44,833)	(34.97%)

Pensiun

Kinerja produk pensiun tumbuh 9,02% atau Rp4,12 triliun, dari Rp45,71 di tahun 2024 menjadi 49,83 di tahun 2025. Hal ini sejalan dengan usaha bisnis Bank Mandiri Taspen yang berfokus untuk menyalurkan kredit pensiun baik di wilayah Bali maupun di luar wilayah Bali dan disebabkan oleh peningkatan produktivitas pada segmen kredit pensiunan yang didukung oleh kemitraan strategis serta aliansi dan sinergi dengan group usaha dalam rangka penyaluran kredit dan pelayanan kepada nasabah pensiunan.

Pension

The performance of pension products grew by 9.02% or IDR4.12 trillion, increasing from IDR45.71 trillion in 2024 to IDR49.83 trillion in 2025. This growth is aligned with the Bank's strategic focus on pension loan disbursement across both Bali and non-Bali regions. The improvement was driven by higher productivity within the pension loan segment, supported by strategic partnerships, as well as alliances and synergies within the business group to enhance loan distribution and service delivery to pensioner customers.

Tabel Kinerja Produk Pensiun
Table of Pension Product Performance

(dalam jutaan Rupiah / in IDR million)

Uraian Description	2025		2024		Pertumbuhan Growth	
	(Rp) / (IDR)	(%)	(Rp) / (IDR)	(%)	(Rp) / (IDR)	(%)
Kredit Pensiun Pension Loan	49,830,744	100.00%	45,709,750	100%	4,120,994	9,02%
TOTAL	49,830,744	100.00%	45,709,750	100%	4,120,994	9,02%

Produk Simpanan

Produk simpanan merupakan dana pihak ketiga yang berhasil dihimpun oleh Bank Mandiri Taspen melalui berbagai produk tabungan, giro, dan deposito.

Deposit Products

Deposit products are third party funds that have been successfully collected by Bank Mandiri Taspen through various savings, current accounts and deposit products.



Tabel Jumlah Rekening Dana Pihak Ketiga
Table of Total Third-Party Fund Accounts

(dalam unit rekening / in account units)

Uraian Description	2025		2024		Pertumbuhan Growth	
	(NoA)	(%)	(NoA)	(%)	(NoA)	(%)
Tabungan Saving deposits	997,744	91.66%	1,161,610	93.49%	(163,866)	(14.11%)
Giro Current Accounts	853	0.08%	626	0.05%	227	36.26%
Deposito Berjangka Time Deposits	89,968	8.26%	80,295	6.46%	9,673	12.05%
TOTAL	1,088,565	100.00%	1,242,531	100.00%	(153,966)	(12.39%)

Jumlah rekening Dana Pihak Ketiga (DPK) yang berhasil dihimpun oleh Bank Mandiri Taspen pada tahun 2025 tercatat sebanyak 1.088.565 unit rekening, mengalami penurunan sebesar 153.966 unit rekening atau 12,39% dibandingkan tahun 2024 yang mencapai 1.242.531 unit rekening. Penurunan ini terutama disebabkan oleh berkurangnya jumlah rekening tabungan, yang mengalami penurunan sebesar 163.866 unit rekening atau 14,11%. Penurunan tersebut terjadi sebagai dampak dari penyesuaian rekening tabungan terkait proses migrasi ke sistem New Core Banking System di Bank Mandiri Taspen. Dengan demikian, penurunan jumlah rekening pada tahun 2025 bukan disebabkan oleh penurunan akuisisi nasabah, melainkan lebih dipengaruhi oleh proses penyesuaian sistem internal perbankan.

The total number of third-party fund accounts mobilized by Bank Mandiri Taspen in 2025 was recorded at 1,088,565 accounts, representing a decrease of 153,966 accounts or 12.39% compared to 1,242,531 accounts in 2024. The decline was primarily attributable to a reduction in savings accounts, which decreased by 163,866 accounts or 14.11%. This decrease was mainly driven by adjustments to savings accounts in relation to the migration process to the New Core Banking System implemented by the Bank. Accordingly, the reduction in the number of accounts in 2025 was not indicative of a decline in customer acquisition, but rather reflected internal system adjustments associated with the Bank's core banking transformation.

Tabel Jumlah Dana Pihak Ketiga
Table of Total Third Party Funds

(dalam jutaan Rupiah / in IDR million)

Uraian Description	2025		2024		Pertumbuhan Growth	
	(Rp) / (IDR)	(%)	(Rp) / (IDR)	(%)	(Rp) / (IDR)	(%)
Tabungan Saving deposits	12,392,749	22.52%	10,372,334	21.24%	2,020,415	19.48%
Giro Current Accounts	434,920	0.79%	1,025,796	2.10%	(590,876)	(57.60%)
Deposito Berjangka Time Deposits	42,202,904	76.69%	37,426,417	76.65%	4,776,487	12.76%
TOTAL	55,030,573	100.00%	48,824,547	100.00%	6,206,026	12.71%

Sejalan dengan peningkatan jumlah rekening dana pihak ketiga, jumlah dana pihak ketiga yang berhasil dihimpun Bank Mandiri Taspen mengalami peningkatan sebesar Rp6,21 triliun atau 12,71% dari Rp48,82 triliun di 2024 menjadi Rp55,03 triliun di 2025. Peningkatan ini terutama berasal dari deposito yang kenaikannya mencapai 12,76% dari Rp37,43 triliun di tahun 2024 menjadi sebesar Rp42,20 triliun di tahun 2025.

In line with the increase in the number of third-party fund (DPK) accounts, the total third-party funds successfully mobilized by Bank Mandiri Taspen had increased by IDR6.21 trillion, or 12.71%, from IDR48.82 trillion in 2024 to IDR55.03 trillion in 2025. This increase was primarily driven by time deposits, which grew by 12.76%, from IDR37.43 trillion in 2024 to IDR42.20 trillion in 2025.



Tabungan

Produk tabungan Bank Mandiri Taspen pada tahun 2025 mencatatkan peningkatan dari sisi jumlah dana, namun mengalami penurunan dari sisi jumlah rekening. Jumlah rekening tabungan tercatat turun sebesar 137.089 unit rekening atau 11,95%, dari 1.147.257 unit rekening pada tahun 2024 menjadi 1.010.168 unit rekening pada tahun 2025. Penurunan jumlah rekening tersebut terutama berasal dari rekening pihak ketiga, yang mengalami penurunan sebesar 137.265 unit rekening.

Tabel Jumlah Rekening Produk Tabungan
Table of Number of Saving Deposits Product Accounts

(dalam unit rekening / in account units)

Uraian Description	2025		2024		Pertumbuhan Growth	
	(NoA)	(%)	(NoA)	(%)	(NoA)	(%)
Pihak Ketiga Third Parties	1,009,732	99.96%	1,146,997	99.98%	(137,265)	(11.97%)
Pihak Berelasi Related Parties	436	0.04%	260	0.02%	176	67.69%
TOTAL	1,010,168	100.00%	1,147,257	100.00%	(137,089)	(11.95%)

Jumlah dana yang dihimpun Bank Mandiri Taspen melalui produk tabungan meningkat 19,48% dari Rp10,37 triliun di 2024 menjadi Rp12,39 triliun di 2025. Peningkatan tersebut khususnya berasal dari jumlah dana tabungan dari pihak ketiga yang meningkat sebesar Rp2,02 triliun.

Savings

Savings products of the Bank recorded an increase in total funds in 2025; however, the number of accounts declined. The total number of savings accounts decreased by 137,089 accounts or 11.95%, from 1,147,257 accounts in 2024 to 1,010,168 accounts in 2025. This decline was mainly attributable to a reduction in third-party savings accounts, which decreased by 137,265 accounts.

The total funds mobilized by Bank Mandiri Taspen through savings products increased by 19.48%, from IDR10.37 trillion in 2024 to IDR12.39 trillion in 2025. This growth was primarily driven by an increase in third-party savings funds, which rose by IDR2.02 trillion.

Tabel Jumlah Dana Produk Tabungan
Table of Amount of Funds in Saving Deposits Products

(dalam jutaan Rupiah / in IDR million)

Uraian Description	2025		2024		Pertumbuhan Growth	
	(Rp) / (IDR)	(%)	(Rp) / (IDR)	(%)	(Rp) / (IDR)	(%)
Pihak Ketiga Third Parties	12,387,208	99.96%	10,363,926	99.92%	2,023,282	19.52%
Pihak Berelasi Related Parties	5,541	0.04%	8,408	0.08%	(2,867)	(34.10%)
TOTAL	12,392,749	100.00%	10,372,334	100.00%	2,020,415	19.48%

TABUNGAN BERDASARKAN JENIS PRODUK

Produk tabungan Bank Mandiri Taspen meliputi Tabungan SiMantap Gold, Tabungan SiMantap Berjangka, Tabunganku, Tabungan Mantap Prima, Tabungan SiMantap Pensiun dan Tabungan Umum. Produk tabungan yang mendorong pertumbuhan DPK tertinggi khususnya berasal dari Tabungan SiMantap Pensiun dari 768.745 unit rekening di tahun 2024 menjadi 863.627 unit rekening di tahun 2025.

SAVING DEPOSITS BY PRODUCT TYPE

Bank Mandiri Taspen's savings deposit products include SiMantap Gold Savings, SiMantap Futures Savings, Tabunganku, Mantap Prime Savings, SiMantap Pension Savings and General Savings. The savings product that drove the highest Third-Party Funds growth came specifically from SiMantap Pension Savings, from 768,745 account units in 2024 to 863,627 account units in 2025.



Tabel Jumlah Rekening Produk Tabungan Berdasarkan Produk
Table of Number of Saving Deposits Product Accounts by Product Type

(dalam unit rekening / in account units)

Uraian Description	2025		2024		Pertumbuhan Growth	
	(NoA)	(%)	(NoA)	(%)	(NoA)	(%)
Tabungan SiMantap Gold SiMantap Gold Savings	86,476	8.67%	75,679	6.52%	10,797	14.27%
Tabungan SiMantap Berjangka SiMantap Futures Savings	24,616	2.47%	38,410	3.31%	(13,794)	(35.91%)
Tabunganku	17,708	1.77%	19,463	1.68%	(1,755)	(9.02%)
Tabungan Mantap Prima Mantap Prime Savings	89	0.01%	92	0.01%	(3)	(3.26%)
Tabungan SiMantap Pensiun SiMantap Pension Savings	863,627	86.56%	768,745	66.18%	94,882	12.34%
Tabungan Umum General Savings	5,228	0.52%	259,221	22.32%	(253,993)	(97.98%)
TOTAL	997,744	100.00%	1,161,610	100.00%	(163,866)	(14.11%)

Demikian pula dengan jumlah dana yang dihimpun Bank Mandiri Taspen melalui produk tabungan yang meningkat 19,48% dari Rp10,37 triliun di 2024 menjadi Rp12,39 triliun di 2025. Peningkatan dana produk tabungan khususnya berasal dari Tabungan SiMantap Pensiun.

Likewise, the amount of funds collected by Bank Mandiri Taspen through savings products increased by 19.48% from IDR 10.37 trillion in 2024 to IDR 12.39 trillion in 2025. The increase in savings product funds came primarily from SiMantap Pension Savings.

Berikut rincian jumlah dana yang berhasil dihimpun Bank Mandiri Taspen yang disajikan dalam bentuk tabel.

Below is a breakdown of the amount of funds successfully collected by Bank Mandiri Taspen presented in tabular form.

Tabel Jumlah Dana Produk Tabungan Berdasarkan Produk
Table of Amount of Funds in Saving Deposits by Product Type

(dalam jutaan Rupiah / in IDR million)

Uraian Description	2025		2024		Pertumbuhan Growth	
	(Rp) / (IDR)	(%)	(Rp) / (IDR)	(%)	(Rp) / (IDR)	(%)
Tabungan SiMantap Gold SiMantap Gold Savings	796,284	6.43%	823,764	7.94%	(27,480)	(3.34%)
Tabungan SiMantap Berjangka SiMantap Futures Savings	93,846	0.76%	100,019	0.96%	(6,173)	(6.17%)
Tabunganku	59,954	0.48%	68,168	0.66%	(8,214)	(12.05%)
Tabungan Mantap Prima Mantap Prime Savings	254	0.00%	929	0.01%	(675)	(72.70%)
Tabungan SiMantap Pensiun SiMantap Pension Savings	10,977,433	88.58%	7,954,984	76.69%	3,022,449	37.99%
Tabungan Umum General Savings	464,978	3.75%	1,424,472	13.73%	(959,494)	(67.36%)
TOTAL	12,392,749	100.00%	10,372,336	100.00%	2,020,413	19.48%



Giro

menjadi 669 rekening di tahun 2025. Jumlah rekening produk giro pihak berelasi meningkat sebesar 8 rekening atau sebesar 80,00%, demikian pula dengan jumlah rekening produk giro pihak ketiga yang meningkat sebesar 6,03%.

Current Accounts

In 2025, the number of accounts in the current accounts product increased to 669. The number of related party current account products increased by 8 accounts, or 80.00%, while the number of third party current account products increased by 6.03%.

Tabel Jumlah Rekening Produk Giro

Table of Number of Accounts in the Current Accounts Products

(dalam unit rekening / in account units)

Uraian Description	2025		2024		Pertumbuhan Growth	
	(NoA)	(%)	(NoA)	(%)	(NoA)	(%)
Pihak Ketiga Third Parties	651	97.31%	614	98.40%	37	6.03%
Pihak Berelasi Related Parties	18	2.69%	10	1.60%	8	80.00%
TOTAL	669	100.00%	624	100.00%	45	7.21%

Jumlah dana produk giro mengalami penurunan sebesar 57,60% dari Rp1,02 triliun di 2024 menjadi Rp434,92 miliar di tahun 2025. Penurunan tersebut berasal dari penurunan produk giro pihak berelasi yang menurun sebesar Rp604,28 miliar atau 73,08%.

The total current account had declined by 57.60%, from IDR 1.02 trillion in 2024 to IDR 434.92 billion in 2025. This decrease was primarily attributable to a reduction in current account from related parties, which declined by IDR 604.28 billion, or 73.08%.

Tabel Jumlah Dana Produk Giro

Table of Amount of Funds in Current Accounts Products

(dalam jutaan Rupiah / in IDR million)

Uraian Description	2025		2024		Pertumbuhan Growth	
	(Rp) / (IDR)	(%)	(Rp) / (IDR)	(%)	(Rp) / (IDR)	(%)
Pihak Ketiga Third Parties	212,369	48.83%	198,966	19.40%	13,403	6.74%
Pihak Berelasi Related Parties	222,551	51.17%	826,830	80.60%	(604,279)	(73.08%)
TOTAL	434,920	100.00%	1,025,796	100.00%	(590,876)	(57.60%)

Deposito Berjangka

Produk deposito berjangka Bank Mandiri Taspen mengalami peningkatan di 2025, baik jumlah rekening maupun jumlah dana. Jumlah rekening produk deposito berjangka meningkat sebesar 12,05% dari 80.295 unit rekening di 2024 menjadi 89.968 unit rekening di 2025. Peningkatan yang paling besar terdapat pada produk deposito berjangka 1 (satu) bulan yang mengalami peningkatan sebesar 9.679 unit rekening atau 18,53% dari 52.242 unit rekening di tahun 2024 menjadi 61.921 unit rekening di 2025.

Time Deposits

Time deposit products of Bank Mandiri Taspen recorded growth in 2025 in terms of both the number of accounts and total funds. The number of time deposit accounts increased by 12.05%, from 80,295 accounts in 2024 to 89,968 accounts in 2025. The most significant increase was observed in 1-month time deposit products, which rose by 9,679 accounts or 18.53%, from 52,242 accounts in 2024 to 61,921 accounts in 2025.



Tabel Jumlah Rekening Produk Deposito Berjangka
Table of Number of Time Deposits Product Accounts

(dalam unit rekening / in account units)

Uraian Description	2025		2024		Pertumbuhan Growth	
	(NoA)	(%)	(NoA)	(%)	(NoA)	(%)
1 bulan 1 month	61,921	68.83%	52,242	65.06%	9,679	18.53%
3 bulan 3 month	18,964	21.08%	18,295	22.78%	669	3.66%
6 bulan 6 month	7,258	8.07%	8,127	10.12%	(869)	(10.69%)
≥ 12 bulan ≥ 12 month	1,825	2.03%	1,631	2.03%	194	11.89%
TOTAL	89,968	100.00%	80,295	100.00%	9,673	12.05%

Sedangkan, jumlah dana produk deposito berjangka mengalami peningkatan sebesar 12,76% dari Rp37,43 triliun di 2024 menjadi Rp42,20 triliun di 2025. Peningkatan ini didominasi oleh peningkatan produk deposito berjangka ≥12 bulan yang meningkat sebesar Rp4,07 triliun atau 677,22% dari Rp601,28 miliar di 2024 menjadi Rp4,67 triliun di 2025.

In terms of total funds, time deposits increased by 12.76%, from IDR37.43 trillion in 2024 to IDR42.20 trillion in 2025. This growth was primarily driven by significant increases in time deposit products with tenors of ≥12 months, which rose by IDR4.07 trillion or 677.22%, from IDR601.28 billion in 2024 to IDR4.67 trillion in 2025.

Tabel Jumlah Dana Produk Deposito Berjangka
Table of Amount of Funds in Time Deposits Products

(dalam jutaan Rupiah / in IDR million)

Uraian Description	2025		2024		Pertumbuhan Growth	
	(Rp) / (IDR)	(%)	(Rp) / (IDR)	(%)	(Rp) / (IDR)	(%)
1 bulan 1 month	14,208,314	33.67%	11,878,795	31.74%	2,329,519	19.61%
3 bulan 3 month	19,412,328	46.00%	18,914,989	50.54%	497,339	2.63%
6 bulan 6 month	3,908,984	9.26%	6,031,353	16.12%	(2,122,369)	-35.19%
≥ 12 bulan ≥ 12 month	4,673,278	11.07%	601,280	1.61%	4,071,998	677.22%
TOTAL	42,202,904	100.00%	37,426,417	100.00%	4,776,487	12.76%



Tinjauan Keuangan

Financial Review

Tinjauan keuangan yang diuraikan berikut mengacu kepada Laporan Keuangan untuk tahun yang berakhir tanggal 31 Desember 2025 yang disajikan dalam Laporan Tahunan ini. Laporan Keuangan telah diaudit oleh Kantor Akuntan Publik Purwanto Susanti dan Surja (A Member Firm of Ernst & Young Global Limited) dan mendapat opini menyajikan secara wajar, dalam semua hal yang material, posisi keuangan PT Bank Mandiri Taspen tanggal 31 Desember 2025 untuk tahun yang berakhir pada tanggal tersebut, sesuai dengan Standar Akuntansi Keuangan di Indonesia.

The financial review set forth below refers to the Financial Statements for the year ended December 31, 2025, as presented in this Annual Report. The Financial Statements have been audited by Kantor Akuntan Publik Purwanto Susanti dan Surja (a member firm of Ernst & Young Global Limited) and received an unmodified opinion, stating that they present fairly, in all material respects, the financial position of PT Bank Mandiri Taspen as of December 31, 2025, and its financial performance for the year then ended, in accordance with Financial Accounting Standards in Indonesia.

Kinerja Keuangan

Kinerja Keuangan PT Bank Mandiri Taspen terdiri atas Laporan Posisi Keuangan, Laporan Laba Rugi dan Penghasilan Komprehensif Lain serta Laporan Arus Kas yang disajikan sebagai berikut.

Financial Performance

The financial performance of PT Bank Mandiri Taspen consists of the Statement of Financial Position, the Statement of Profit or Loss and Other Comprehensive Income, and the Statement of Cash Flows presented as follow.

Laporan Posisi Keuangan

Statement of Financial Position

Tabel Laporan Posisi Keuangan
Table of Statement of Financial Position

(dalam jutaan Rupiah / in IDR million)

Uraian	2025	2024	Pertumbuhan Growth		Description
			(Rp) / (IDR)	(%)	
ASETASSETS					
Kas	152,993	137,382	15,611	11.36%	Cash
Giro pada Bank Indonesia	1,283,107	3,122,333	(1,839,226)	(58.91%)	Current Accounts with Bank Indonesia
Giro pada bank lain					Current Accounts with other banks
Pihak berelasi	74,756	47,978	26,778	55.81%	Related Parties
Dikurangi: Cadangan kerugian penurunan nilai	(1)	(1)	-	-	Minus: Allowance for impairment losses
Total - neto	74,755	47,977	26,778	55.81%	Total - net
Penempatan pada Bank Indonesia dan Bank Lain					Placements with Bank Indonesia
Pihak ketiga	6,361,889	2,179,682	4,182,207	191.87%	Third Parties
Efek-efek					Securities
Pihak berelasi	10,106,223	8,152,897	1,953,326	23.96%	Related Parties



Uraian	2025	2024	Pertumbuhan Growth		Description
			(Rp) / (IDR)	(%)	
Pihak ketiga	2,913,109	4,576,396	(1,663,287)	(36.34%)	Third Parties
Dikurangi: Cadangan kerugian penurunan nilai	-	-	-	-	Minus: Allowance for impairment losses
Total - neto	13,019,332	12,729,293	290,039	2.28%	Total - net
Efek-efek yang dibeli dengan janji dijual kembali					Securities purchased under agreements to resell
Pihak ketiga	1,014,855	1,277,381	(262,526)	(20.55%)	Third Parties
Kredit yang diberikan					Loans
Pihak berelasi	15,257	15,930	(673)	(4.22%)	Related Parties
Pihak ketiga	50,515,459	46,245,485	4,269,974	9.23%	Third Parties
Total	50,530,716	46,261,415	4,269,301	9.23%	Total
Dikurangi: Cadangan kerugian penurunan nilai	(770,429)	(817,514)	47,085	(5.76%)	Minus: Allowance for impairment losses
Total - neto	49,760,287	45,443,901	4,316,386	9.50%	Total - net
Biaya dibayar dimuka	33,142	19,274	13,868	71.95%	Prepaid expenses
Aset tetap					Fixed assets
Nilai perolehan	2,004,726	1,733,694	271,032	15.63%	Cost
Akumulasi penyusutan	(1,434,539)	(1,228,660)	(205,879)	16.76%	Accumulated depreciation
Total - neto	570,187	505,034	65,153	12.90%	Total - net
Aset pajak tangguhan - neto	76,076	202,112	(126,036)	(62.36%)	Deferred tax assetss - net
Aset tidak berwujud - neto	169,119	128,227	40,892	31.89%	ntangible assets - net
Aset lain-lain	502,824	439,748	63,076	14.34%	Other assets
TOTAL ASET	73,018,566	66,232,344	6,786,222	10.25%	TOTAL ASSETS
LIABILITAS DAN EKUITAS					LIABILITIES AND EQUITY
LIABILITAS					LIABILITIES
Liabilitas segera	58,179	862,204	(804,025)	(93.25%)	Liabilities due immediately
Simpanan nasabah					Deposits from customers
Pihak berelasi	8,768,920	8,634,088	134,832	1.56%	Related Parties
Pihak ketiga	46,261,653	40,190,459	6,071,194	15.11%	Third Parties
Total	55,030,573	48,824,547	6,206,026	12.71%	Total



Uraian	2025	2024	Pertumbuhan Growth		Description
			(Rp) / (IDR)	(%)	
Simpanan dari bank lain					Deposits from other banks
Pihak ketiga	49,789	755,053	(705,264)	(93.41%)	Third Parties
Utang pajak	50,072	52,336	(2,264)	(4.33%)	Taxes payable
Surat berharga yang diterbitkan	2,695,416	1,199,093	1,496,323	124.79%	Securities issued
Efek-efek yang dibeli dengan janji dijual kembali					Securities purchased under agreements to resell
Pihak berelasi	-	225,076	(225,076)	(100.00%)	Related Parties
Pinjaman yang diterima					Borrowings
Pihak berelasi	1,500,000	3,000,000	(1,500,000)	(50.00%)	Related Parties
Pihak ketiga	3,500,000	2,750,000	750,000	27.27%	Third Parties
Total	5,000,000	5,750,000	(750,000)	(13.04%)	Total
Beban yang masih harus dibayar	325,758	315,810	9,948	3.15%	Accrued expenses
Liabilitas imbalan kerja	306,607	343,816	(37,209)	(10.82%)	Employee benefits liabilities
Liabilitas lain-lain	106,872	116,385	(9,513)	(8.17%)	Other liabilities
TOTAL LIABILITAS	63,623,266	58,444,320	5,178,946	8.86%	TOTAL LIABILITIES
EKUITAS					EQUITY
Modal saham	819,304	819,304	-	-	Share capital
Tambahan modal disetor	1,349,508	1,349,508	-	-	Additional paid-in capital
Keuntungan (Kerugian) neto yang belum direalisasi dari kenaikan atau penurunan nilai wajar efek-efek yang tersedia untuk dijual - setelah pajak	108,802	(77,638)	186,440	(240.14%)	Net unrealized gains (losses) from fair value changes of available-for-sale securities – after tax
Pengukuran kembali atas liabilitas imbalan kerja - setelah pajak	(20,840)	(18,351)	(2,489)	13.56%	Remeasurements of employee benefit obligations – after tax
Saldo Laba					Retained earnings
Sudah ditentukan penggunaannya	163,861	163,861	-		Appropriated
Belum ditentukan penggunaannya	6,974,665	5,551,340	1,423,325	25.64%	Unappropriated
TOTAL EKUITAS	9,395,300	7,788,024	1,607,276	20.64%	TOTAL EQUITY
TOTAL LIABILITAS DAN EKUITAS	73,018,566	66,232,344	6,786,222	10.25%	TOTAL LIABILITIES AND EQUITY



Grafik Laporan Posisi Keuangan Graph of Statement of Financial Position

(dalam jutaan Rupiah / in IDR million)



Total Aset

Total aset Bank Mandiri Taspen tahun 2025 mencapai Rp73,02 triliun meningkat 10,25% dibandingkan dengan tahun 2024 yang mencapai Rp66,23 triliun. Peningkatan tersebut khususnya berasal dari pertumbuhan kredit yang diberikan 9,23% atau Rp4,27 triliun.

Kas

Kas tahun 2025 mencapai Rp152,99 miliar meningkat 11,36% dibandingkan dengan tahun 2024 yang mencapai Rp137,38 miliar. Peningkatan kas disebabkan adanya penerimaan pinjaman yang diterima dan penerimaan dari surat berharga yang diterbitkan.

Giro pada Bank Indonesia

Giro pada Bank Indonesia tahun 2025 mencapai Rp1,28 triliun turun 58,91% dibandingkan dengan tahun 2024 yang mencapai Rp3,12 triliun. Penurunan tersebut disebabkan adanya penyesuaian pemenuhan kewajiban minimum GWM Bank tahun 2025.

Total Assets

Total assets of Bank Mandiri Taspen reached IDR73.02 trillion in 2025, representing an increase of 10.25% compared to IDR66.23 trillion in 2024. This growth was primarily driven by loan expansion, which increased by 9.23% or IDR4.27 trillion.

Cash

Cash position in 2025 amounted to IDR152.99 billion, increasing by 11.36% from IDR137.38 billion in 2024. The increase was mainly attributable to proceeds from borrowings and receipts from issued securities.

Current Accounts with Bank Indonesia

Current accounts with Bank Indonesia amounted to IDR1.28 trillion in 2025, declining by 58.91% compared to IDR3.12 trillion in 2024. The decrease was primarily due to adjustments in the Bank's compliance with the minimum reserve requirement (GWM) in 2025.



Giro pada Bank Lain

Giro pada Bank Lain tahun 2025 mencapai Rp74,75 miliar meningkat 55,81% dibandingkan dengan tahun 2024 yang mencapai Rp47,98 miliar. Peningkatan tersebut khususnya berasal dari peningkatan giro pada PT Bank Mandiri (Persero) Tbk sebesar Rp27,77 miliar.

Current Accounts with Other Banks

Current accounts with other banks reached IDR74.75 billion in 2025, representing an increase of 55.81% compared to IDR47.98 billion in 2024. The increase was mainly driven by higher balances in current accounts with PT Bank Mandiri (Persero) Tbk, which rose by IDR27.77 billion.

Tabel Giro Pada Bank Lain

Table of Current Accounts at other Banks

(dalam jutaan Rupiah / in IDR million)

Uraian	2025	2024	Pertumbuhan Growth		Description
			(Rp) / (IDR)	(%)	
PT Bank Mandiri (Persero) Tbk	73,666	45,901	27,765	60.49%	PT Bank Mandiri (Persero) Tbk
PT Bank Syariah Indonesia Tbk	1,090	1,082	8	0.74%	PT Bank Syariah Indonesia Tbk
PT Bank Rakyat Indonesia (Persero) Tbk	-	995	(995)	(100.00%)	PT Bank Rakyat Indonesia (Persero) Tbk
Dikurangi: Cadangan kerugian penurunan nilai	(1)	(1)	-	-	Minus: Allowance for impairment losses
Total	74,755	47,977	26,778	55.81%	Total

Penempatan pada Bank Indonesia dan Bank Lain

Penempatan pada Bank Indonesia dan Bank Lain tahun 2025 senilai Rp6,36 triliun meningkat 191,87% dibandingkan dengan tahun 2024 yang mencapai Rp4,18 triliun. Peningkatan tersebut khususnya berasal dari penambahan Fasilitas Simpanan Bank Indonesia (FASBI) Bank Indonesia sebesar Rp4,18 triliun.

Placement with Bank Indonesia and Other Banks

Placements with Bank Indonesia and other banks amounted to IDR6.36 trillion in 2025, increasing by 191.87% compared to IDR4.18 trillion in 2024. This increase was primarily driven by additional placements in Bank Indonesia Deposit Facilities (FASBI) amounting to IDR4.18 trillion.

Tabel Penempatan pada Bank Indonesia dan Bank Lain

Table of Placement with Bank Indonesia and Other Bank

(dalam jutaan Rupiah / in IDR million)

Uraian	2025	2024	Pertumbuhan Growth		Description
			(Rp) / (IDR)	(%)	
Fasilitas Simpanan Bank Indonesia (FASBI)					Bank Indonesia Deposit Facility (Fasilitas Simpanan Bank Indonesia - FASBI)
Bank Indonesia	6,361,889	2,179,682	4,182,207	191.87%	Bank Indonesia
Total	6,361,889	2,179,682	4,182,207	191.87%	Total
Dikurangi: Cadangan kerugian penurunan nilai	-	-	-	-	Minus: Allowance for impairment losses
Neto	6,361,889	2,179,682	4,182,207	191.87%	Net



Efek-Efek

Efek-efek tahun 2025 mencapai Rp13,02 triliun meningkat 2,28% dibandingkan dengan tahun 2024 yang mencapai Rp290,04 miliar. Peningkatan tersebut khususnya berasal dari obligasi Pemerintah.

Securities

Securities held by Bank Mandiri Taspen amounted to IDR13.02 trillion in 2025, representing an increase of 2.28% compared to IDR290.04 billion in 2024. The increase was primarily driven by higher holdings of government bonds.

Tabel Rincian Efek-Efek
Table of Securities Details

(dalam jutaan Rupiah / in IDR million)

Uraian	2025	2024	Pertumbuhan Growth		Description	
			(Rp) / (IDR)	(%)		
Pihak berelasi						Related parties
Biaya Perolehan Diamortisasi - Rupiah					Amortized Cost - Rupiah	
Obligasi Pemerintah	4,174,465	4,227,396	(52,931)	(1.25%)	Government Bonds	
Nilai Wajar melalui Penghasilan Komprehensif Lain - Rupiah					Fair Value through Other Comprehensive Income - Rupiah	
Obligasi Pemerintah	5,830,452	3,925,501	1,904,951	48.53%	Government Bonds	
Nilai Wajar melalui Laba Rugi - Rupiah					Fair Value through Profit and Loss - Rupiah	
Obligasi Pemerintah	101,306	-	101,306	100,00%	Government Bonds	
	10,106,223	8,152,897	1,953,326	23.96%		
Pihak ketiga						Third party
Biaya Perolehan Diamortisasi - Rupiah					Amortized Cost of Acquisition - Rupiah	
Sekuritas Rupiah Bank Indonesia (SRBI)	299,960	2,995,161	(2,695,201)	-89.99%	Bank Indonesia Rupiah Securities (SRBI)	
Nilai Wajar melalui Penghasilan Komprehensif Lain - Rupiah					Fair Value through Other Comprehensive Income - Rupiah	
Sekuritas Rupiah Bank Indonesia (SRBI)	2,120,024	1,581,235	538,789	34.07%	Bank Indonesia Rupiah Securities (SRBI)	
Nilai wajar melalui laba rugi - Rupiah					Fair Value through Profit and Loss - Rupiah	
Sekuritas Rupiah Bank Indonesia (SRBI)	493,125	-	493,125	100,00%	Bank Indonesia Rupiah Securities (SRBI)	
	2,913,109	4,576,396	(1,663,287)	(36.34%)		
Total - Neto	13,019,332	12,729,293	290,039	2.28%	Total - Net	



Tagihan atas Efek-Efek yang Dibeli dengan Janji Dijual Kembali

Tagihan atas efek-efek yang dibeli dengan janji dijual kembali tahun 2025 mencapai Rp1,01 triliun turun 20,55% dibandingkan dengan tahun 2024 yang mencapai Rp1,28 triliun. Faktor yang mempengaruhi penurunan pada *instrument reverse repo* kepada Bank Indonesia.

Kredit yang Diberikan

Kredit yang diberikan tahun 2025 mencapai Rp50,53 triliun meningkat 9,23% dibandingkan dengan tahun 2024 yang mencapai Rp46,26 triliun. Peningkatan tersebut khususnya berasal dari pertumbuhan jenis kredit pihak ketiga modal kerja sebesar Rp2,73 triliun.

Tabel Kredit Yang Diberikan Berdasarkan Jenis Kredit
Table of Loans by Type

(dalam jutaan Rupiah / in IDR million)

Uraian	2025	2024	Pertumbuhan Growth		Description
			(Rp) / (IDR)	(%)	
Pihak berelasi - Rupiah			Related parties - Rupiah		
Modal Kerja	-	8	(8)	(100.00%)	Working Capital
Konsumsi	15,257	15,922	(665)	(4.18%)	Consumption
Total	15,257	15,930	(673)	(4.22%)	Total
Pihak ketiga- Rupiah			Third parties - Rupiah		
Modal Kerja	38,323,595	35,590,405	2,733,190	7.68%	Working Capital
Konsumsi	12,170,408	10,615,837	1,554,571	14.64%	Consumption
Investasi	21,456	39,243	(17,787)	(45.33%)	Investment
Total	50,515,459	46,245,485	4,269,974	9.23%	Total
Kredit yang diberikan	50,530,716	46,261,415	4,269,301	9.23%	Loans
Dikurangi cadangan kerugian penurunan nilai	(770,429)	(817,514)	47,085	(5.76%)	Minus: Allowance for Impairment Losses
Kredit yang diberikan - neto	49,760,287	45,443,901	4,316,386	9.50%	Loans - neto

Biaya Dibayar Di Muka

Biaya dibayar di muka tahun 2025 mencapai Rp33,14 miliar naik 71,95% dibandingkan dengan tahun 2024 senilai Rp19,27 miliar. Peningkatan tersebut khususnya berasal dari kenaikan biaya dibayar di muka untuk pemeliharaan software senilai Rp13,98 miliar.

Receivables for Securities Purchased Under Agreements to Resale

Receivables from securities purchased under resale agreements (reverse repo) amounted to IDR1.01 trillion in 2025, declining by 20.55% compared to IDR1.28 trillion in 2024. The decrease was mainly attributable to reduced reverse repo transactions with Bank Indonesia.

Loans

Total loans disbursed reached IDR50.53 trillion in 2025, increasing by 9.23% compared to IDR46.26 trillion in 2024. The growth was primarily driven by an increase in third-party working capital loans amounting to IDR2.73 trillion.

Prepaid Expenses

Prepaid expenses amounted to IDR33.14 billion in 2025, increasing by 71.95% compared to IDR19.27 billion in 2024. The increase was mainly attributable to higher prepaid expenses related to software maintenance, amounting to IDR13.98 billion.



Tabel Biaya Dibayar Di Muka
Table of Prepaid Expenses

(dalam jutaan Rupiah / in IDR million)

Uraian	2025	2024	Pertumbuhan Growth		Description
			(Rp) / (IDR)	(%)	
Pihak Berelasi					
Jasa Flagging	1,756	1,892	(136)	(7.19%)	Flagging services
Pihak Ketiga					
Pemeliharaan software	30,393	16,413	13,980	85.18%	Software maintenance
Pemeliharaan hardware	993	773	220	28.46%	Hardware maintenance
Sewa	-	196	(196)	(100.00%)	Rent
Total	33,142	19,274	13,868	71.95%	Total

Aset Tetap - Neto

Aset tetap - neto tahun 2025 mencapai Rp570,19 miliar meningkat sebesar 12,90% dibandingkan dengan tahun 2024 yang mencapai Rp505,03 miliar. Peningkatan tersebut khususnya berasal dari bertambahnya investaris kantor sebesar Rp102,35 miliar dan Aset Hak Guna Bangunan (HGB) sebesar Rp70,75 miliar.

Fixed Assets – Net

Net fixed assets reached IDR570.19 billion in 2025, representing an increase of 12.90% compared to IDR505.03 billion in 2024. The increase was primarily driven by additions to office equipment amounting to IDR102.35 billion and Right-to-Build (HGB) assets amounting to IDR70.75 billion.

Tabel Aset Tetap
Table of Fixed Assets

(dalam jutaan Rupiah / in IDR million)

Uraian	2025	2024	Pertumbuhan Growth		Description
			(Rp) / (IDR)	(%)	
Harga Perolehan					
Tanah	48,842	48,842	-	-	Land
Bangunan	59,792	59,776	16	0.03%	Building
Leasehold Improvements	514,815	498,525	16,290	3.27%	Leasehold Improvements
Kendaraan	44,681	44,715	(34)	(0.08%)	Vehicles
Inventaris Kantor	524,585	422,236	102,349	24.24%	Office Equipment
Total	1,192,715	1,074,094	118,621	11.04%	Total
Bangunan dalam penyelesaian	64,319	96	64,223	66,898.96%	Buildings under construction
Aset Hak Guna Bangunan (HGB)	624,615	553,860	70,755	12.77%	Right-to-Build Assets (HGB)
Aset Hak Guna Kendaraan (HGK)	123,077	105,644	17,433	16.50%	Right-to-Use Vehicle Assets (HGK)
Total harga perolehan	2,004,726	1,733,694	271,032	15.63%	Total Cost



Uraian	2025	2024	Pertumbuhan Growth		Description
			(Rp) / (IDR)	(%)	
Akumulasi Penyusutan			Accumulated Depreciation		
Bangunan	26,735	24,326	2,409	9.90%	Building
Leasehold Improvements	474,625	429,927	44,698	10.40%	Leasehold Improvements
Kendaraan	34,543	29,888	4,655	15.57%	Vehicles
Inventaris Kantor	362,215	306,413	55,802	18.21%	Office Equipment
Total	898,118	790,554	107,564	13.61%	Total
Akumulasi Penyusutan Aset HGB	433,628	351,853	81,775	23.24%	Accumulated Depreciation of HGB Assets
Akumulasi Penyusutan Aset HGK	102,793	86,253	16,540	19.18%	Accumulated Depreciation of HGK Assets
Total Akumulasi Penyusutan	1,434,539	1,228,660	205,879	16.76%	Total Accumulated Depreciation
Nilai Buku	570,187	505,034	65,153	12.90%	Book Value

Aset Tidak Berwujud - Neto

Aset tidak berwujud - neto tahun 2025 mencapai Rp169,12 miliar meningkat 31,89% dibandingkan dengan tahun 2024 yang mencapai Rp40,89 miliar. Hal tersebut khususnya berasal dari bertambahnya harga perolehan aset tidak berwujud sebesar Rp55,97 miliar.

Intangible Assets - Net

Net intangible assets amounted to IDR169.12 billion in 2025, increasing by 31.89% compared to IDR40.89 billion in 2024. The increase was mainly attributable to additions in acquisition costs of intangible assets amounting to IDR55.97 billion.

Tabel Aset Tidak Berwujud
Table of Intangible Assets

(dalam jutaan Rupiah / in IDR million)

Uraian	2025	2024	Pertumbuhan Growth		Description
			(Rp) / (IDR)	(%)	
Harga Perolehan	161,178	153,992	7,186	4.67%	Cost
Aset tidak berwujud dalam penyelesaian	143,646	94,866	48,780	51.42%	Intangible assets in progress
Akumulasi Amortisasi	135,705	120,631	15,074	12.50%	Accumulated Amortization
Nilai Buku	169,119	128,227	40,892	31.89%	Book Value

Aset Lain-Lain

Aset lain-lain tahun 2025 mencapai Rp502,82 miliar meningkat 14,34% dibandingkan dengan tahun 2024 yang mencapai Rp439,75 miliar. Peningkatan tersebut khususnya berasal dari pertumbuhan pendapatan yang masih akan diterima dari pihak berelasi sebesar Rp24,38 miliar.

Other Assets

Other assets totaled IDR502.82 billion in 2025, representing an increase of 14.34% compared to IDR439.75 billion in 2024. The increase was primarily driven by higher accrued income from related parties amounting to IDR24.38 billion.



Tabel Aset Lain-Lain
Table of other Assets

(dalam jutaan Rupiah / in IDR million)

Uraian	2025	2024	Pertumbuhan Growth		Description
			(Rp) / (IDR)	(%)	
Pihak Berelasi			Related Parties		
Pendapatan yang masih akan diterima	178,436	154,058	24,378	15.82%	Accrued interest receivables
Lain-lain - neto	3,102	1,448	1,654	114.23%	Others - net
Pihak Ketiga			Third Parties		
Pendapatan yang masih akan diterima	266,233	249,236	16,997	6.82%	Accrued interest receivables
Lain-lain - neto	55,053	35,006	20,047	57.27%	Others - net
Total	502,824	439,748	63,076	14.34%	Total

Total Liabilitas

Total liabilitas tahun 2025 mencapai Rp63,62 triliun meningkat 8,86% dibandingkan dengan tahun 2024 yang mencapai Rp58,44 triliun. Peningkatan tersebut khususnya berasal dari Surat Berharga yang diterbitkan sebesar 124,79% atau Rp1,50 triliun.

Liabilitas Segera

Liabilitas segera tahun 2025 mencapai Rp58,18 miliar menurun 93,25% dibandingkan dengan tahun 2024 yang mencapai Rp862,20 miliar. Penurunan tersebut khususnya berasal dari liabilitas dana pensiun sebesar Rp798,70 miliar.

Total Liabilities

Total liabilities of Bank Mandiri Taspen reached IDR63.62 trillion in 2025, representing an increase of 8.86% compared to IDR58.44 trillion in 2024. The increase was primarily driven by growth in issued securities, which rose by 124.79% or IDR1.50 trillion.

Liabilities Due Immediately

Immediate liabilities amounted to IDR58.18 billion in 2025, declining significantly by 93.25% from IDR862.20 billion in 2024. The decrease was mainly attributable to a reduction in pension fund-related liabilities amounting to IDR798.70 billion.

Tabel Liabilitas Segera
Table of Liabilities Due Immediately

(dalam jutaan Rupiah / in IDR million)

Uraian	2025	2024	Pertumbuhan Growth		Description
			(Rp) / (IDR)	(%)	
Setoran dan transfer	43,486	49,419	(5,933)	(12.01%)	Deposit and transfer
Liabilitas premi asuransi atas kredit yang diberikan	11,657	9,062	2,595	28.64%	Insurance premium liabilities for loans
Liabilitas Jaminan Hari Tua (JHT) Pensiun	1,180	1,091	89	8.16%	Pension plan liabilities
Liabilitas asuransi kesehatan	1,284	1,229	55	4.48%	Health insurance liabilities
Liabilitas dana pensiun	507	799,205	(798,698)	(99.94%)	Pension funds liabilities
Liabilitas jamsostek	65	2,198	(2,133)	(97.04%)	Jamsostek liabilities
Total	58,179	862,204	(804,025)	(93.25%)	Total



Simpanan dari Nasabah

Simpanan dari nasabah tahun 2025 mencapai Rp55,03 triliun meningkat 6,19% dibandingkan dengan tahun 2024 yang mencapai Rp48,82 triliun. Peningkatan tersebut khususnya berasal dari pertumbuhan deposito berjangka sebesar Rp4,78 triliun.

Tabel Simpanan Nasabah
Table of Customer Deposits

(dalam jutaan Rupiah / in IDR million)

Uraian	2025	2024	Pertumbuhan Growth		Description
			(Rp) / (IDR)	(%)	
Giro	434,920	1,025,796	(590,876)	(57.60%)	Current Accounts
Tabungan	12,392,749	10,372,334	2,020,415	19.48%	Saving Deposits
Deposito berjangka	42,202,904	37,426,417	4,776,487	12.76%	Time Deposits
Total	55,030,573	48,824,547	6,206,026	12.71%	Total

Simpanan dari Bank Lain

Simpanan dari bank lain tahun 2025 mencapai Rp49,79 miliar menurut 93,41% dibandingkan dengan tahun 2024 yang mencapai Rp755,05 miliar. Penurunan tersebut khususnya berasal dari terdapatnya interbank call money senilai Rp700 miliar.

Tabel Simpanan Dari Bank Lain
Tables of Deposits from other Banks

(dalam jutaan Rupiah / in IDR million)

Uraian	2025	2024	Pertumbuhan Growth		Description
			(Rp) / (IDR)	(%)	
Pihak Ketiga - Rupiah			Third Parties - Rupiah		
Giro	22,971	12,434	10,537	84.74%	Current Accounts
Tabungan	15,818	16,119	(301)	(1.87%)	Saving Deposits
Interbank call money	-	700,000	(700,000)	(100.00%)	Interbank call money
Deposito berjangka	11,000	26,500	(15,500)	(58.49%)	Time Deposit
Total	49,789	755,053	(705,264)	(93.41%)	Total

Utang Pajak

Utang pajak tahun 2025 mencapai Rp50,07 miliar menurun 4,33% dibandingkan dengan tahun 2024 yang mencapai Rp52,34 miliar. Penurunan tersebut khususnya berasal dari menurunnya utang pajak penghasilan pasal 4 ayat 2 sebesar Rp1,05 miliar.

Customer Deposits

Deposits from customers totaled IDR55.03 trillion in 2025, increasing by 6.19% compared to IDR48.82 trillion in 2024. The increase was primarily driven by growth in time deposits amounting to IDR4.78 trillion.

Deposits from Other Banks

Deposits from other banks amounted to IDR49.79 billion in 2025, declining by 93.41% compared to IDR755.05 billion in 2024. The decrease was mainly due to the absence/reduction of interbank call money transactions amounting to IDR700 billion.

Tax Payables

Tax payables amounted to IDR50.07 billion in 2025, decreasing by 4.33% compared to IDR52.34 billion in 2024. The decline was primarily attributable to a decrease in income tax payable under Article 4(2) amounting to IDR1.05 billion.



Tabel Utang Pajak
Table of Tax Payable

(dalam jutaan Rupiah / in IDR million)

Uraian	2025	2024	Pertumbuhan Growth		Description
			(Rp) / (IDR)	(%)	
Pajak Penghasilan:					Income Tax:
Pasal 4 ayat 2	27,711	28,759	(1,048)	(3.64%)	Article 4 (2)
Pasal 21	2,047	2,266	(219)	(9.66%)	Article 21
Pasal 23	976	963	13	1.35%	Article 23
Pasal 25	14,802	15,454	(652)	(4.22%)	Article 25
Pasal 26	1	1	-	-	Article 26
Pasal 29	3,628	4,056	(428)	(10.55%)	Article 29
Pajak Pertambahan Nilai	907	837	70	8.36%	Value Added Tax
Total	50,072	52,336	(2,264)	(4.33%)	Total

Surat Berharga yang Diterbitkan

Nilai surat berharga yang diterbitkan tahun 2025 meningkat sebesar 124,79% atau Rp1,50 miliar dari Rp1,20 triliun di tahun 2024 menjadi Rp2,69 triliun di 2025. Peningkatan tersebut disebabkan adanya p Obligasi Berkelanjutan II Tahap I tahun 2025.

Securities Issued

Issued securities increased by 124.79% or IDR1.50 trillion, from IDR1.20 trillion in 2024 to IDR2.69 trillion in 2025. The increase was mainly driven by the issuance of Sustainable Bonds II Phase I in 2025.

Tabel Surat Berharga Yang Diterbitkan
Table of Securities Issued

(dalam jutaan Rupiah / in IDR million)

Uraian	2025	2024	Pertumbuhan Growth		Description
			(Rp) / (IDR)	(%)	
Obligasi Berkelanjutan I Tahap II	1,200,000	1,200,000	-	-	Continuing Bonds I Phase II
Obligasi Berkelanjutan II Tahap I	1,500,000	-	1,500,000	100,00%	Continuing Bonds II Phase I
Dikurangi:					Less:
Beban emisi yang belum diamortisasi:					Unamortized issuance costs:
Saldo awal	907	2,435	(1,528)	(62.75%)	Beginning balance
Penambahan	5,238	-	5,238	100,00%	Addition
Amortisasi	(1,561)	(1,528)	(33)	2.16%	Amortization
	4,584	907	3,677	405.40%	
Total	2,695,416	1,199,093	1,496,323	124.79%	Total



Liabilitas Imbalan Pasca Kerja

Liabilitas imbalan pasca kerja tahun 2025 mencapai Rp306,61 miliar, menurun 10,82% dibandingkan dengan tahun 2024 yang mencapai Rp343,82 miliar. Penurunan tersebut khususnya berasal dari menurunnya liabilitas kerja jangka pendek sebesar Rp53,52 miliar.

Post-Employment Benefit Liabilities

Post-employment benefit liabilities amounted to IDR306.61 billion in 2025, decreasing by 10.82% compared to IDR343.82 billion in 2024. The decrease was primarily due to a reduction in short-term employee benefit liabilities amounting to IDR53.52 billion.

Liabilitas Imbalan Kerja

Table of Employee Benefit Liabilities

(dalam jutaan Rupiah / in IDR million)

Uraian	2025	2024	Pertumbuhan Growth		Description
			(Rp) / (IDR)	(%)	
Liabilitas kerja jangka pendek:	209,959	263,483	(53,524)	(20.31%)	Short-term employment liabilities:
Imbalan pasca kerja:					Post-employment benefits:
Liabilitas program imbalan pasti	78,572	63,967	14,605	22.83%	Defined benefit plan liabilities
Liabilitas jangka panjang lainnya	18,076	16,366	1,710	10.45%	Other long-term liabilities
Total	306,607	343,816	(37,209)	(10.82%)	Total

Liabilitas Lain-Lain

Liabilitas lain-lain tahun 2025 mencapai Rp106,87 miliar menurun 8,17% dibandingkan dengan tahun 2024 yang mencapai Rp116,38 miliar. Penurunan tersebut khususnya berasal dari penerimaan klaim asuransi yang belum dialokasikan sebesar Rp27,08 miliar.

Other Liabilities

Other liabilities totaled IDR106.87 billion in 2025, declining by 8.17% compared to IDR116.38 billion in 2024. The decrease was mainly attributable to a reduction in unallocated insurance claim receipts amounting to IDR27.08 billion.

Liabilitas Lain-Lain

Table of Other Liabilities

(dalam jutaan Rupiah / in IDR million)

Uraian	2025	2024	Pertumbuhan Growth		Description
			(Rp) / (IDR)	(%)	
Utang kepada pihak ketiga	45,342	52,663	(7,321)	(13.90%)	Payable to third parties
Titipan penyelesaian transaksi	45,241	13,689	31,552	230.49%	Settlement of transactions
Utang jasa profesional	12,504	14,919	(2,415)	(16.19%)	Payable for professional services
Utang jasa flagging	2,629	6,133	(3,504)	(57.13%)	Payable for flagging service
Penerimaan klaim asuransi yang belum dialokasikan	381	27,462	(27,081)	(98.61%)	Receipt of insurance claims that have not been allocated
Lain-lain	775	1,519	(744)	(48.98%)	Others
Total	106,872	116,385	(9,513)	(8.17%)	Total



Ekuitas

Ekuitas tahun 2025 mencapai Rp9,39 triliun meningkat 20,64% dibandingkan dengan tahun 2024 yang mencapai Rp7,79 triliun. Peningkatan tersebut khususnya berasal dari peningkatan saldo laba yang belum ditentukan penggunaannya sebesar Rp1,42 triliun.

Modal Ditempatkan dan Disetor Penuh

Modal ditempatkan dan disetor penuh tahun 2025 dan 2024 tidak mengalami perubahan yang mencapai Rp819,30 miliar

Tambahan Modal Disetor

Tambahan modal disetor tahun 2025 dan 2024 tidak mengalami perubahan yang mencapai Rp1,35 triliun.

Pengukuran Kembali Atas Liabilitas Imbalan Kerja - Setelah Pajak

Pengukuran kembali atas liabilitas imbalan kerja setelah pajak tahun 2025 mencapai minus Rp20, miliar menurun 14,20% dibandingkan dengan tahun 2024 yang mencapai minus Rp18,35 miliar. Hal tersebut disebabkan oleh penambahan imbalan pascakerja sebesar Rp3 miliar.

Saldo Laba

Saldo laba tahun 2025 mencapai Rp7,14 triliun meningkat 25,64% dibandingkan dengan tahun 2024 yang mencapai Rp5,72 triliun. Peningkatan tersebut khususnya berasal dari pertumbuhan saldo laba yang belum ditentukan penggunaannya sebesar Rp1,42 triliun.

Tabel Saldo Laba
Table of Retained Earning

(dalam jutaan Rupiah / in IDR million)

Uraian	2025	2024	Pertumbuhan Growth		Description
			(Rp) / (IDR)	(%)	
Sudah ditentukan penggunaannya	163,861	163,861	-	-	Appropriated
Belum ditentukan penggunaannya	6,974,665	5,551,340	1,423,325	25.64%	Unappropriated
Saldo laba	7,138,526	5,715,201	1,423,325	25.64%	Retained Earnings

Equity

Total equity reached IDR9.39 trillion in 2025, representing an increase of 20.64% compared to IDR7.79 trillion in 2024. The increase was primarily driven by higher retained earnings, particularly unappropriated retained earnings amounting to IDR1.42 trillion.

Issued and Fully Paid-In Capital

Issued and fully paid capital remained unchanged at IDR819.30 billion in both 2025 and 2024.

Additional Paid in Capital

Additional paid-in capital remained unchanged at IDR1.35 trillion in both 2025 and 2024.

Remeasurement of Employee Benefit Liabilities - After Tax

Remeasurement of employee benefit liabilities (net of tax) amounted to negative IDR20 billion in 2025, representing a decrease of 14.20% compared to negative IDR18.35 billion in 2024. This was attributable to an increase in post-employment benefits amounting to IDR 3 billion.

Retained Earnings

Retained earnings amounted to IDR7.14 trillion in 2025, increasing by 25.64% compared to IDR5.72 trillion in 2024. The increase was primarily driven by growth in unappropriated retained earnings amounting to IDR1.42 trillion.



Laporan Laba Rugi dan Penghasilan Komprehensif Lain

Income Statement and Other Comprehensive Income

Tabel Laporan Laba Rugi dan Penghasilan Komprehensif Lain
Table of Income Statement and Other Comprehensive Income

(dalam jutaan Rupiah / in IDR million)

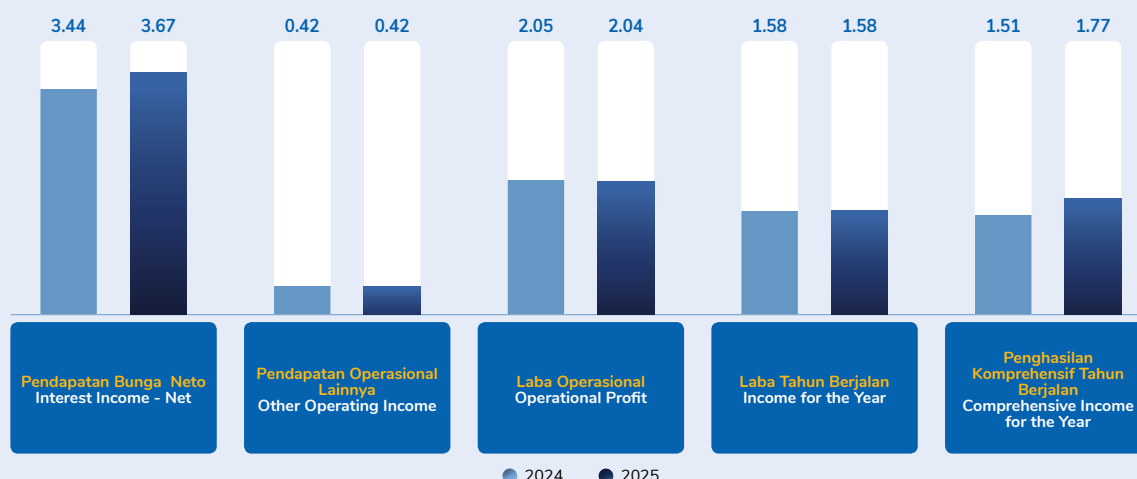
Uraian	2025	2024	Pertumbuhan Growth		Description
			(Rp) / (IDR)	(%)	
PENDAPATAN DAN BEBAN OPERASIONAL			OPERATIONAL INCOME AND EXPENSES		
Pendapatan bunga	6,574,099	6,198,332	375,767	6.06%	Interest income
Beban bunga	(2,908,589)	(2,756,746)	(151,843)	5.51%	Interest expenses
Pendapatan bunga - neto	3,665,510	3,441,586	223,924	6.51%	Interest income - net
Pendapatan operasional lainnya	416,760	420,966	(4,206)	(1.00%)	Other operating income
Pembentukan cadangan kerugian penurunan nilai	(213,601)	(47,299)	(166,302)	351.60%	Provision for impairment losses
Beban operasional lainnya					Other operating expenses
Tenaga kerja	(893,689)	(872,052)	(21,637)	2.48%	Salaries
Umum dan administrasi	(934,174)	(891,946)	(42,228)	4.73%	General and administrative
Kerugian atas perubahan nilai wajar efek-efek - neto	(1,179)	-	(1,179)	(100.00%)	Losses on changes in fair value of securities - net
Total Beban Operasional Lainnya	(1,829,042)	(1,763,998)	(65,044)	3.69%	Total Other Operating Expenses
LABA OPERASIONAL	2,039,627	2,051,255	(11,628)	(0.57%)	OPERATIONAL PROFIT
Pendapatan (beban) non operasional - neto	1,453	(11,622)	13,075	(112.50%)	Non operating income (expenses) - net
LABA SEBELUM BEBAN PAJAK	2,041,080	2,039,633	1,447	0.07%	INCOME BEFORE TAX EXPENSES
Beban pajak - neto	(460,000)	(462,083)	2,083	(0.45%)	Tax expenses - net
LABA TAHUN BERJALAN	1,581,080	1,577,550	3,530	0.22%	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 liabilitas imbalan kerja	(3,191)	16,995	(20,186)	(118.78%	Remeasurement of post employee benefits liabilities
Pajak penghasilan terkait	702	(3,739)	4,441	(118.78%	Related income tax
Total	(2,489)	13,256	(15,745)	(118.78%	Total
Pos-pos yang akan direklasifikasi ke laba rugi:					Items that will be reclassified to profit or loss:
Keuntungan (kerugian) neto yang belum direalisasi dari peningkatan (penurunan) nilai wajar efek-efek yang tersedia untuk dijual	239,026	(100,726)	339,752	(337.30%	Unrealized profit (loss) from the increase (decrease)in the fair value of available-for-sale securities
Pajak penghasilan terkait	(52,586)	22,160	(74,746)	(337.30%	Related income tax
Total	186,440	(78,566)	265,006	(337.30%	Total



Uraian	2025	2024	Pertumbuhan Growth		Description
			(Rp) / (IDR)	(%)	
Penghasilan (kerugian) komprehensif lain tahun berjalan - setelah pajak	183,951	(65,310)	249,261	(381.66%)	Other comprehensive income (loss) for the year – after tax
TOTAL PENGHASILAN KOMPREHENSIF TAHUN BERJALAN	1,765,031	1,512,240	252,791	16.72%	TOTAL COMPREHENSIVE INCOME FOR THE YEAR
LABA PER SAHAM DASAR (nilai penuh)	964.89	962.74	2	0.22%	BASIC EARNINGS PER SHARE (full amount)

Grafik Laporan Laba Rugi dan Penghasilan Komprehensif Lain
Graph of Income Statement and Other Comprehensive Income

(dalam triliun Rupiah / in trillions of Rupiah)



Pendapatan Bunga - Neto

Pendapatan bunga – neto tahun 2025 mencapai Rp3,66 triliun meningkat 6,51% dibandingkan dengan tahun 2024 yang mencapai Rp3,44 triliun. Peningkatan tersebut khususnya berasal dari pertumbuhan pendapatan bunga sebesar Rp375,77 miliar.

Pendapatan Bunga

Pendapatan bunga tahun 2025 mencapai Rp6,57 triliun meningkat 6,06% dibandingkan dengan tahun 2024 yang mencapai Rp6,20 triliun. Peningkatan tersebut khususnya berasal dari pertumbuhan pendapatan bunga kredit yang diberikan sebesar Rp352,36 miliar.

Interest Income - Net

Net interest income of Bank Mandiri Taspen reached IDR3.66 trillion in 2025, representing an increase of 6.51% compared to IDR3.44 trillion in 2024. The increase was primarily driven by higher interest income amounting to IDR375.77 billion.

Interest Income

Interest income totaled IDR6.57 trillion in 2025, increasing by 6.06% compared to IDR6.20 trillion in 2024. The growth was mainly attributable to higher interest income from loans amounting to IDR352.36 billion.



Tabel Pendapatan Bunga
Table of Interest Income

(dalam jutaan Rupiah / in IDR million)

Uraian	2025	2024	Pertumbuhan Growth		Description
			(Rp) / (IDR)	(%)	
Kredit yang diberikan	5,586,935	5,234,577	352,358	6,73%	Loans
Efek-efek	744,844	632,325	112,519	17,79%	Securities
Efek-efek yang dibeli dengan janji dijual kembali	148,547	223,078	(74,531)	(33,41%)	Securities purchased under agreement to resell
Giro dan penempatan di Bank Indonesia	71,603	92,966	(21,363)	(22,98%)	Current account and placements with Bank Indonesia
Giro dan penempatan di bank lain	22,170	15,386	6,784	44,09%	Current account and placement with other banks
Total	6,574,099	6,198,332	375,767	6,06%	Total

Beban Bunga

Beban bunga tahun 2025 mencapai Rp2,91 triliun meningkat 5,58% dibandingkan dengan tahun 2024 yang mencapai Rp2,76 triliun. Peningkatan tersebut berasal dari kenaikan beban bunga deposito yang diterima sebesar Rp220,08 miliar.

Interest Expense

Interest expense amounted to IDR2.91 trillion in 2025, increasing by 5.58% compared to IDR2.76 trillion in 2024. The increase was primarily driven by higher interest expense on time deposits amounting to IDR220.08 billion.

Tabel Beban Bunga
Table of Interest Expenses

(dalam jutaan Rupiah / in IDR million)

Uraian	2025	2024	Pertumbuhan Growth		Description
			(Rp) / (IDR)	(%)	
Deposito	2,282,122	2,062,040	220,082	10,67%	Deposits
Pinjaman yang diterima	330,020	393,813	(63,793)	(16,20%)	Borrowings
Tabungan	137,066	143,024	(5,958)	(4,17%)	Savings Accounts
Surat berharga yang diterbitkan	140,101	132,991	9,110	6,85%	Securities issued
Interbank Call Money	12,126	12,853	(727)	(5,66%)	Interbank Call Money
Giro	6,646	6,423	223	3,47%	Current account
Repo	508	5,602	(5,094)	(90,93%)	Repo
Total	2,908,589	2,756,746	153,843	5,58%	Total

*) Setelah reklasifikasi
*) Reclassified

Pendapatan Operasional Lainnya

Pendapatan operasional lainnya tahun 2025 mencapai Rp416,70 miliar menurun 1,00% dibandingkan dengan tahun 2024 yang mencapai Rp420,97 miliar. Penurunan tersebut khususnya berasal dari penurunan penerimaan pokok kredit hapus buku sebesar Rp45,57 miliar.

Other Operational Income

Other operating income reached IDR416.70 billion in 2025, representing a decrease of 1.00% compared to IDR420.97 billion in 2024. The decline was mainly due to lower recoveries from written-off loans amounting to IDR45.57 billion.



Tabel Pendapatan Operasional Lainnya
Table of Other Operating Income

(dalam jutaan Rupiah / in IDR million)

Uraian	2025	2024	Pertumbuhan Growth		Description
			(Rp) / (IDR)	(%)	
Pendapatan jasa administrasi dan asuransi	164,522	136,479	28,043	20.55%	Income from administration and insurance services
Penerimaan pokok kredit hapus buku	110,627	156,200	(45,573)	(29.18%)	Recovery from write-off
Pendapatan transaksi e-channel	59,353	50,921	8,432	16.56%	Income from e-channel transaction
Pendapatan denda dan penalti dari pelunasan kredit sebelum jatuh tempo	30,221	44,264	(14,043)	(31.73%)	Fines and penalties income from loan prepayment
Pendapatan administrasi simpanan nasabah	11,701	8,653	3,048	35.22%	Administration income on customer's deposit
Keuntungan penjualan efek-efek	9,170	1,355	7,815	576.75%	Gain on sale of securities
Pendapatan atas transaksi dari simpanan nasabah	6,826	5,123	1,703	33.24%	Income from transaction on customer's deposit
Pendapatan dari penalti tabungan dan deposito berjangka	6,383	5,628	755	13.42%	Income from penalties of saving and time deposits
Penerimaan kembali atas bunga kredit yang telah dihapusbukukan	1,259	1,784	(525)	(29.43%)	Recovery of interest from written-off loans
Lain-lain	16,698	10,559	6,139	58.14%	Others
Total	416,760	420,966	(4,206)	(1.00%)	Total

Beban Operasional Lainnya

Beban operasional lainnya tahun 2025 mencapai Rp1,83 triliun meningkat 3,69% dibandingkan dengan tahun 2024 yang mencapai Rp1,76 triliun. Peningkatan tersebut khususnya berasal dari kenaikan beban umum dan administrasi sebesar Rp42,23 miliar.

Laba Operasional

Laba operasional tahun 2025 mencapai Rp2,04 triliun menurun 0,57% dibandingkan dengan tahun 2024 yang mencapai Rp2,05 miliar. Hal tersebut khususnya berasal dari meningkatnya pembentukan cadangan kerugian penurunan nilai sebesar Rp166,30 miliar.

Pendapatan Non Operasional - Neto

Pendapatan non operasional - neto tahun 2025 mencapai Rp1,45 miliar meningkat 112,50% dibandingkan dengan tahun 2024 yang mencatatkan beban non operasional - neto sebesar Rp11,62 miliar. Hal tersebut khususnya berasal dari kenaikan pendapatan non operasional lainnya sebesar Rp12,41 miliar.

Other Operating Expenses

Other operating expenses amounted to IDR1.83 trillion in 2025, increasing by 3.69% compared to IDR1.76 trillion in 2024. The increase was primarily attributable to higher general and administrative expenses amounting to IDR42.23 billion.

Operating Income

Operating profit reached IDR2.04 trillion in 2025, slightly decreasing by 0.57% compared to IDR2.05 trillion in 2024. The decline was mainly driven by higher allowance for impairment losses amounting to IDR166.30 billion.

Non-Operating Income (Expenses) - Net

Net non-operating income amounted to IDR1.45 billion in 2025, increasing by 112.50% compared to a net non-operating expense of IDR11.62 billion in 2024. The improvement was mainly driven by higher other non-operating income amounting to IDR12.41 billion.



Tabel Pendapatan (Beban) Non Operasional - Neto
Table of Non-Operating Income (Expenses) - Net

(dalam jutaan Rupiah / in IDR million)

Uraian	2025	2024	Pertumbuhan Growth		Description
			(Rp) / (IDR)	(%)	
Sumbangan	(2,431)	(2,981)	550	(18.45%)	Donations
Kegiatan olahraga dan kesenian	(1,027)	(1,173)	146	(12.45%)	Sports and arts activities
Banten, sesari	(584)	(564)	(20)	3.55%	Banten, sesari
Keuntungan (kerugian) penjualan dan pelepasan aset tetap dan inventaris	-	7	(7)	(100.00%)	Profit (loss) on sale and disposal of fixed assets and inventory
Lainnya - neto	5,495	(6,911)	12,406	(179.51%)	Others - net
Total - neto	1,453	(11,622)	13,075	(112.50%)	Total - net

Laba Sebelum Beban Pajak

Laba sebelum pajak tahun 2025 mencapai Rp2,04 triliun meningkat 0,07% dibandingkan dengan tahun 2024 yang mencapai Rp2,039 triliun. Peningkatan laba sejalan dengan peningkatan pendapatan bunga sebesar Rp223,93 miliar.

Income Before Tax Expenses

Income before tax reached IDR2.04 trillion in 2025, increasing marginally by 0.07% compared to IDR2.039 trillion in 2024. The increase was in line with higher interest income amounting to IDR223.93 billion.

Beban Pajak

Beban pajak tahun 2025 mencapai Rp460,00 miliar menurun 0,45% dibandingkan dengan tahun 2024 yang mencapai Rp462,08 miliar. Hal ini sejalan dengan penurunan pajak tangguhan sebesar Rp2,08 miliar.

Tax Expenses

Tax expense amounted to IDR460.00 billion in 2025, decreasing by 0.45% compared to IDR462.08 billion in 2024. The decrease was mainly attributable to a reduction in deferred tax expense amounting to IDR2.08 billion.

Tabel Beban Pajak - Neto
Table of tax Expense - Net

(dalam jutaan Rupiah / in IDR million)

Uraian	2025	2024	Pertumbuhan Growth		Description
			(Rp) / (IDR)	(%)	
Beban pajak kini dari					Current tax expense of
Pajak kini	385,848	371,373	14,475	3.90%	Current year
Tahun lalu dari hasil pemeriksaan pajak	-	1,770	(1,770)	(100.00%)	Last year from tax audit results
Pajak tangguhan	74,152	88,940	(14,788)	(16.63%)	Deffered tax
Total	460,000	462,083	(2,083)	(0.45%)	Total

Laba Tahun Berjalan

Laba tahun berjalan mengalami peningkatan 0,22% dari Rp1,577 triliun di tahun 2024 menjadi Rp1,581 triliun di tahun 2025. Hal tersebut karena meningkatnya jumlah pendapatan bunga yaitu sebesar Rp375,77 miliar di tahun 2025 yang sebelumnya sebesar Rp6,20 triliun di tahun 2024.

Income for the Year

Income for the year increased by 0.22%, from IDR1.577 trillion in 2024 to IDR1.581 trillion in 2025. The increase was primarily driven by higher interest income, which rose by IDR375.77 billion in 2025 compared to IDR6.20 trillion in 2024.



Penghasilan (Kerugian) Komprehensif Lain Tahun Berjalan - Setelah Pajak

Penghasilan komprehensif lain tahun berjalan - setelah pajak tahun 2025 mencapai Rp183,95 miliar meningkat 381,66% dibandingkan dengan tahun 2024 yang mencatatkan kerugian sebesar Rp65,31 miliar.

Total Penghasilan Komprehensif Tahun Berjalan

Total penghasilan komprehensif tahun berjalan mengalami peningkatan 16,72% dari Rp1,51triliun di tahun 2024 menjadi Rp1,77 di tahun 2025. Peningkatan tersebut sejalan dengan meningkatnya laba tahun berjalan.

Laba Per Lembar Saham

Laba per saham dasar dihitung dengan membagi laba tahun berjalan dengan rata-rata tertimbang jumlah saham biasa yang beredar pada tahun bersangkutan. Laba per saham dasar tahun 2025 mencapai Rp964,89 mengalami peningkatan dibandingkan dengan tahun 2024 yang mencapai Rp962,74.

Laporan Arus Kas

Tabel Laporan Arus Kas
Table of Cash Flow Report

(dalam jutaan Rupiah / in IDR million)

Uraian	2025	2024	Pertumbuhan Growth		Description
			(Rp) / (IDR)	(%)	
ARUS KAS DARI AKTIVITAS OPERASI			CASH FLOW FROM OPERATING ACTIVITIES		
Penerimaan dari pendapatan bunga	6,518,595	6,191,172	327,423	5.29%	Receipts from interest income
Pembayaran beban bunga	(2,880,909)	(2,754,273)	126,636	4.60%	Payment of interest expenses
Penerimaan pendapatan operasional lainnya	413,401	431,935	(18,534)	(4.29%)	Receipt of other operating income
Pembayaran beban tenaga kerja	(934,073)	(912,580)	21,493	2.36%	Payment of salaries expense
Pembayaran beban umum dan administrasi	(676,290)	(674,512)	1,777	0.26%	Payment of general and administrative expenses
Penerimaan (pembayaran) pendapatan non operasional – netto	1,249	(4,455)	5,704	128.04%	Receipt (payment) of non-operational income – net
Pembayaran pajak penghasilan badan	(386,928)	(390,759)	3,831	(0.98%)	Payment of corporate income tax
Arus kas operasional sebelum perubahan atas aset dan liabilitas operasi	2,055,045	1,886,528	168,518	8.93%	Cash flow before changes in operating assets and liabilities

Other Comprehensive Income (Loss) for the Year – After Tax

Other comprehensive income for the year, after tax, amounted to IDR183.95 billion in 2025, increasing by 381.66% compared to a loss of IDR65.31 billion in 2024.

Total Comprehensive Income for the Year

Total comprehensive income increased by 16.72%, from IDR1.51 trillion in 2024 to IDR1.77 trillion in 2025. The increase was in line with the improvement in profit for the year.

Basic Earnings Per Share

Basic earnings per share are calculated by dividing profit for the year by the weighted average number of ordinary shares outstanding during the period. Basic earnings per share in 2025 amounted to IDR964.89, increasing from IDR962.74 in 2024.

Cash Flow Report



Uraian	2025	2024	Pertumbuhan Growth		Description
			(Rp) / (IDR)	(%)	
(Kenaikan)/penurunan aset operasi:					(Increase)/decrease in operating assets:
Efek-efek diukur pada nilai wajar melalui laba rugi	(639,755)	-	(639,755)	(100.00%)	Securities are measured at fair value through profit or loss
Efek-efek yang dibeli dengan janji dijual kembali	262,086	5,201,686	(4,939,600)	(94.96%)	Securities purchased under agreement to resell
Kredit yang diberikan	(4,529,985)	(5,236,035)	706,050	(13.48%)	Loans
Biaya dibayar di muka	(13,868)	1,582	(15,450)	(976.61%)	Prepaid expenses
Aset lain-lain	(31,719)	(5,655)	(26,064)	460.90%	Other assets
Kenaikan (penurunan) liabilitas operasi:					Increase (decrease) in operating liabilities:
Liabilitas segera	(804,025)	(405,317)	(398,708)	98.37%	Liabilities due immediately
Simpanan nasabah					Deposits from customers
Giro	(590,876)	74,375	(665,251)	(894.37%)	Current accounts
Tabungan	2,020,413	1,817,597	202,816	11.16%	Saving deposits
Deposito	4,776,488	1,955,959	2,820,529	144.20%	Deposits
Simpanan dari bank lain	(705,264)	397,192	(1,102,456)	(277.56%)	Deposits from other banks
Efek-efek yang dijual dengan janji dibeli kembali	(225,076)	225,076	(450,154)	(200.00%)	Securities sold under agreements to repurchase
Utang pajak	(1,184)	(11,333)	(10,149)	(89.55%)	Taxes payable
Liabilitas lain-lain	(16,946)	(14,907)	2,037	13.66%	Other liabilities
Kas neto yang dihasilkan dari aktivitas operasi	1,555,334	5,886,748	(4,331,414)	(73.58%)	Net cash generated from operating activities
ARUS KAS DARI AKTIVITAS INVESTASI			CASH FLOW FROM INVESTING ACTIVITIES		
Pembelian aset tetap	(182,878)	(85,384)	97,494	114.18%	Acquisition of fixed assets
Penjualan aset tetap	-	7	(7)	(100.00%)	Sale of fixed assets
Pembelian aset tidak berwujud	(55,966)	(104,697)	48,731	(46.54%)	Acquisition of intangible assets
Perolehan aset hak guna	(70,755)	(58,188)	12,567	21.60%	Acquisition of use rights assets
Pembelian efek-efek yang diukur pada nilai wajar melalui penghasilan komprehensif lain	(3,999,845)	(1,588,379)	2,441,466	151.82%	Purchase of securities at fair value through other comprehensive income
Pembelian efek-efek yang diukur pada biaya perolehan diamortisasi	(18,936,812)	(9,286,685)	9,650,127	103.91%	Purchase of securities at amortized cost
Penerimaan dari efek-efek yang telah jatuh tempo	23,538,788	6,415,504	17,123,284	266.90%	Proceeds from matured securities

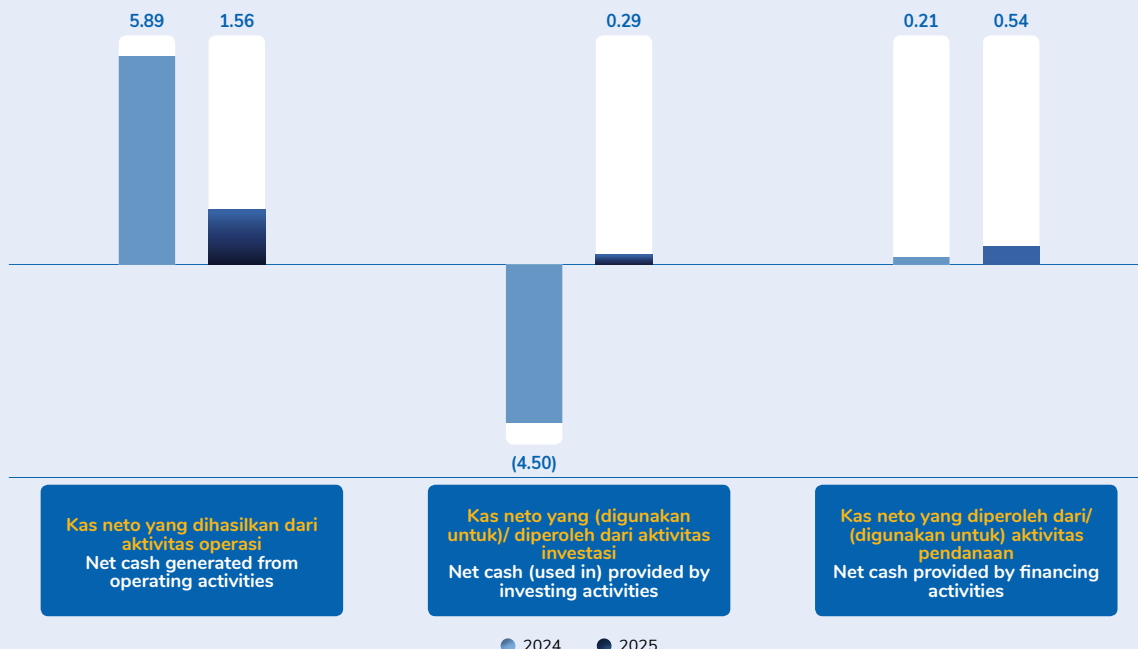


Uraian	2025	2024	Pertumbuhan Growth		Description
			(Rp) / (IDR)	(%)	
Penerimaan dari penjualan efek-efek yang diukur pada nilai wajar melalui penghasilan komprehensif lain	-	205,305	(205,305)	(100.00%)	Proceeds from the sale of securities at fair value through other comprehensive income
Kas neto yang (digunakan untuk)/ diperoleh dari aktivitas investasi	292,532	(4,502,517)	4,795,049	106.50%	Net cash (used in) provided by investing activities
ARUS KAS DARI AKTIVITAS PENDANAAN			CASH FLOWS FROM FINANCING ACTIVITIES		
Penerimaan dari pinjaman yang diterima	3,750,000	1,750,000	2,000,000	114.29%	Proceeds from borrowings
Pembayaran atas pinjaman yang diterima	(4,500,000)	(250,000)	4,250,000	1.700.00%	Payment of borrowings
Penerimaan atas penerbitan surat berharga	1,500,000	-	2,600,000	236.36%	Proceed from issuance of securities
Pembayaran atas surat berharga yang diterbitkan	-	(1,100,000)	1,100,000	(100.00%)	Payment of securities issued
Pembayaran dividen	(157,755)	(140,940)	16,815	11.93%	Payments of dividend
Pembayaran liabilitas sewa	(49,503)	(48,450)	1,053	2.17%	Payment of lease liabilities
Biaya emisi dari surat berharga yang diterbitkan	(5,238)	-	(5,238)	(100.00%)	Payment of securities issuance costs
Kas neto yang diperoleh dari/ (digunakan untuk) aktivitas pendanaan	537,504	210,610	326,895	155.21%	Net cash provided by financing activities
KENAIKAN (PENURUNAN) NETO KAS DAN SETARA KAS	2,385,370	1,594,841	790,529	49.57%	NET INCREASE (DECREASE) IN CASH AND CASH EQUIVALENTS
KAS DAN SETARA KAS AWAL TAHUN	5,487,375	3,892,534	1,594,841	40.97%	CASH AND CASH EQUIVALENTS AT THE BEGINNING OF YEAR
KAS DAN SETARA KAS AKHIR TAHUN	7,872,745	5,487,375	2,385,370	43.47%	CASH AND CASH EQUIVALENTS AT THE END OF YEAR
Kas dan setara kas terdiri dari:					Cash and cash equivalent consist of:
Kas	152,993	137,382	15,611	11.36%	Cash
Giro pada Bank Indonesia	1,283,107	3,122,333	(1,839,226)	(58.91%)	Current accounts with Bank Indonesia
Giro pada bank lain	74,756	47,978	26,778	55.81%	Current accounts with other banks
Penempatan pada Bank Indonesia dan bank lain - jangka waktu jatuh tempo 3 bulan atau kurang sejak tanggal perolehan	6,361,889	2,179,682	4,182,207	191.87%	Placements with Bank Indonesia and other banks – maturities of 3 months or less from the date of acquisition
Total kas dan setara kas	7,872,745	5,487,375	2,385,370	43.47%	Total cash and cash equivalent



Grafik Laporan Arus kas Graph of Cash Flow

(dalam jutaan Rupiah / in IDR million)



Arus Kas dari Aktivitas Operasi

Selama tahun 2025 kas neto yang diperoleh dari aktivitas operasi Bank Mandiri Taspen sebesar Rp1.55 triliun menurun sebesar Rp4,33 triliun dibandingkan dengan tahun 2024 dengan kas neto yang dihasilkan dari aktivitas operasi sebesar Rp5,87 triliun. Hal tersebut dipengaruhi oleh Penurunan atas Efek-efek yang dibeli dengan janji dijual kembali

Cash Flows from Operating Activities

Net cash generated from operating activities of Bank Mandiri Taspen amounted to IDR1.55 trillion in 2025, representing a decrease of IDR4.33 trillion compared to IDR5.87 trillion in 2024. The decline was primarily attributable to a decrease in securities purchased under agreements to resell (reverse repo).

Arus Kas dari Aktivitas Investasi

Selama tahun 2025 kas neto yang diperoleh dari aktivitas investasi Bank Mandiri Taspen sebesar Rp292.53 miliar meningkat sebesar Rp4,79 triliun dibandingkan dengan tahun 2024 dengan penggunaan kas neto dari aktivitas investasi sebesar Rp4,50 triliun. Peningkatan arus kas dari aktivitas investasi terutama dipengaruhi peningkatan Penerimaan dari efek-efek yang telah jatuh tempo.

Cash Flows from Investing Activities

Net cash generated from investing activities amounted to IDR292.53 billion in 2025, increasing by IDR4.79 trillion compared to a net cash outflow of IDR4.50 trillion in 2024. The increase was mainly driven by higher proceeds from matured securities.

Arus Kas dari Aktivitas Pendanaan

Kas neto yang diperoleh dari aktivitas pendanaan di tahun 2025 sebesar Rp537.50 miliar meningkat sebesar Rp326,90 miliar dari tahun 2024 dengan kas neto yang diperoleh dari aktivitas pendanaan sebesar Rp210,61 miliar. Peningkatan ini diakibatkan dari penerimaan pinjaman yang diterima dan Penerimaan atas penerbitan surat berharga.

Cash Flows from Financing Activities

Net cash generated from financing activities amounted to IDR537.50 billion in 2025, increasing by IDR326.90 billion compared to IDR210.61 billion in 2024. The increase was primarily driven by proceeds from borrowings and issuance of debt securities.



Kemampuan Membayar Utang dan Kolektibilitas Piutang

Secara keseluruhan kemampuan Bank Mandiri Taspen dalam membayar utang dan menjaga kolektibilitas piutang masih dapat terjaga dengan baik. Hal ini ditunjukkan dari rasio kecukupan modal Bank yang sangat jauh dari ketentuan regulator sesuai dengan profil risiko.

Rasio kecukupan modal Bank posisi akhir tahun 2025 mencapai 30,47% jauh lebih tinggi dari ketentuan regulator untuk Bank dengan Profil Risiko (peringkat komposit 2) di kisaran 14%. Kolektibilitas Bank juga masih sangat baik yang merupakan hasil dari *prudential banking* yang telah dijalankan selama tahun 2025. Rasio Non Performing Loan (NPL) Net dapat dijaga di angka 0,32%.

Kemampuan Membayar Utang

Kemampuan Bank Mandiri Taspen dalam memenuhi seluruh kewajiban baik kewajiban jangka panjang maupun jangka pendek, diukur melalui beberapa rasio, antara lain rasio likuiditas, rasio solvabilitas, dan rasio rentabilitas serta pemenuhan hak-hak kreditur dan kemampuan membayar utang dari efek yang diterbitkan.

Perlindungan Hak Kreditur

Pemenuhan hak-hak kreditur di Bank Mandiri Taspen tertuang dalam Standar Prosedur Asset and Liability Management dan Petunjuk Teknis Penerbitan Obligasi, Petunjuk Teknis Penghimpunan Bilateral Loan, dan Petunjuk Teknis Penerbitan Sertifikat Deposito Tanpa Warkat (Negotiable Certificate of Deposito-NCD Scripless). Pemenuhan hak-hak kreditur digunakan sebagai pedoman dalam melakukan pinjaman kepada kreditur untuk menjaga terpenuhinya hak-hak dan menjaga kepercayaan kreditur terhadap Bank Mandiri Taspen.

Kemampuan Membayar Utang Jangka Pendek (Likuiditas Bank)

Loan to Funding Ratio (LFR) merupakan rasio likuiditas yang digunakan untuk mengukur kemampuan Bank dalam memenuhi kewajiban jangka pendek melalui keseimbangan antara penyaluran kredit dan sumber pendanaan, yaitu perbandingan antara total kredit dengan total dana pihak ketiga dan sumber pendanaan lainnya. Berdasarkan ketentuan OJK melalui POJK No. 42/POJK.03/2016 sebagaimana telah diubah terakhir dengan POJK No. 27/POJK.03/2020, kisaran target LFR bagi bank umum berada pada rentang 78% hingga 92%, yang mencerminkan keseimbangan antara fungsi intermediasi dan kecukupan likuiditas guna mendukung pertumbuhan kredit secara berkelanjutan dengan tetap menjaga stabilitas likuiditas.

Ability to Pay Debt and Receivables Collectibility

Overall, the Bank's capacity to meet its obligations and maintain receivables collectibility remained well preserved. This is reflected in the Bank's capital adequacy ratio, which remains significantly above regulatory requirements in line with its risk profile.

As of year-end 2025, the Capital Adequacy Ratio (CAR) stood at 30.47%, substantially higher than the regulatory minimum requirement of approximately 14% for banks with a Composite Risk Rating of 2. In addition, asset quality remained strong, supported by prudent banking practices implemented throughout 2025, with net Non-Performing Loan (NPL) maintained at 0.32%.

Ability to Pay Debt

Mandiri Taspen's ability to fulfill all obligations, both long-term and short-term, is measured through several ratios, including the liquidity ratio, solvency ratio, and profitability ratio also the fulfillment of the rights of creditors and the ability to pay debts of the securities issued.

Protection of Creditors' Rights

The fulfillment of creditors' rights is governed under internal policies, including Asset and Liability Management Standard Procedures, Technical Guidelines for Bond Issuance, Bilateral Loan Arrangements, and issuance of Negotiable Certificates of Deposit (NCD) Scripless. These frameworks serve as operational guidelines to ensure the protection of creditors' rights and to maintain creditor confidence in the Bank.

Ability to Pay Short-Term Debt (Bank Liquidity)

The Loan to Funding Ratio (LFR) had represented a liquidity ratio used to measure the Bank's ability to meet its short-term obligations through a balance between loan disbursement and funding sources, namely the comparison between total loans and total third-party funds (DPK) and other funding sources. Based on the provisions issued by the Financial Services Authority (OJK) under Regulation No. 42/POJK.03/2016, as most recently amended by Regulation No. 27/POJK.03/2020, the target LFR range for commercial banks had been set at 78% to 92%. This range reflected a balance between the intermediation function and liquidity adequacy, in order to support sustainable credit growth while maintaining liquidity stability.



Tabel Rasio Likuiditas
Table of Liquidity Ratio

(dalam % / in %)

Rasio Likuiditas	2025	2024	Perubahan Changes	Liquidity Ratio
Loan to Funding Ratio (LFR)	88.96%	93.09%	(4.13%)	Loan to Funding Ratio (LFR)

Pada tahun 2025 tingkat likuiditas Bank Mandiri Taspen sangat terjaga yang diukur melalui Loan to Funding Ratio (LFR) yang stabil pada angka 88,96%, mengalami penurunan dibandingkan LFR tahun 2024 sebesar 93,09%. Posisi LFR tahun 2025 yang sebesar 88,96% tersebut berada dalam kisaran yang ditetapkan oleh OJK melalui POJK No. 27/POJK.03/2020, yaitu sebesar 78% hingga 92%, sehingga mencerminkan keseimbangan yang baik antara penyaluran kredit dan penghimpunan dana pihak ketiga. Penurunan LFR pada tahun 2025 juga mengindikasikan perbaikan posisi likuiditas yang memberikan ruang lebih memadai bagi Bank untuk mendukung ekspansi kredit secara selektif dengan tetap mengedepankan prinsip kehati-hatian.

In 2025, Bank Mandiri Taspen's liquidity position had remained well maintained, as reflected in its Loan to Funding Ratio (LFR), which stood at a stable level of 88.96%, decreasing from 93.09% in 2024. The 2025 LFR position of 88.96% was within the range stipulated by the Financial Services Authority (OJK) under Regulation No. 27/POJK.03/2020, namely 78% to 92%, thereby reflecting a sound balance between loan disbursement and the mobilization of third-party funds (DPK). The decline in LFR in 2025 also indicated an improvement in the Bank's liquidity position, providing greater capacity for the Bank to support selective credit expansion while continuing to uphold prudential principles.

Kemampuan Membayar Utang Jangka Panjang (Solvabilitas Bank)

Bank Mandiri Taspen mengukur solvabilitas melalui rasio permodalan Bank. Bank Mandiri Taspen memastikan kecukupan modal Bank untuk dapat memenuhi risiko kredit, risiko pasar dan risiko operasional yang tercermin dari Rasio Kecukupan Modal (Capital Adequacy Ratio/CAR).

Ability to Pay Long Term Debt (Bank Solvability)

Bank Mandiri Taspen measures solvency through the Bank's capital ratio. Bank Mandiri Taspen ensures the Bank's capital adequacy to be able to meet credit risk, market risk and operational risk which was reflected in the Capital Adequacy Ratio (CAR).

Tabel Rasio Solvabilitas
Table of Solvency Ratio

(dalam % / in %)

Rasio Solvabilitas	2025	2024	Perubahan Changes	Solvency Ratio
Capital Adequacy Ratio (CAR)	30.47%	27.43%	3.04%	Capital Adequacy Ratio (CAR)

CAR adalah rasio modal terhadap aset tertimbang menurut risiko (Risk-Weighted Assets-RWA). Pada tahun 2025, Rasio Kecukupan Modal Bank mencapai 30,47%, mengalami peningkatan jika dibandingkan dengan Rasio Kecukupan Modal tahun 2024 sebesar 27,43%. Sesuai dengan Peraturan Bank Indonesia (PBI) Nomor 20/04/PBI/2018, Rasio Kecukupan Modal minimum yang ditetapkan OJK adalah sebesar 14%. Dengan rasio kecukupan Bank berada pada tingkat 30,47%, struktur permodalan Bank memiliki kapabilitas untuk mengcover risiko-risiko yang mungkin terjadi, yakni risiko pasar, risiko kredit

CAR is the ratio of capital to risk-weighted assets (RWA). In 2025, the Bank's Capital Adequacy Ratio reached 30.47%, an increase compared to the 2024 Capital Adequacy Ratio of 27.43%. In accordance with Bank Indonesia Regulation (PBI) Number 20/04/PBI/2018, the minimum Capital Adequacy Ratio set by the Financial Services Authority (OJK) is 14%. With the Bank's adequacy ratio at 30.47%, the Bank's capital structure has the capability to cover possible risks, namely market risk, credit risk, and operational risk, where the ratio is higher than the OJK minimum adequacy ratio and the Bank's capital



dan risiko operasional dimana rasio tersebut lebih tinggi dari rasio kecukupan minimum OJK dan struktur modal Bank sudah memenuhi Peraturan OJK. Hal ini berarti bahwa Bank Mandiri Taspen telah mengelola dengan baik modal Bank dan memiliki kecukupan modal untuk melindungi dari risiko solvabilitas.

structure has complied with OJK Regulations. This means that Bank Mandiri Taspen has managed the Bank's capital well and has sufficient capital to protect against solvency risk.

Kemampuan Membayar Utang Dari Efek Yang Diterbitkan

Kemampuan membayar utang juga dapat tercermin berdasarkan peringkat dari efek yang diterbitkan Bank Mandiri Taspen yaitu obligasi. Efek yang diterbitkan secara rutin dinilai oleh lembaga pemeringkatan guna mendukung kelayakan efek. Kualitas efek sangat ditentukan oleh kemampuan perusahaan penerbit efek dalam membayar efek nya pada saat jatuh tempo dan kemampuannya membayar bunga atau kupon selama jangka waktu penerbitan efek tersebut.

Ability to Pay Debt from Securities Issued

The ability to pay debts can also be reflected based on the rating of the securities issued by Bank Mandiri Taspen, namely bonds. Securities issued regularly are assessed by rating agencies to support the eligibility of the securities. The quality of securities is largely determined by the ability of the issuing company to pay for the securities at maturity and their ability to pay interest or coupons during the period of issuance of the securities.

Tabel Kemampuan Membayar Hutang dari Efek Yang Diterbitkan
Table of Ability to Pay Debt from Securities Issued

Uraian	Peringkat Rank		Description
	2025	2024	
Obligasi Berkelanjutan I Tahap II Tahun 2021 Seri A	-	AA (idn) oleh Fitch AA (idn) by Fitch	Continuous Bonds I Phase II Year 2021 Series A
Obligasi Berkelanjutan I Tahap II Tahun 2021 Seri B	AA (idn) oleh Fitch AA (idn) by Fitch	AA (idn) oleh Fitch AA (idn) by Fitch	Continuous Bonds I Phase II Year 2021 Series B
Obligasi Berkelanjutan II Bank Mandiri Taspen Tahap I Seri A	AAA (id) oleh Pefindo AAA (id) by Pefindo	-	Sustainable Bond II Bank Mandiri Taspen Phase I Series A
Obligasi Berkelanjutan II Bank Mandiri Taspen Tahap I Seri B	AAA(id) oleh Pefindo AAA (id) by Pefindo	-	Sustainable Bond II Bank Mandiri Taspen Phase I Series B

Tabel Arti Peringkat Efek Yang Diterbitkan
Table of Published Securities rating Meaning

Lembaga Pemeringkat Rating Agencies	Peringkat Rank	Arti Peringkat Rating Meaning
Fitch	AA (idn)	Menunjukkan bahwa entitas memiliki kualitas kredit sangat tinggi dengan kapasitas yang sangat kuat untuk memenuhi kewajiban keuangannya dan tingkat risiko gagal bayar yang sangat rendah. Indicates that the entity possesses very high credit quality, with a very strong capacity to meet its financial obligations and a very low level of default risk.
PEFINDO	AAA (idn)	Menunjukkan bahwa entitas memiliki kapasitas superior untuk memenuhi komitmen keuangan jangka panjangnya dibandingkan entitas lain di Indonesia, dengan tingkat risiko gagal bayar yang paling rendah. Indicates that the entity possesses a superior capacity to meet its long-term financial commitments compared to other entities in Indonesia, with the lowest level of default risk.



Rasio Keuangan Lain

Rasio keuangan lain Bank Mandiri Taspen antara lain adalah rasio rentabilitas. Rentabilitas adalah sebuah kemampuan yang dimiliki Bank Mandiri Taspen untuk menghasilkan laba. Rasio rentabilitas diukur melalui rasio-rasio berikut ini:

Tabel Rasio Rentabilitas
Table of Rentability Ratio

(dalam % / in %)

Rasio Rentabilitas	2025	2024	Perubahan Changes	Rentability Ratio
Return on Assets (ROA)	2.98%	3.26%	(0.28%)	Return on Assets (ROA)
Return on Equity (ROE)	18.90%	22.89%	(3.99%)	Return on Equity (ROE)
Net Interest Margin (NIM)	5.42%	5.56%	(0.14%)	Net Interest Margin (NIM)
Beban Operasional terhadap Pendapatan Operasional (BOPO)	70.85%	69.02%	1.83%	Operational Cost of Operating Income (BOPO)

Return on Assets (ROA)

Rasio Return on Asset (ROA) turun pada posisi bulan Desember 2025 sebesar 0,28% atau ke posisi sebesar 2,98% dibanding periode yang sama di tahun 2024 sebesar 3,26%. Hal ini disebabkan karena tahun 2025 realisasi laba yang tidak mencapai target.

Return on Equity (ROE)

Rasio Return on Equity (ROE) mengalami penurunan 3,99% menjadi sebesar 18,90% dibandingkan periode yang sama tahun 2024 sebesar 22,89%. Hal ini disebabkan oleh pendapatan operasional selain bunga non recurring atas recovery pembayaran asuransi yang belum tercapai target di kuartal empat ini.

Net Interest Margin (NIM)

Rasio Net Interest Margin (NIM) mengalami penurunan pada posisi bulan Desember 2025 sebesar 0,14% atau ke posisi sebesar 5,42% dibandingkan periode yang sama tahun 2024 sebesar 5,56%. Hal ini dikarenakan penurunan pendapatan bunga terhadap aset produktif Bank Mandiri Taspen cukup tinggi sehingga belum mampu menjaga pertumbuhan NIM.

Beban Operasional Terhadap Pendapatan Operasional (BOPO)

Rasio BOPO pada posisi bulan Desember 2025 sebesar 70,85% meningkat sebesar 1,83% dari periode yang sama tahun 2024 sebesar 69,02%. Peningkatan tersebut disebabkan beban operasional tahun berjalan lebih besar dari tahun lalu.

Other Financial Ratios

Other financial ratios of Bank Mandiri Taspen include the rentability ratio. Rentability is an ability possessed by Bank Mandiri Taspen to generate profit. The rentability ratio is measured through the following ratios:

Return on Assets (ROA)

ROA decreased by 0.28% to 2.98% as of December 2025, compared to 3.26% in 2024. This decrease was attributable to profit realization in 2025 that did not meet the established target.

Return on Equity (ROE)

ROE decreased by 3.99% to 18.90% compared to 22.89% in 2024. This was attributable to non-recurring other operating income from insurance claim recoveries that did not meet the target in the fourth quarter.

Net Interest Margin (NIM)

NIM declined by 0.14% to 5.42% as of December 2025, compared to 5.56% in 2024. The decrease was due to a decline in interest income relative to earning assets, which constrained NIM growth.

Operational Cost of Operating Income (BOPO)

BOPO ratio as of December 2025 was recorded at 70.85%, representing an increase of 1.83% compared to the same period in 2024 of 69.02%. The increase was attributable to higher operating expenses in the current year compared to the previous year.



Kolektibilitas Piutang

Kolektibilitas Kredit Bank terlihat dari total kredit bermasalah (Non Performing Loan/NPL). Rasio Kredit Bermasalah atau NPL gross dan NPL nett akhir tahun 2025 masing-masing sebesar 0,63% dan 0,32% meningkat dari tahun 2024 yaitu sebesar 0,38% dan 0,14%, namun demikian kualitas kredit Bank masih jauh dari ketentuan regulator sebesar maksimal 5%, sesuai POJK Nomor 15/POJK.03/2017 tentang Penetapan Status dan Tindak Lanjut Pengawasan Bank Umum.

Tabel Rasio Non Performing Loan (NPL)
Table of Non Performing Loan (NPL) Ratio

(dalam % / in %)

Rasio	2025	2024	Perubahan Changes	Ratio
Non Performing Loan (NPL) Gross	0.63%	0.38%	0.25%	Non Performing Loan (NPL) Gross
Non Performing Loan (NPL) Nett	0.32%	0.14%	0.18%	Non Performing Loan (NPL) Nett

Kualitas kredit Bank dibagi berdasarkan tingkat kolektibilitasnya, yaitu ke dalam kelompok lancar, dalam perhatian khusus, kurang lancar, diragukan, dan macet. Adapun, tujuan dari pengklasifikasian kredit tersebut adalah agar bank dapat secara rutin melakukan monitoring terhadap kredit-kredit yang telah disalurkan.

The quality of the Bank's loans is divided based on their collectability, namely current, special mention, substandard, doubtful, and loss groups. The purpose of classifying loans is so that banks can routinely monitor the loans that have been disbursed.

Kualitas kredit yang diberikan berdasarkan kolektibilitas sesuai peraturan Bank Indonesia dan Otoritas Jasa Keuangan diuraikan sebagai berikut.

The quality of credit provided based on collectability in accordance with Bank Indonesia and Financial Services Authority regulations is described as follows.

Tabel Kualitas Kredit Yang Diberikan Berdasarkan Kolektibilitas
Table of Credit Quality Given Based on Collectability

(dalam jutaan Rupiah / in IDR million)

Uraian Description	Lancar Current	Dalam Perhatian Khusus Special Mention	Kurang Lancar Sub Standard	Diragukan Doubtful	Macet Loss	Total
31 Desember 2025 December 31, 2025						
Pihak Berelasi - Rupiah Related Parties - Rupiah						
Modal Kerja Working Capital	225	-	-	-	-	225
Konsumsi Consumption	12,995	-	-	-	-	12,995
Investasi Investment	-	-	-	-	-	-



Uraian Description	Lancar Current	Dalam Perhatian Khusus Special Mention	Kurang Lancar Sub Standard	Diragukan Doubtful	Macet Loss	Total
Pihak Ketiga - Rupiah Third Parties - Rupiah						
Modal Kerja Working Capital	37,882,586	181,388	72,421	109,281	77,693	38,323,370
Konsumsi Consumption	12,068,330	46,981	16,685	24,976	15,699	12,172,671
Investasi Investment	18,897	1,682	302	352	223	21,455
Total	49,983,033	230,051	89,408	134,609	93,615	50,530,716
Dikurangi: Cadangan Kerugian Penurunan Nilai Less : Allowance for impairment losses	(558,476)	(54,781)	(34,435)	(57,654)	(65,084)	(770,429)
Neto Net	49,424,558	175,270	54,973	76,955	28,531	49,760,287

31 Desember 2024
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Pihak Berelasi - Rupiah Related Parties - Rupiah						
Modal Kerja Working Capital	316	-	-	-	-	316
Konsumsi Consumption	15,009	-	-	-	-	15,009
Investasi Investment	-	-	-	-	-	-
Pihak Ketiga - Rupiah Third Parties - Rupiah						
Modal Kerja Working Capital	35,264,916	184,207	52,796	44,842	43,337	35,590,098
Konsumsi Consumption	10,545,384	38,884	16,036	8,298	8,147	10,616,749
Investasi Investment	34,580	2,714	289	432	1,228	39,244
Total	45,860,204	225,805	69,121	53,572	52,713	46,261,415
Dikurangi: Cadangan Kerugian Penurunan Nilai Less : Allowance for impairment losses	(652,127)	(52,580)	(27,494)	(32,782)	(52,530)	(817,514)
Neto Net	45,208,078	173,224	41,626	20,790	183	45,443,901



Uraian Description	Lancar Current	Dalam Perhatian Khusus Special Mention	Kurang Lancar Sub Standard	Diragukan Doubtful	Macet Loss	Total
Pertumbuhan 2024-2025 Growth of 2024-2025						
Pihak Berelasi - Rupiah Related Parties - Rupiah						
Modal Kerja Working Capital	(91)	-	-	-	-	(91)
Konsumsi Consumption	(2,014)	-	-	-	-	(2,014)
Investasi Investment	-	-	-	-	-	-
Pihak Ketiga - Rupiah Third Parties - Rupiah						
Modal Kerja Working Capital	2,617,671	(2,819)	19,625	64,439	34,356	2,733,272
Konsumsi Consumption	1,522,946	8,098	649	16,678	7,551	1,555,922
Investasi Investment	(15,683)	(1,033)	13	(81)	(1,005)	(17,788)
Total	4,122,829	4,246	20,287	81,037	40,902	4,269,301
Dikurangi: Cadangan Kerugian Penurunan Nilai Less : Allowance for impairment losses	93,651	(2,201)	(6,941)	(24,872)	(12,554)	47,084
Neto Net	4,216,480	2,045	13,346	56,165	28,348	4,316,385

Suku Bunga Dasar Kredit

Suku Bunga Dasar Kredit (SBDK) digunakan sebagai dasar penetapan suku bunga kredit yang akan dikenakan oleh kepada nasabah. SBDK belum memperhitungkan komponen estimasi premi risiko yang besarnya tergantung dari penilaian Bank terhadap risiko masing-masing debitur atau kelompok debitur. Dengan demikian, besarnya suku bunga kredit yang dikenakan kepada debitur belum tentu sama dengan SBDK. Dalam kredit Konsumsi non KPR tidak termasuk penyediaan dana melalui kartu kredit dan kredit tanpa agunan (KTA).

Prime Lending Rate

The Prime Lending Rate is used as the basis for determining the credit interest rate that will be charged to customers. SBDK has not taken into account the estimated risk premium component, the amount of which depends on the Bank's assessment of the risk of each debtor or group of debtors. Thus, the amount of loan interest charged to debtors is not necessarily the same as the prime lending rate. Non-KPR consumption credit does not include providing funds through credit cards and unsecured loans (KTA).



Tabel Suku Bunga Dasar Kredit Per Akhir Tahun 2025
Table of Prime Lending Rate in The End of 2025

Periode Data September 2025 Data Period September 2025	Kredit Non UMKM Non-MSME Credit		Kredit UMKM MSME Credit			Kredit Konsumsi Consumer Credit	
	Korporasi Corporation	Ritel Retail	Menengah Intermediate	Kecil Small	Mikro Micro	KPR/KPA	Non KPR/ Non KPA
Harga Pokok Dana untuk Kredit (HPDK) (%) Principal Price of Funds for Credit (HPDK) (%)	N/A	N/A	5.67%	5.67%	5.67%	N/A	5.67%
Biaya Overhead (%) Overhead Cost (%)	N/A	N/A	0.39%	3.92%	2.54%	N/A	2.61%
Margin Keuntungan (%) Profit Margin (%)	N/A	N/A	2.46%	2.46%	2.46%	N/A	2.46%
Suku Bunga Dasar Kredit (SBDK) (%) (HPDK + Overhead + Margin) Basic Credit Interest Rate (SBDK) (%) (HPDK + Overhead + Margin)	N/A	N/A	8.52%	12.05%	10.67%	N/A	10.74%

Suku Bunga Dana

Informasi suku bunga tabungan, deposito dan giro Bank Mandiri Taspen yang bersaing dan kompetitif disajikan sebagai berikut:

Fund Interest Rate

The information on competitive savings interest rates, deposits, and current accounts at Bank Mandiri Taspen is presented as follows:

Tabel Suku Bunga Pendanaan Per Akhir Tahun 2025
Table of Fund Interest Rate in The End of 2025

Produk DPK DPK Product	Saldo Balance	Bunga Interest Rates
GIRO CURRENT ACCOUNT		
Giro Current Account	0 - Rp2,5 juta 0 - IDR2.5 million	0.00%
	> Rp2,5 juta - Rp100 juta > IDR 2.5 million - IDR 100 million	1.50%
	> Rp100 juta > IDR 100 million	2.50%
Giro Prima Prime Current Account	0 - Rp100 juta 0 - IDR 100 million	0.00%
	> Rp100 juta - Rp5 miliar > IDR 100 million - IDR 5 billion	2.00%
	> Rp5 miliar > IDR 5 billion	3.50%



Produk DPK DPK Product	Saldo Balance	Bunga Interest Rates
TABUNGAN SAVINGS		
Tabungan siMantap/Si mantap Pensiunan	0 – Rp500 ribu 0 – IDR 500,000	0.00%
	Rp500 ribu - Rp5 juta IDR 500,000 - IDR 5 million	0.50%
	Rp5 juta - Rp100 juta IDR 5 million - IDR 100 million	0.75%
	Rp100 juta - Rp500 juta IDR 100 million - IDR 500 million	1.00%
	> Rp500 juta > IDR 500 million	1.25%
Tabungan siMantap Berjangka siMantap Fixed Terms Savings	Minimal setoran Rp100 ribu/bulan Minimum deposit IDR 100,000/month	5.00%
Tabunganku	0 – Rp500 ribu 0 – IDR 500,000	0.00%
	Rp500 ribu – Rp1 juta IDR 500,000 – IDR 1 million	0.20%
	> Rp1 juta > IDR 1 million	0.50%
DEPOSITO DEPOSITS		
1 bulan 1 month	Minimal Pokok Rp1 juta IDR 1 million Minimum Initial Deposits	3.00%
3 bulan 3 month	Minimal Pokok Rp1 juta IDR 1 million Minimum Initial Deposits	3.00%
6 bulan 6 month	Minimal Pokok Rp1 juta IDR 1 million Minimum Initial Deposits	3.00%
12 bulan 12 month	Minimal Pokok Rp1 juta IDR 1 million Minimum Initial Deposits	3.00%
24 bulan 24 month	Minimal Pokok Rp1 juta IDR 1 million Minimum Initial Deposits	3.00%

Kualitas Aset Produktif

Total aset produktif tahun 2025 sebesar Rp72,76 triliun, meningkat dibandingkan dengan tahun 2024 sebesar Rp66,04 triliun. Pada tahun 2025, kualitas aset produktif yang termasuk kategori lancar sebesar Rp72,21 triliun, dengan komposisi terbesar berasal dari kredit yang diberikan sebesar Rp49,98 triliun.

The Quality of Productive Assets

Total productive assets of Bank Mandiri Taspen amounted to IDR72.76 trillion in 2025, increasing compared to IDR66.04 trillion in 2024. In 2025, earning assets classified as current totaled IDR72.21 trillion, with the largest contribution derived from loans amounting to IDR49.98 trillion.



Tabel Kualitas Aset Produktif
Table of The Quality of Productive Assets

Aset Produktif	2025						
	Lancar Current	Dalam Perhatian Khusus Special Mention	Kurang Lancar Sub Standard	Diragukan Doubtful	Macet Loss	Total	
Giro pada Bank Indonesia	1,283,107	-	-	-	-	1,283,107	
Giro pada bank lain	74,756	-	-	-	-	74,756	
Penempatan pada Bank Indonesia dan bank lain	6,361,889	-	-	-	-	6,361,889	
Efek-efek	13,019,332	-	-	-	-	13,019,332	
Efek-efek yang dibeli dengan janji dijual kembali	1,014,855	-	-	-	-	1,014,855	
Kredit yang diberikan	49,983,033	230,051	89,408	134,609	93,615	50,530,716	
Aset lain-lain	477,744	1,826	-	-	-	479,570	
Total Aset Produktif	72,214,716	231,877	89,408	134,609	93,615	72,764,225	

Fee Based Income

Penurunan fee based Bank Mandiri Taspen disebabkan oleh penurunan pendapatan penerimaan pokok kredit hapus buku diimbangi dengan peningkatan pendapatan fee asuransi. Pertumbuhan fee based income Bank Mandiri Taspen tahun 2025 mengalami peningkatan sebesar 2,06% secara (yoy) atau meningkat dari Rp412,19 miliar menjadi Rp420,69 miliar di tahun 2024.

Selanjutnya untuk menambah source fee based ke depan maka Bank Mandiri Taspen di tahun 2026 telah mengembangkan beberapa alternatif produk dan infrastruktur layanan berbasis digital.

Fee Based Income

The decreased in fee-based components was primarily attributable to lower recoveries from written-off loans, partially offset by higher insurance-related fee income. Overall, fee-based income in 2025 recorded a growth of 2.06% year-on-year (yoy), increasing from IDR412.19 billion in 2024 to IDR420.69 billion in 2025.

To further diversify fee-based income sources going forward, the Bank has initiated the development of several alternative products and digital-based service infrastructures in 2026.

Tabel Fee Based Income
Table of Fee Based Income

(dalam miliar / in IDR billion)

Komponen	2025	2024	Pertumbuhan Growth		Components
			(Nominal)	(%)	
Pendapatan Keuntungan Penjualan Surat Berharga	12,064	1,355	10,709	790.06%	Income from Securities Trading Earnings
Pol Fee Administrasi Tabungan	6,044	4,442	1,602	36.07%	Savings Administration Fee
Pol Denda Tabungan Berjangka	2,207	1,868	339	18.14%	Timed Savings Penalty



(dalam jutaan Rupiah / in IDR million)

	2024						Productive Assets
	Lancar Current	Dalam Perhatian Khusus Special Mention	Kurang Lancar Sub Standard	Diragukan Doubtful	Macet Loss	Total	
	3,122,333	-	-	-	-	3,122,333	Current Account with Bank Indonesia
	47,978	-	-	-	-	47,978	Current Account with Other Bank
	2,179,682	-	-	-	-	2,179,682	Placements with Bank Indonesia and Other Banks
	12,729,293	-	-	-	-	12,729,293	Securities
	1,277,381	-	-	-	-	1,277,381	Securities Purchased under Resale Agreements (Reverse Repo)
	45,860,204	225,805	69,121	53,572	52,713	46,261,415	Loans
	416,609	1,925	-	-	-	418,534	Other Assets
	65,633,480	227,730	69,121	53,572	52,713	66,036,616	Total of Productive Assets

Komponen	2025	2024	Pertumbuhan Growth		Components
			(Nominal)	(%)	
Pol Denda Pencairan Deposito dipercepat	4,176	3,760	416	11.07%	Early Withdrawal Penalty for Time Deposit
Pol Fee Asuransi	79,905	80,177	(272)	(0.34%)	Insurance Fee
Pol Denda Kredit	30,221	44,264	(14,043)	(31.73%)	Loans Penalty
Pol Administrasi Tabungan Pasif	5,455	4,048	1,407	34.77%	Passive Savings Administration
Pol Administrasi Kredit	84,617	56,302	28,314	50.29%	Loans Administration
Pol Fee E-Channel	59,353	50,921	8,432	16.56%	E-Channel Fee
Pol Penerimaan Pokok Kredit Hapus Buku	110,627	146,750	(36,123)	(24.62%)	Written-Off Initial Fee
Pol Fee Pengalihan Aset	-	-	-	0.00%	Assets Transfer Fee
Lainnya	26,028	18,310	7,717	42.15%	Others
Total	420,697	412,197	8,500	2.06%	Total



Struktur Modal

Kebijakan Manajemen atas Struktur Modal dan Dasar Pemilihan

Bank Mandiri Taspen menyusun Rencana Permodalan berdasarkan telaah dan penilaian atas kebutuhan kecukupan permodalan yang dipersyaratkan dan mengkombinasikannya dengan tinjauan perkembangan ekonomi terkini. Rencana Permodalan tersebut disusun oleh Direksi sebagai bagian dari Rencana Bisnis Bank dan ditelaah serta direviu secara berkala setiap tahun oleh Dewan Komisaris untuk memastikan bahwa struktur permodalan Bank Mandiri Taspen telah selaras dengan sasaran strategis serta tingkat selera risiko (*risk appetite*) yang ditetapkan. Bank Mandiri Taspen senantiasa menghubungkan tujuan keuangan dan kecukupan modal terhadap risiko melalui proses perencanaan modal. Demikian pula dengan bisnis yang didasarkan pada permodalan dan persyaratan likuiditas Bank. Kebutuhan permodalan tersebut direncanakan dan didiskusikan secara rutin dengan didukung data-data analisis.

Kebijakan manajemen terkait permodalan tersebut ditujukan untuk memastikan bahwa Bank Mandiri Taspen memiliki modal yang kuat dan menciptakan struktur permodalan yang kuat untuk mendukung strategi pengembangan ekspansi usaha saat ini dan mempertahankan kelangsungan pengembangan di masa mendatang. Selain itu, kebijakan permodalan ditetapkan untuk memenuhi ketentuan kecukupan permodalan yang ditetapkan oleh regulator serta memastikan agar struktur permodalan Bank telah efisien.

Rincian Struktur Modal

Pada 2025, Bank Mandiri Taspen memiliki jumlah modal inti dan modal pelengkap sebesar Rp6,12 triliun, jumlah tersebut lebih tinggi dibandingkan modal inti dan modal pelengkap tahun 2022 yang sebesar Rp4,77 triliun.

Tabel Rincian Struktur Modal
Table of Capital Structures

Komponen Modal Capital Components		Posisi Tanggal Laporan 31 Desember 2025 Report Date Position 31 December 2025 Bank	Posisi Tanggal Laporan 31 Desember 2024 Report Date Position 31 December 2024 Bank	Perubahan Change
A Modal Inti (Tier 1) Core Capital (Tier 1)				
1. Modal Inti Utama 1. Common Equity Tier 1 (CET 1)		9,163,760	7,469,576	1,694,184
1.1	Modal Disetor (Setelah dikurangi Treasury Stock) Paid-in Capital (After deducting Treasury Stock)	819,304	819,304	-

Capital Structure

Management Policy on Capital Structure and Selection Basis

Bank Mandiri Taspen prepares a Capital Plan based on a review and assessment of the required capital adequacy requirements and combines them with a review of the latest economic developments. The Capital Plan is prepared by the Board of Directors as part of the Bank's Business Plan and is reviewed and reviewed periodically every year by the Board of Commissioners to ensure that Bank Mandiri Taspen's capital structure is aligned with strategic objectives and the established risk appetite level (*risk appetite*). Bank Mandiri Taspen consistently links financial objectives and capital adequacy to risk through the capital planning process. Likewise, the business is based on the Bank's capital and liquidity requirements. These capital requirements are planned and discussed regularly, supported by analytical data.

The management policy related to capital is intended to ensure that Bank Mandiri Taspen has strong capital and creates a strong capital structure to support the current business expansion development strategy and maintain sustainable development in the future. In addition, the capital policy is set to comply with the capital adequacy requirements set by the regulator and to ensure that the Bank's capital structure is efficient.

Capital Structures

As of 2025, Bank Mandiri Taspen total core capital and supplementary capital amounted to IDR6.12 trillion, representing an increase compared to IDR4.77 trillion recorded in 2022. This reflects continued strengthening of the Bank's capital structure to support business expansion and risk absorption capacity.



Komponen Modal Capital Components					Posisi Tanggal Laporan 31 Desember 2025 Report Date Position 31 December 2025 Bank	Posisi Tanggal Laporan 31 Desember 2024 Report Date Position 31 December 2024 Bank	Perubahan Change
	1.2	Cadangan Tambahan Modal Additional Capital Reserves			8,589,651	6,980,611	1,609,040
		1.2.1 Faktor Penambah 1.2.1 Enhancing Factors			8,597,239	7,088,120	1,509,119
		1.2.1.1	Pendapatan Komprehensif Lainnya Other Comprehensive Income		109,205	23,411	85,794
			1.2.1.1.1	Selisih lebih penjabaran laporan keuangan 1.2.1.1.1 Difference in translation of financial statements	-	-	-
			1.2.1.1.2	Potensi keuntungan dari peningkatan nilai wajar aset keuangan dalam kelompok tersedia untuk dijual 1.2.1.1.2 The potential gain from an increase in the fair value of financial assets classified as available for sale	109,205	23,411	85,794
			1.2.1.1.3	Saldo surplus revaluasi aset tetap 1.2.1.1.3 Fixed asset revaluation surplus balance	-	-	-
		1.2.1.2	Cadangan Tambahan Modal Lainnya Other disclosed reserves		8,488,034	7,064,709	1,423,325
			1.2.1.2.1	Agio 1.2.1.2.1 Agio	1,349,508	1,349,508	-
			1.2.1.2.2	Cadangan Umum 1.2.1.2.2 General Reserves	163,861	163,861	-
			1.2.1.2.3	Laba tahun-tahun lalu 1.2.1.2.3 Previous year's profit	5,393,585	3,973,790	1,419,795
			1.2.1.2.4	Laba tahun berjalan 1.2.1.2.4 Profit for the year	1,581,080	1,577,550	3,530
			1.2.1.2.5	Dana setoran modal 1.2.1.2.5 Fund for paid up capital	-	-	-
			1.2.1.2.6	Lainnya 1.2.1.2.6 Others	-	-	-
		1.2.2	Faktor Pengurang 1.2.2 Deduction Factors		(7,588)	(107,509)	99,921
		1.2.2.1	Pendapatan komprehensif lainnya Other comprehensive income		(402)	(101,049)	100,647
			1.2.2.1.1	Selisih kurang penjabaran laporan keuangan 1.2.2.1.1 Difference under translation of financial statements	-	-	-
			1.2.2.1.2	Potensi kerugian dari penurunan nilai wajar aset keuangan dalam kelompok tersedia untuk dijual 1.2.2.1.2 Potential loss from impairment of fair value of financial assets classified as available for sale	(402)	(101,049)	100,647



Komponen Modal Capital Components					Posisi Tanggal Laporan 31 Desember 2025 Report Date Position 31 December 2025 Bank	Posisi Tanggal Laporan 31 Desember 2024 Report Date Position 31 December 2024 Bank	Perubahan Change
			1.2.2.2	Cadangan tambahan modal lainnya Other Disclosed Reserves	(7,186)	(6,460)	(726)
			1.2.2.2.1	Disagio 1.2.2.2.1 Disagio	-	-	-
			1.2.2.2.2	Rugi tahun-tahun lalu 1.2.2.2.2 Previous years' losses	-	-	-
			1.2.2.2.3	Rugi tahun berjalan 1.2.2.2.3 Current year loss	-	-	-
			1.2.2.2.4	Selisih kurang antara Penyisihan Penghapusan Aset (PPA) dan Cadangan Kerugian Penurunan Nilai (CKPN) atas aset produktif 1.2.2.2.4 Difference between Allowance for Asset Losses (PPA) and Allowance for Impairment Losses (CKPN) on productive assets	-	-	-
			1.2.2.2.5	Selisih kurang jumlah penyesuaian nilai wajar dari instrumen keuangan dalam Trading Book 1.2.2.2.5 The difference is less than the fair value adjustment amount of financial instruments in the Trading Book	-	-	-
			1.2.2.2.6	PPA aset non produktif yang wajib di bentuk 1.2.2.2.6 PPA of non-productive assets that must be established	(7,186)	(6,460)	(726)
			1.2.2.2.7	Lainnya 1.2.2.2.7 Others	-	-	-
	1.3	Kepentingan Non Pengendali Yang Dapat Diperhitungkan Non-Controlling Interests That Can Be Taken Into Account			-	-	-
	1.4	Faktor Pengurang Modal Inti Utama Deduction Factors for Main Core Capital			(245,195)	(330,339)	85,144
		1.4.1	Perhitungan Pajak Tangguhan Deferred Tax Calculation		(76,076)	(202,112)	126,036
		1.4.2	Goodwill		-	-	-
		1.4.3	Seluruh aset tidak berwujud lainnya All other intangible assets		(169,119)	(128,227)	(40,892)
		1.4.4	Penyertaan yang diperhitungkan sebagai faktor pengurang Investment calculated as a deduction factor		-	-	-
		1.4.5	Kekurangan modal pada perusahaan anak asuransi Lack of capital in the insurance subsidiary		-	-	-
		1.4.6	Eksposur sekuritisasi Securitization exposure		-	-	-



Komponen Modal Capital Components					Posisi Tanggal Laporan 31 Desember 2025 Report Date Position 31 December 2025 Bank	Posisi Tanggal Laporan 31 Desember 2024 Report Date Position 31 December 2024 Bank	Perubahan Change
			1.4.7	Faktor pengurang modal inti utama lainnya Another major deduction factor for core capital	-	-	-
			1.4.7.1	Penempatan dana pada instrumen AT 1 dan/atau Tier 2 pada bank lain Placement of funds in AT 1 and / or Tier 2 instruments with other banks	-	-	-
			1.4.7.2	Kepemilikan silang pada entitas lain yang diperoleh berdasarkan peralihan karena hukum, hibah, atau hibah wasiat Cross-ownership in another entity that is obtained by virtue of a legal transfer, grant or testament grant	-	-	-
2. Modal Inti Tambahan 2. Additional Tier 1 (AT-1)					-	-	-
	2.1	Instrumen yang memenuhi persyaratan AT-1 Instruments that meet AT-1 requirements			-	-	-
	2.2	Agio/disagio Agio/disagio			-	-	-
	2.3	Faktor Pengurang Modal Inti Tambahan Deduction Factors for Additional Core Capital			-	-	-
		2.3.1	Penempatan dana pada instrumen AT 1 dan/ atau Tier 2 pada bank lain Placement of funds in AT 1 and / or Tier 2 instruments with other banks		-	-	-
		2.3.2	Kepemilikan silang pada entitas lain yang diperoleh berdasarkan peralihan karena hukum, hibah, atau hibah wasiat Cross-ownership in another entity that is obtained by virtue of a legal transfer, grant or testament grant		-	-	-
B Modal Pelengkap (Tier 2) Supplementary Capital (Tier 2)					362,509	332,969	29,540
	1.	Instrumen modal dalam bentuk saham atau lainnya yang memenuhi persyaratan Tier 2 Capital instruments in the form of shares or others that meet Tier 2 requirements			-	-	-
	2.	Agio/disagio Agio/disagio			-	-	-
	3.	Cadangan umum PPA atas aset produktif yang wajib dibentuk (paling tinggi 1,25% ATMR Risiko Kredit) General reserves for PPA for productive assets that must be formed (maximum 1.25% Credit Risk RWA)			362,509	332,969	29,540
	4.	Faktor Pengurang Modal Pelengkap Supplementary Capital			-	-	-
		4.1 Sinking Fund			-	-	-



Komponen Modal Capital Components				Posisi Tanggal Laporan 31 Desember 2025 Report Date Position 31 December 2025 Bank	Posisi Tanggal Laporan 31 Desember 2024 Report Date Position 31 December 2024 Bank	Perubahan Change
			4.2 Penempatan dana pada instrumen Tier 2 pada bank lain 4.2 Placement of funds in Tier 2 instruments with other banks	-	-	-
			4.3 Kepemilikan silang pada entitas lain yang diperoleh berdasarkan peralihan karena hukum, hibah, atau hibah wasiat 4.3 Cross-ownership in another entity that is obtained by virtue of a legal transfer, grant or will grant	-	-	-
Total Modal Total Capital				9,526,269	7,802,545	1,723,724
ASET TERTIMBANG MENURUT RISIKO RISK WEIGHTED ASSETS						
	ATMR RISIKO KREDIT ATMR CREDIT RISK			28,853,320	26,499,997	2,353,323
	ATMR RISIKO PASAR ATMR MARKET RISK			140,828	-	140,828
	ATMR RISIKO OPERASIONAL ATMR OPERATIONAL RISK			2,273,959	1,949,063	324,896
	TOTAL ATMR			31,268,107	28,449,060	2,819,047
RASIO KPMM SESUAI PROFIL RISIKO (%) KPMM RATIO ACCORDING TO RISK PROFILE (%)				8.00	8.00	-
RASIO KPMM RATIO KPMM						
	Rasio CET 1 (%) CET 1 Ratio (%)			29.31	26.26	3.05
	Rasio Tier 1 (%) Tier 1 Ratio (%)			29.31	26.26	3.05
	Rasio Tier 2 (%) Tier 2 Ratio (%)			1.16	1.17	(0.01)
	Rasio KPMM (%) KPMM Ratio (%)			30.47	27.43	3.04
CET 1 UNTUK BUFFER (%) CET 1 FOR BUFFERS (%)				22.47	19.43	3.04
PERSENTASE BUFFER YANG WAJIB DIPENUHI OLEH BANK (%) PERCENTAGE OF BUFFERS REQUIRED TO MEET BY BANKS (%)						
	Capital Conservation Buffer (%)			2.50%	2.50%	-
	Countercyclical Buffer (%)			-	-	-
	Capital Surcharge untuk Bank Sistemik (%) Capital Surcharge for Systemic Banks (%)			-	-	-



Penjelasan lebih rinci mengenai Struktur Permodalan dan Pengungkapan Informasi Eksposur Risiko disajikan secara terpisah pada Bab Informasi Eksposur Risiko dan Permodalan dalam Laporan Tahunan ini.

A more detailed explanation regarding Capital Structure and Risk Exposure Information Disclosure is presented separately in the Capital and Risk Exposure Information Chapter in this Annual Report.

Ikatan Material Investasi Barang Modal

Ikatan material terkait investasi barang modal yang berlangsung selama tahun 2025 dan 2024 diuraikan sebagai berikut.

Material Investments In Capital Goods

Material investments related to capital goods during 2025 and 2024 period presented as follows.

Tabel Ikatan Material Terkait Investasi Barang Modal
Table of Material Investments in Capital Goods

Nama Pihak Parties	Jenis Ikatan Investments Types	Realisasi Realization
2025		
PT Mitra Integrasi Informatika	Pengadaan Perangkat IT IT Device Procurement	Rp17 miliar IDR17 billion
PT Citra Multi Services	Pengadaan Perangkat IT IT Device Procurement	Rp15 miliar IDR15 billion
PT Dinamika Sistem Integrasi Solusi	Pengadaan Perangkat IT IT Device Procurement	Rp14 miliar IDR14 billion
2024		
PT Structured Services	Pengadaan Perangkat IT IT Device Procurement	Rp37 miliar IDR37 billion
PT Clarus Innovace Teknologi	Pengadaan Perangkat IT IT Device Procurement	Rp24 miliar IDR24 billion
PT Mastersystem Infotama	Pengadaan Perangkat IT IT Device Procurement	Rp22 miliar IDR22 billion
PT Mastersystem Infotama	Pengadaan Perangkat IT IT Device Procurement	Rp15 miliar IDR15 billion

Tujuan Ikatan

Ikatan material yang dimiliki oleh Bank Mandiri Taspen bertujuan sebagai komitmen pembelian barang modal yang telah direncanakan dalam Rencana Bisnis Bank (RBB).

The Purpose of the Bonds

The material commitment owned by Bank Mandiri Taspen aims as a commitment to purchase capital goods that have been planned in the Bank's Business Plan (RBB).

Sumber Dana

Sumber dana yang digunakan dalam pembelian barang modal berasal dari modal Bank Mandiri Taspen yang telah dianggarkan selama tahun berjalan.

Source of Funds

The source of funds used in the purchase of capital goods comes from the capital of Bank Mandiri Taspen which has been budgeted for the current year.

Mata Uang yang menjadi Denominasi

Seluruh transaksi yang dilakukan dalam rangka pengikatan material untuk belanja modal adalah dalam mata uang Rupiah.

Currency of Denomination

All transaction carried out in the context of material binding for capital expenditures are in Rupiah.



Langkah Perlindungan Risiko Mata Uang

Karena seluruh transaksi pengikatan dan belanja modal dilakukan dalam mata uang Rupiah, maka Bank Mandiri Taspen tidak perlu melakukan perlindungan atas risiko perlindungan atas mata uang.

Investasi Barang Modal

Investasi berupa barang modal (capital expenditure) merupakan aktivitas pengeluaran dana yang digunakan untuk membeli sejumlah aset tetap atau menambah nilai aset tetap yang diharapkan dapat memberikan nilai manfaat di masa depan.

Jenis dan Nilai Investasi

Berikut adalah informasi investasi barang modal yang dilakukan oleh Bank Mandiri Taspen.

Tabel Investasi Barang Modal
Table of Capital Good Investments

(dalam Rupiah Penuh / in full IDR)

Jenis	Penambahan Investasi Tahun 2025 Additional Investment in 2025	Penambahan Investasi Tahun 2024 Additional Investment in 2024	Perubahan Changes	Type
Tanah	-	-	-	Land
Bangunan	16,358,070	81,145,112	(64,787,042)	Properties
Kendaraan	-	-	-	Vehicles
Hardware	95,517,147,628	53,456,197,112	42,060,950,516	Hardware
Software	7,185,603,296	11,645,275,061	(4,459,671,765)	Software
Inventaris Kantor	6,831,229,868	10,714,632,711	(3,883,402,843)	Office Inventories
Total	109,550,338,862	75,897,249,996	33,653,088,866	Total

Total penambahan investasi barang modal tahun 2025 sebesar Rp109,55 miliar. Investasi tahun 2025 masih didominasi oleh hardware dan software, yang menunjukkan bahwa fokus belanja tetap diarahkan pada penguatan infrastruktur teknologi informasi guna mendukung digitalisasi dan peningkatan keamanan sistem IT.

Tujuan Investasi

Investasi barang modal ini bertujuan untuk mendukung kelancaran kegiatan operasional Bank Mandiri Taspen.

Currency Risk Protection Measures

Because all commitments and capital expenditure transaction are carried out in Rupiah. Bank Mandiri Taspen does not need to protect against currency risk.

Capital Goods Investment

Investment in the form of capital goods (capital expenditure) was an activity of disbursing funds used to purchase a number of fixed assets or add value to fixed assets which are expected to provide value in the future.

Types and Investment Value

The information on capital goods investment conducted by Bank Mandiri Taspen presented as follow.

The total addition of capital expenditures in 2025 amounted to IDR 55.84 billion. Investment in 2025 had continued to be predominantly allocated to hardware and software, indicating that spending remained focused on strengthening information technology infrastructure to support digitalization and enhance IT system security.

Investment Purpose

This investment in capital goods aims to support the smooth operation of Bank Mandiri Taspen.



Komitmen dan Kontinjensi

Akun-akun di bawah ini merupakan akun-akun yang dicatat di laporan posisi keuangan ekstra komtabel (off balance sheet) yang diuraikan dalam bentuk tabel sebagai berikut.

Tabel Komitmen dan Kontinjensi
Table of Commitments and Contingencies

(dalam jutaan Rupiah / in IDR million)

Uraian	2025	2024	Description
KOMITMEN		COMMITMENTS	
Liabilitas komitmen			Commitments Liabilities
Fasilitas kredit nasabah yang belum ditarik			Undrawn Customer Loans Facilities
Committed	1,136	1,621	Committed
Liabilitas komitmen - neto	1,136	1,621	Commitment Liabilities - net
KONTINJENSI		CONTINGENCIES	
Tagihan kontinjensi			Contingencies Bills
Pendapatan bunga dalam penyelesaian	10,675	32,268	Income from Interest settlement
Kredit hapus buku	912,319	762,263	Written-Off loans
Total tagihan kontinjensi	922,994	794,531	Total of Contingencies Bills
Liabilitas komitmen dan kontinjensi - neto	921,858	792,909	Commitment and Contingencies Liability - net

Informasi dan Fakta Material Setelah Tanggal Laporan Akuntan

Setelah tanggal laporan akuntan, terdapat peristiwa material berupa penetapan masa efektif pengurus Bank Mandiri Taspen yang telah memperoleh persetujuan melalui mekanisme Penilaian Kemampuan dan Kepatutan (PKK) oleh Otoritas Jasa Keuangan. Sejumlah pengurus dinyatakan efektif menjabat setelah dinyatakan lulus PKK dalam periode 4 Februari 2026 sampai dengan 30 April 2026. Adapun pengurus Perseroan yang telah efektif menjabat dalam periode tersebut antara lain sebagai berikut:

Dewan Komisaris

1. Junaidi Hisom sebagai Komisaris Utama Independen, efektif sejak 6 Maret 2026.
2. Suwartini sebagai Komisaris Independen, efektif sejak 13 Maret 2026.
3. Prasetyo sebagai Komisaris Independen, efektif sejak 31 Maret 2026.

Information and Material Facts After The Date of the Accountant's Report

Subsequent to the auditor's report date, a material event occurred in the form of the determination of the effective tenure of the management of Bank Mandiri Taspen, which had obtained approval through the Fit and Proper Test (PKK) mechanism conducted by the Otoritas Jasa Keuangan. Several members of management were declared effective in their positions upon passing the PKK during the period from February 4, 2026 to April 30, 2026. The Company's management who became effective during this period included the following:

Board of Commissioners

1. Junaidi Hisom as President Independent Commissioner, effective since March 6, 2026.
2. Suwartini as Independent Commissioner, effective since March 13, 2026.
3. Prasetyo as Independent Commissioner, effective since March 31, 2026.



Direksi

1. Rio Lanasier sebagai Direktur Compliance & Human Resource, efektif sejak 13 Maret 2026.

Penetapan masa efektif pengurus tersebut merupakan bagian dari upaya Bank Mandiri Taspen dalam memperkuat struktur tata kelola perusahaan serta memastikan bahwa seluruh pengurus yang menjabat telah memenuhi persyaratan kompetensi, integritas, dan reputasi keuangan sesuai dengan ketentuan yang berlaku. Dari sisi kinerja, efektifnya pengurus baru diharapkan dapat meningkatkan efektivitas pengambilan keputusan strategis, memperkuat pelaksanaan arah dan kebijakan bisnis, serta mendorong pencapaian target Bank Mandiri Taspen secara berkelanjutan. Selain itu, keberadaan pengurus yang telah lulus PKK juga diharapkan mampu meningkatkan kualitas pengawasan dan memberikan nilai tambah dalam pengelolaan Bank Mandiri Taspen.

Sementara itu, dari sisi risiko usaha, perubahan masa efektif pengurus tidak menimbulkan dampak negatif yang material terhadap profil risiko Bank Mandiri Taspen. Perseroan telah memastikan bahwa proses transisi kepengurusan dilakukan secara terencana, terstruktur, dan sesuai dengan prinsip tata kelola perusahaan yang baik (Good Corporate Governance), sehingga kesinambungan operasional tetap terjaga. Fungsi pengendalian internal, manajemen risiko, dan kepatuhan juga tetap berjalan secara efektif untuk mengantisipasi potensi risiko yang mungkin timbul selama masa transisi. Sampai dengan tanggal penyusunan Laporan Tahunan ini, tidak terdapat dampak material yang merugikan terhadap kinerja maupun profil risiko Bank Mandiri Taspen.

Prospek Usaha dan Strategi ke Depan Tahun 2026

Perang di Timur Tengah sejak akhir Februari 2026 telah memperburuk kondisi dan prospek perekonomian global. Lonjakan harga minyak dunia akibat konflik tersebut berdampak negatif terhadap rantai pasok perdagangan antarnegara, sehingga menurunkan prospek pertumbuhan ekonomi dunia dan meningkatkan tekanan inflasi global. Kondisi ini turut memicu memburuknya pasar keuangan global yang ditandai dengan menguatnya mata uang dolar Amerika Serikat (AS), meningkatnya yield US Treasury, serta terjadinya arus modal keluar dari negara-negara emerging markets.

Peningkatan tekanan inflasi global mempersempit ruang pelonggaran kebijakan moneter global, termasuk kemungkinan tertundanya penurunan Fed Funds Rate (FFR). Selain itu, meningkatnya defisit fiskal AS, termasuk akibat pembiayaan perang, mendorong kenaikan yield US Treasury dan meningkatkan premi risiko investasi global. Kondisi tersebut mengakibatkan pergeseran aliran modal ke aset safe-haven,

Board of Directors

1. Rio Lanasier as Director of Compliance & Human Resources, effective since March 13, 2026.

The determination of the effective tenure of the management formed part of Bank Mandiri Taspen's efforts to strengthen its corporate governance structure and to ensure that all appointed members of management had met the required standards of competency, integrity, and financial reputation in accordance with prevailing regulations. From a performance perspective, the effectiveness of the new management was expected to enhance the effectiveness of strategic decision-making, strengthen the implementation of business directions and policies, and support the sustainable achievement of the Bank's targets. Furthermore, the appointment of management members who had passed the Fit and Proper Test (PKK) was expected to improve the quality of oversight and provide added value in the management of Bank Mandiri Taspen.

From a business risk perspective, the changes in the effective tenure of management did not result in any material adverse impact on the risk profile of Bank Mandiri Taspen. The Company ensured that the transition process was conducted in a well-planned, structured manner and in accordance with Good Corporate Governance principles, thereby maintaining operational continuity. Internal control, risk management, and compliance functions continued to operate effectively to anticipate potential risks that might arise during the transition period. As of the date of this Annual Report, no material adverse impact on the Bank's performance or risk profile had been identified.

Business Prospects and Strategies for 2026

The conflict in the Middle East since the end of February 2026 had further deteriorated global economic conditions and prospects. The surge in global oil prices resulting from the conflict had adversely affected cross-border supply chains, thereby weakening global economic growth prospects and increasing global inflationary pressures. These conditions had also triggered a deterioration in global financial markets, as reflected in the strengthening of the United States dollar, rising US Treasury yields, and capital outflows from emerging market economies.

The escalation of global inflationary pressures had narrowed the scope for global monetary easing, including the potential delay in the reduction of the Fed Funds Rate (FFR). In addition, the widening fiscal deficit of the United States, partly driven by war financing, had contributed to higher US Treasury yields and increased global investment risk premiums. These developments had led to a shift in capital flows toward safe-haven assets, particularly in the US



khususnya pasar keuangan AS, yang tercermin dari penguatan indeks dolar AS (DXY). Akibatnya, pelemahan mata uang *emerging markets* semakin sulit dihindari, sehingga menuntut penguatan respons kebijakan fiskal dan moneter di berbagai negara untuk menjaga stabilitas ekonomi domestik.

Di tengah tekanan eksternal tersebut, momentum pertumbuhan ekonomi Indonesia tetap perlu dijaga melalui penguatan permintaan domestik dan stabilitas makroekonomi. Pada Triwulan I 2026, pertumbuhan ekonomi Indonesia menunjukkan peningkatan yang terutama didukung oleh permintaan domestik. Konsumsi rumah tangga meningkat seiring dengan perayaan Hari Besar Keagamaan Nasional (HBKN), yang didukung oleh pemberian Tunjangan Hari Raya (THR), peningkatan belanja sosial Pemerintah, serta berbagai insentif fiskal lainnya. Selain itu, investasi diperkirakan tetap tumbuh positif, didorong oleh akselerasi investasi Pemerintah, termasuk melalui program Koperasi Desa/Kelurahan Merah Putih (KDKMP) dan investasi Danantara.

Untuk menjaga stabilitas ekonomi di tengah dinamika global, sinergi kebijakan antara Pemerintah dan Bank Indonesia terus diperkuat. Prospek pertumbuhan ekonomi Indonesia pada tahun 2026 diperkirakan tetap terjaga dalam kisaran 4,9%–5,7%, didukung oleh terjalanya keyakinan pelaku ekonomi serta berlanjutnya berbagai program Pemerintah yang mendorong pertumbuhan ekonomi dan penyerapan tenaga kerja dengan tetap menjaga ketahanan fiskal. Selain itu, bauran kebijakan moneter, makroprudensial, dan sistem pembayaran terus diperkuat untuk menjaga stabilitas nilai tukar Rupiah serta mendukung pertumbuhan ekonomi yang berkelanjutan.

Tekanan global juga berdampak pada nilai tukar Rupiah yang mengalami pelemahan seiring keluarnya arus modal dari negara-negara *emerging markets*. Nilai tukar Rupiah pada 16 Maret 2026 tercatat sebesar Rp16.985 per dolar AS, melemah sebesar 1,29% dibandingkan posisi akhir Februari 2026. Untuk menjaga stabilitas nilai tukar, Bank Indonesia terus meningkatkan intensitas intervensi di pasar valuta asing, baik melalui transaksi *Non-Deliverable Forward* (NDF) di pasar luar negeri maupun transaksi *spot* dan *Domestic Non-Deliverable Forward* (DNDF) di pasar domestik. Selain itu, optimalisasi instrumen moneter dilakukan untuk meningkatkan aliran masuk modal asing dan menjaga stabilitas pasar keuangan domestik.

Sejalan dengan stabilitas makroekonomi yang tetap terjaga, kinerja industri perbankan nasional menunjukkan ketahanan yang baik. Pertumbuhan kredit perbankan pada Februari 2026 tercatat sebesar 9,37% (yoy), sedikit melambat dibandingkan Januari 2026 sebesar 9,96% (yoy). Berdasarkan kelompok penggunaan, pertumbuhan kredit didukung oleh kredit investasi, kredit modal kerja, dan kredit konsumsi yang masing-masing tumbuh sebesar 20,72% (yoy), 3,88% (yoy), dan 6,34% (yoy).

financial markets, as reflected in the strengthening of the US Dollar Index (DXY). As a result, currency depreciation in *emerging markets* had become increasingly difficult to avoid, thereby necessitating stronger fiscal and monetary policy responses across countries to maintain domestic economic stability.

Amid these external pressures, Indonesia's economic growth momentum needed to be maintained through the strengthening of domestic demand and macroeconomic stability. In the first quarter of 2026, Indonesia's economic growth showed an improvement, primarily supported by domestic demand. Household consumption had increased in line with national religious holiday periods (HBKN), supported by the disbursement of the Religious Holiday Allowance (THR), higher Government social spending, and various fiscal incentives. In addition, investment was projected to remain positive, driven by accelerated Government investment, including through the Red and White Village/Sub-district Cooperative Program (KDKMP) and Danantara investment initiatives.

To maintain economic stability amid global dynamics, policy synergy between the Government and Bank Indonesia had continued to be strengthened. Indonesia's economic growth outlook for 2026 was projected to remain within the range of 4.9%–5.7%, supported by sustained confidence among economic agents and the continuation of Government programs aimed at driving economic growth and employment absorption while maintaining fiscal resilience. Furthermore, the policy mix of monetary, macroprudential, and payment system policies had continued to be reinforced to maintain Rupiah exchange rate stability and support sustainable economic growth.

Global pressures had also affected the Rupiah exchange rate, which had depreciated in line with capital outflows from *emerging market* economies. As of 16 March 2026, the Rupiah stood at IDR 16,985 per US dollar, weakening by 1.29% compared to the end of February 2026. To maintain exchange rate stability, Bank Indonesia had intensified its intervention in the foreign exchange market, both through *Non-Deliverable Forward* (NDF) transactions in offshore markets and *spot* and *Domestic Non-Deliverable Forward* (DNDF) transactions in the domestic market. In addition, the optimization of monetary instruments had been undertaken to encourage foreign capital inflows and maintain domestic financial market stability.

In line with maintained macroeconomic stability, the performance of the national banking industry had demonstrated strong resilience. Banking credit growth in February 2026 was recorded at 9.37% (yoy), slightly moderating from 9.96% (yoy) in January 2026. By type of use, credit growth had been supported by investment loans, working capital loans, and consumer loans, which grew by 20.72% (yoy), 3.88% (yoy), and 6.34% (yoy), respectively.



Ke depan, pertumbuhan kredit pada tahun 2026 diperkirakan tetap berada pada kisaran 8%–12%, didukung oleh potensi peningkatan permintaan pembiayaan serta optimalisasi fasilitas kredit yang belum digunakan (*undisbursed loan*) yang masih cukup besar. Dari sisi pendanaan, prospek pertumbuhan Dana Pihak Ketiga (DPK) perbankan Indonesia pada tahun 2026 diproyeksikan tumbuh stabil pada kisaran 7%–9%, sehingga diharapkan dapat menopang kapasitas likuiditas perbankan dalam mendukung ekspansi kredit secara berkelanjutan.

Dari sisi penawaran, kapasitas pembiayaan perbankan tetap memadai yang tercermin dari rasio Alat Likuid terhadap Dana Pihak Ketiga (AL/DPK) sebesar 27,40%, serta pertumbuhan DPK sebesar 13,18% (yoy) pada Februari 2026. Selain itu, minat penyaluran kredit perbankan tetap terjaga, yang tercermin dari persyaratan pemberian kredit yang relatif longgar. Meskipun demikian, pada segmen kredit konsumsi dan UMKM tetap dilakukan penguatan mitigasi risiko seiring masih tingginya risiko kredit pada kedua segmen tersebut.

Ketahanan industri perbankan nasional juga tetap kuat, sehingga mampu memitigasi risiko dari dampak rambatan gejolak global. Kondisi ini tercermin dari likuiditas perbankan yang memadai, kapasitas permodalan yang kuat, serta risiko kredit yang tetap terkendali. Rasio kecukupan modal (*Capital Adequacy Ratio/CAR*) perbankan pada Januari 2026 tercatat sebesar 25,87%, yang menunjukkan kemampuan perbankan dalam menyerap potensi risiko dan mendukung ekspansi kredit. Sementara itu, rasio kredit bermasalah (*Non-Performing Loan/NPL*) tetap terjaga pada level rendah sebesar 2,14% (bruto) dan 0,82% (neto). Hasil stress test menunjukkan bahwa ketahanan perbankan tetap solid dalam menghadapi berbagai risiko, termasuk dampak rambatan gejolak global.

Di sisi lain, perkembangan sistem pembayaran dan transaksi ekonomi digital menunjukkan tren pertumbuhan yang kuat, yang turut mendukung aktivitas ekonomi nasional. Pada Februari 2026, volume transaksi pembayaran digital mencapai 4,67 miliar transaksi atau tumbuh 40,35% (yoy), didukung oleh perluasan akseptasi pembayaran digital serta peningkatan jumlah pengguna dan merchant. Transaksi QRIS menunjukkan pertumbuhan yang sangat tinggi, sementara volume transaksi ritel melalui BI-FAST mencapai 434 juta transaksi dengan nilai Rp1.092 triliun. Selain itu, nilai transaksi melalui sistem BI-RTGS tetap tumbuh sebesar 9,19% (yoy) menjadi Rp16.105 triliun, yang mencerminkan aktivitas ekonomi dan keuangan yang tetap terjaga. Dari sisi pengelolaan uang Rupiah, Uang Kartal Yang Diedarkan (UYD) tercatat tumbuh 15,78% (yoy) menjadi Rp1.287 triliun, menunjukkan meningkatnya kebutuhan likuiditas masyarakat dalam mendukung aktivitas ekonomi.

Sumber:

- Tinjauan Kebijakan Moneter Maret 2025, Bank Indonesia
- Siaran Pers: Stabilitas Sektor Keuangan Terjaga dalam Menghadapi Prospek Perekonomian Tahun 2026, Otoritas Jasa Keuangan, Januari 2026

Looking ahead, credit growth in 2026 was projected to remain within the range of 8%–12%, supported by potential increases in financing demand and the optimization of still-significant undisbursed loan facilities. On the funding side, the growth of third-party funds (DPK) in Indonesia's banking sector was projected to remain stable within the range of 7%–9% in 2026, thereby supporting banking sector liquidity capacity in sustaining credit expansion.

From the supply side, banking financing capacity had remained adequate, as reflected in the Liquid Assets to Third-Party Funds (AL/DPK) ratio of 27.40%, along with third-party funds (DPK) growth of 13.18% (yoy) as of February 2026. In addition, banks' lending appetite had remained intact, as indicated by relatively accommodative credit underwriting standards. Nevertheless, risk mitigation had continued to be strengthened in the consumer and MSME segments, given the still-elevated credit risk in both segments.

The resilience of the national banking industry had also remained strong, enabling it to mitigate spillover risks from global volatility. This condition was reflected in adequate liquidity, strong capital capacity, and well-maintained credit risk. The banking sector's Capital Adequacy Ratio (CAR) as of January 2026 stood at 25.87%, indicating the sector's ability to absorb potential risks and support credit expansion. Meanwhile, the Non-Performing Loan (NPL) ratio remained at a low level of 2.14% (gross) and 0.82% (net). Stress test results indicated that the banking sector's resilience had remained solid in facing various risks, including spillover effects from global economic volatility.

On the other hand, developments in payment systems and digital economic transactions had shown a strong growth trend, which had also supported national economic activity. In February 2026, the volume of digital payment transactions reached 4.67 billion transactions, growing by 40.35% (yoy), supported by the expansion of digital payment acceptance as well as an increase in the number of users and merchants. QRIS transactions recorded very strong growth, while the volume of retail transactions through BI-FAST reached 434 million transactions with a total value of IDR 1,092 trillion. In addition, the transaction value through the BI-RTGS system continued to grow by 9.19% (yoy) to IDR 16,105 trillion, reflecting sustained economic and financial activity. From the currency management perspective, Currency in Circulation (UYD) grew by 15.78% (yoy) to IDR 1,287 trillion, indicating increased public liquidity needs in supporting economic activities.

Sources:

- Monetary Policy Review – March 2025, Bank Indonesia
- Press Release: Financial Sector Stability Maintained Amid the 2026 Economic Outlook, Otoritas Jasa Keuangan, January 2026



Berdasarkan uraian di atas maka Bank Mandiri Taspen memiliki prospek usaha yang sangat baik di masa yang akan datang. Bank Mandiri Taspen tetap optimis untuk dapat senantiasa meningkatkan kinerjanya dalam jangka panjang. Hal ini didukung adanya peluang dan kekuatan yang dimiliki oleh Bank Mandiri Taspen.

Bank Mandiri Taspen memiliki peluang untuk tumbuh. Peluang yang dimiliki Bank Mandiri Taspen antara lain sebagai berikut:

1. Bank Mandiri Taspen berpeluang masuk ke *new business* Dana Pensiun (Dapen) BUMN dan swasta yang mempunyai karakteristik seperti segmen ASN dan pensiunan.
2. *Branding* mulai dikenal dan dilirik oleh pencari kerja baik *fresh graduate* maupun yang telah berpengalaman.
3. Segmen pembiayaan kredit mikro, Usaha Mikro Kecil Menengah (UMKM), pra pensiun dan pensiunan di Indonesia yang masih memiliki potensi pasar yang besar.
4. Untuk meningkatkan komposisi *funding retail*, Bank Mandiri Taspen juga berpeluang untuk mengoptimalkan potensi segmen *senior citizen* usia > 40 tahun.
5. Segmen pembiayaan kredit pensiunan yang lebih *resistance* terhadap dampak lesunya perekonomian.
6. Peluang memberikan layanan perbankan yang lebih baik hingga ke berbagai pelosok daerah melalui pemanfaatan jaringan yang dimiliki entitas induk.
7. *Sources* pegawai dari kalangan *millennial* akan membantu bank dalam mengantisipasi perubahan ke arah digitalisasi.
8. Pada sisi teknologi, tren *AI and machine learning*, *open banking*, dan integrasi *API* menyediakan peluang bagi Bank Mantap untuk menyederhanakan proses bisnis, meningkatkan efisiensi operasional, serta memperkuat layanan digital bagi nasabah.

Kekuatan Bank Mandiri Taspen khususnya adalah memiliki entitas induk dengan keunggulannya masing-masing yang berfungsi untuk mengembangkan bisnis Bank Mandiri Taspen. Adapun kekuatan Bank Mandiri Taspen antara lain diuraikan sebagai berikut:

1. Bank Mandiri Taspen memiliki entitas induk dengan keunggulannya masing-masing yang berfungsi untuk mengembangkan bisnis Bank Mandiri Taspen yaitu:
 - a. Bank Mandiri sebagai bank terbesar di Indonesia yang memiliki *expertise* dalam pengelolaan operasional dan layanan bank.
 - b. PT Taspen memiliki akses kepada *captive market* pensiunan sehingga dapat menambah database calon debitur pensiunan.
 - c. Dukungan pendanaan dari grup Pemegang Saham.
2. Kerjasama dengan PT ASABRI yang merupakan BUMN pengelola asuransi dan pembayaran pensiun khusus untuk Prajurit TNI, Anggota Polri, PNS Kementerian Pertahanan Republik Indonesia dan Polri.
3. Kerjasama dengan Dapen BUMN sebagai institusi pengelola pembayaran pensiun pensiunan pegawai BUMN.

Based on the description above, Bank Mandiri Taspen has very good business prospects in the future. Bank Mandiri Taspen remains optimistic about being able to continue improving its performance in the long term. This is supported by the opportunities and strengths possessed by Bank Mandiri Taspen.

Bank Mandiri Taspen has the opportunity to grow. Opportunities that Bank Mandiri Taspen has include the following:

1. Bank Mandiri Taspen has the opportunity to enter the *new business* of state-owned and private pension funds (Dapen) which have characteristics such as the ASN and pensioner segments.
2. *Branding* is starting to be recognized and noticed by job seekers, both *fresh graduates* and those with experience.
3. Micro credit financing segment, Micro, Small and Medium Enterprises (MSMEs), pre-retirement and retirees in Indonesia which still have large market potential.
4. To improve the composition of retail funding, Bank Mandiri Taspen also has the opportunity to optimize the potential of the *senior citizen* segment aged > 40 year.
5. The pension credit financing segment is more resistant to the impact of a sluggish economy.
6. Opportunities to provide better banking services to various remote areas through utilizing the network owned by the parent entity.
7. *Millennial* employee sources will help banks anticipate changes towards digitalization.
8. On the technology side, trends in *AI and machine learning*, *open banking*, and *API* integration provide opportunities for Bank Mantap to simplify business processes, improve operational efficiency, and strengthen digital services for customers

Bank Mandiri Taspen's strength in particular is having parent entities with their respective advantages that function to develop Bank Mandiri Taspen's business. The strengths of Bank Mandiri Taspen are described as follows:

1. Bank Mandiri Taspen has parent entities with their respective advantages that function to develop Bank Mandiri Taspen's business, namely:
 - a. Bank Mandiri as the largest bank in Indonesia has *expertise* in operational management and bank services.
 - b. PT Taspen has access to the pensioner *captive market* so that it can add to the database of prospective retired debtors.
 - c. Funding support from Shareholders group.
2. Collaboration with PT ASABRI, which is a BUMN that manages insurance and special pension payments for TNI Soldiers, Police Members, Civil Servants of the Ministry of Defense of the Republic of Indonesia and the National Police.
3. Collaboration with state-owned penitentiary as an institution managing the payment of state-owned employee pensions.



4. Risiko pembiayaan kredit segmen pensiunan relatif lebih rendah karena sumber utama pembayaran angsuran kredit adalah dari manfaat pensiun debitur yang dipotong secara langsung.
5. Dalam aspek teknologi, Bank Mantap telah menerapkan standarisasi Risk Assessment Criteria (RAC) yang komprehensif yang didukung oleh tools teknologi yang memumpuni, termasuk verifikasi kesehatan calon nasabah guna meminimalkan risiko mortalitas. Selain itu, Bank Mantap telah menggunakan sistem core banking Maestro yang memiliki kapabilitas setara dengan sistem yang digunakan oleh bank-bank KBMI 4, sehingga mendukung efisiensi operasional dan skalabilitas bisnis.
6. Budaya kerja Bank Mandiri Taspen yang kuat.
7. Branding yang mencerminkan keunggulan masing-masing induk dan founder Bank Mandiri Taspen.
8. Mengutamakan SDM berasal dari wilayah setempat, sehingga penguasaan wilayah lebih optimal.
9. Mengembangkan pendidikan calon pegawai yang dipersiapkan sebagai suksesor dalam jangka panjang.
10. Produk unggulan 3 (tiga) pilar Mantap (Mantap Sehat, Mantap Aktif dan Wirausaha Mantap Sejahtera) sebagai *unique value proposition* Bank Mandiri Taspen dibanding kompetitor.

Bank Mandiri Taspen tetap harus waspada dan mawas diri karena di tahun 2026-2028 masih akan dipenuhi berbagai tantangan yang *challenging*, khususnya dari aspek pencapaian *market share*, profitabilitas dan nilai kapitalisasi pasar. Selanjutnya untuk terus dapat memberikan pertumbuhan positif, Bank Mandiri Taspen harus dapat menciptakan nilai tambah secara berkesinambungan, baik dari segi *business unit* maupun *supporting unit*, yaitu dengan selalu berorientasi kepada pencapaian laba perusahaan dan pertumbuhan bisnis secara berkelanjutan serta peningkatan produktivitas melalui Kebijakan Manajemen di tahun 2026, yang meliputi sebagai berikut:

1. **Pertumbuhan Kredit, Dengan Portfolio Kredit Pensiunan Yang Meningkat**
Secara keseluruhan target pertumbuhan kredit Bank Mandiri sesuai dengan target untuk terus menaikkan pangsa pasar kredit, serta upaya untuk meningkatkan komposisi kredit segmen pensiunan.
2. **Pengelolaan Sumber Pendapatan**
Sumber pendapatan utama di tahun 2026 masih berupa pendapatan bunga kredit. Kontribusi pendapatan lain bersumber dari *fee based income* seperti *admin deposit*, *payment point*, *rebate asuransi*, *administrasi kredit*, *fee e-channel* dan jasa layanan bank lainnya.
3. **Pengendalian Kualitas Aktiva Produktif**
Pengendalian kualitas aktiva produktif dilaksanakan melalui beberapa tahapan untuk memastikan *risk exposure*

4. The credit financing risk for the pensioner segment is relatively lower because the main source of credit installment payments is from the debtor's pension benefits, which were deducted directly.
5. In terms of technology, Bank Mantap has implemented comprehensive Risk Assessment Criteria (RAC) standardization supported by advanced technological tools, including health verification of prospective customers to minimize mortality risk. Furthermore, Bank Mantap has utilized the Maestro core banking system, which has capabilities equivalent to those used by KBMI 4 banks, thus supporting operational efficiency and business scalability.
6. The work culture of Bank Mandiri Taspen is strong.
7. Branding that reflects the excellence of each parent and founder of Bank Mandiri Taspen.
8. Prioritizing human resources from the local area, so that regional control is more optimal.
9. Developing education for prospective employees who were prepared as long-term successors.
10. Excellent product 3 (three) Steady pillars (Stay Healthy, Steady Active and Mantap Prosperous Entrepreneur) as a *unique value proposition* for Bank Mandiri Taspen compared to competitors.

Bank Mandiri Taspen still has to be alert and introspective because in 2026-2028 it will still be filled with various challenging challenges, especially in terms of achieving *market share*, profitability and market capitalization value. Furthermore, to continue to be able to provide positive growth, Bank Mandiri Taspen must be able to create added value on an ongoing basis, both in terms of *business units* and *supporting units*, namely by always being oriented towards achieving company profits and sustainable business growth as well as increasing productivity through Management Policy in 2026, which includes the following:

1. **Credit Growth, With Pensioner Credit Portfolios Increasing**
Overall, Bank Mandiri's credit growth target is in line with the target to continue to increase its credit market share, as well as efforts to increase the credit composition of the retiree segment.
2. **Management of Income Sources**
The main source of income in 2026 will still be credit interest income. Other income contributions come from *fee based income* such as *admin deposits*, *payment points*, *insurance rebates*, *credit administration*, *e-channel fees* and other bank services.
3. **Controlling the Quality of Productive Assets**
Productive asset quality control is carried out through several stages to ensure *risk exposure* is always identified,



senantiasa teridentifikasi, terukur, termonitor, dan termitigasi. Tahapan-tahapan tersebut mulai dari penerapan pendekatan proses bisnis yang efektif dan prudent (*four eyes principle* dan Rapat Komite), variasi tools yang tepat guna, sumber daya profesional dan efektif, *monitoring* dan *review* dan ditekankan pada penguatan aktivitas *collection*. Bank Mandiri Taspen akan sangat selektif dalam menjaga pertumbuhan, khususnya kredit di Provinsi Bali serta akan fokus pada pengembangan kredit di segmen pensiunan.

4. Pertumbuhan Dana

Pertumbuhan dana sebesar 4,5% untuk mempertahankan *Loan to Funding Ratio* (LFR) pada level 86%-92% yang didorong dari peningkatan Dana Pihak Ketiga (DPK), adanya obligasi existing, kerja sama *bilateral loan* serta alternatif pendanaan maupun dukungan pendanaan dari grup usaha.

measured, monitored and mitigated. These stages start from implementing an effective and prudent business process approach (*four eyes principle* and Committee Meetings), a variety of appropriate tools, professional and effective resources, monitoring and review and an emphasis on strengthening collection activities. Bank Mandiri Taspen will be very selective in maintaining growth, especially credit in Bali Province and will focus on credit development in the retiree segment.

4. Pertumbuhan Dana

Fund growth was 4.5% to maintain the *Loan to Funding Ratio* (LFR) at the level of 86%-92% which was driven by an increase in Third Party Funds (TPF), the existence of existing bonds, bilateral loan cooperation as well as alternative funding and funding support from the group business.

Pencapaian Target dan Target Ke Depan

Pencapaian Target

Secara umum, pencapaian target Bank di 2025 telah menunjukkan hasil yang baik. Uraian terkait perbandingan target dan realisasi keuangan, struktur modal, pengembangan SDM dan pemasaran disajikan sebagai berikut.

Perbandingan Target dan Realisasi Keuangan

Pencapaian target Bank Mandiri Taspen pada umumnya melampaui target yang telah ditetapkan dalam Rencana Bisnis Bank (RBB) tahun 2025. Bank Mandiri Taspen belum berhasil melampaui target laba tahun berjalan di tahun 2025 yaitu sebesar 93,92% dan pendapatan operasional lainnya sebesar 80,68%. Hal ini disebabkan oleh pendapatan operasional selain bunga *non recurring* atas *recovery* pembayaran asuransi yang belum tercapai target di kuartal empat ini. Ekuitas di atas target yaitu sebesar 101,96% yang disebabkan peningkatan laba tahun berjalan. Pencapaian aset berhasil melampaui target sebesar 100,86% dan ekuitas yang mencapai target yang ditetapkan yakni sebesar 101,96%. Demikian pula dengan pencapaian target dana pihak ketiga tahun 2025 yang sebesar 104,71% yang didukung dengan pencapaian target giro, tabungan dan deposito masing-masing sebesar 79,08%, 107,76% dan 104,19%. Bank Mandiri Taspen akan senantiasa melakukan evaluasi pelaksanaan strategi yang telah ditetapkan, sehingga kinerja Bank Mandiri Taspen di masa yang akan datang akan mengalami peningkatan secara berkelanjutan.

Target Achievement and Future Targets

Target Achievement

In general, the achievement of the Bank's targets in 2025 has shown good results. The description regarding the comparison of financial targets and realization, capital structure, HR development and marketing is presented as follows.

Target Comparison and Financial Realization

Bank Mandiri Taspen's target achievement generally exceeded the targets set in the Bank's Business Plan (RBB) for 2025. Bank Mandiri Taspen has not yet succeeded in exceeding the current year's profit target in 2025, which was 93.92% and other operating income of 80.68%. This is due to operating income other than non-recurring interest on insurance payment recovery that has not reached the target in the fourth quarter. Equity is above the target of 101.96% due to an increase in current year's profit. The achievement of assets successfully exceeded the target of 100.86% and equity reached the set target of 101.96%. Likewise, the achievement of the third party fund target for 2025 was 104.71% supported by the achievement of current account, savings and time deposit targets of 79.08%, 107.76% and 104.19%, respectively. Bank Mandiri Taspen will continuously evaluate the implementation of the established strategies, so that Bank Mandiri Taspen's performance in the future will experience continuous improvement.



Tabel Perbandingan Realisasi Keuangan
Table of Financial Realization Comparison

(dalam Jutaan Rupiah / in IDR million)

Uraian	Realisasi 2025 2025 Realization	RBB 2025 2025 Business Plan (RBB)	Pencapaian Achievements	Description
1	2	3	4=2/3	1
Keuangan				Financial
Total Aset	73,018,566	72,398,458	100.86%	Total Assets
Dana Masyarakat (DPK)	55,030,573	52,556,196	104.71%	Third Party Funds (TPF)
Giro	434,920	550,000	79.08%	Current Accounts
Tabungan	12,392,749	11,500,000	107.76%	Savings
Deposito	42,202,904	40,506,196	104.19%	Deposits
Kredit	50,530,716	52,294,268	96.63%	Loans
Ekuitas	9,395,300	9,215,139	101.96%	Equity
Pendapatan Bunga Bersih	3,665,510	3,676,704	99.70%	Net Interest Rate Income
Pendapatan Operasional Lainnya	419,654	520,115	80.68%	Other Operational Incomes
Laba (Rugi) tahun berjalan	1,581,080	1,683,381	93.92%	Current Year Earnings (Loss)
Rasio Keuangan (%)				Financial Ratio (%)
NPL Gross	0.63%	1.00%	159.37%	NPL Gross
NPL Net	0.32%	0.50%	157.74%	NPL Net
ROA	2.98%	3.19%	93.21%	ROA
ROE	18.90%	19.25%	98.16%	ROE
CAR	30.47%	26.30%	115.86%	CAR
NIM	5.42%	5.44%	99.63%	NIM
BOPO	70.85%	69.47%	98.06%	BOPO

Perbandingan Target dan Realisasi Struktur Modal (Capital Structure)

Pencapaian target total modal Bank Mandiri Taspen sebesar 103,45% dengan realisasi mencapai Rp9,53 triliun. Pencapaian total modal sedikit berada di atas target yang ditetapkan antara lain dipengaruhi oleh peningkatan laba tahun berjalan.

Comparison of Target and Capital Structure

The realization of total capital reached 103.45% of the target, with total capital amounting to IDR9.53 trillion. The achievement above target was primarily influenced by the increase in profit for the year, which contributed to the strengthening of the Bank's capital position.

Tabel Perbandingan Target dan Realisasi Struktur Modal
Table of Target Comparison and Capital Structure

(dalam jutaan Rupiah / in IDR million)

Uraian	Realisasi 2025 2025 Realization	Target 2025 2025 Targets	Pencapaian Achievements	Description
1	2	3	4=2/3	
Modal Inti Utama/Common Equity Tier 1 (CET 1)	9,163,760	8,799,764	104.14%	Common Equity Tier 1 (CET 1)
Modal Inti Tambahan/Additional Tier 1 (AT 1)	-	-	-	Additional Tier 1 (AT 1)



Uraian	Realisasi 2025 2025 Realization	Target 2025 2025 Targets	Pencapaian Achievements	Description
1	2	3	4=2/3	
Modal Pelengkap (Tier 2)	362,509	408,410	88.76%	Supplementary Tier (Tier 2)
Total Modal	9,526,269	9,208,174	103.45%	Capital Total

Perbandingan Target dan Realisasi Pemasaran

Tahun 2025 merupakan tahun yang *challenging* untuk perekonomian Indonesia khususnya sektor industri perbankan. Dengan strategi yang tepat dan efektif, Bank Mandiri Taspen berhasil melampaui target pemasaran baik dari sisi kredit maupun penghimpunan dana. Berikut adalah indikator utama keberhasilan pemasaran Bank Mandiri Taspen di tahun 2025, sebagai berikut:

Target Comparison and Marketing Realization

The year 2025 presented significant challenges for the Indonesian economy, particularly within the banking industry. Nevertheless, through the implementation of appropriate and effective strategies, the Bank successfully exceeded its marketing targets in both lending and fund-raising activities. The key indicators of Bank Mandiri Taspen's marketing success in 2025 were presented below:

Tabel Perbandingan Target dan Realisasi Pemasaran
Table of Target Comparisons and Marketing Realization

Indikator Pemasaran	Realisasi 2025 2025 Realization	Target 2025 2025 Targets	Pencapaian Achievements	Marketing Indicators
1	2	3	4=2/3	
Total rekening nasabah	1,488,200	1,844,107	80.70%	Total of Customer accounts
Rekening baru	418,487	471,200	88.81%	New accounts
Jumlah rekening DPK	1,088,565	1,039,619	104.71%	Total of Third Party Fund (DPK) accounts
Jumlah Dapem Pensiunan ASN	567,847	541,899	104.79%	The total of Civil Servants Pension Fund
Pencairan kredit/plafond baru 2025 (jutaan Rupiah)	9,889,337	12,254,399	80.70%	Loans disbursement / facilities in 2025 (in IDR millions)

Di tengah perlambatan pertumbuhan industri perbankan, Bank Mandiri Taspen tetap dapat survive dan tumbuh sustain baik dari sisi pertumbuhan DPK dan Jumlah Dapem Pensiunan ASN di tahun 2025. Bank Mandiri Taspen berhasil melampaui target jumlah rekening DPK dan Dapem pensiunan ASN masing-masing sebesar 104,71% dan 104,79%.

Amidst the slowdown in the growth of the banking industry, Bank Mandiri Taspen was still able to survive and grow sustainably both in terms of DPK growth and the number of ASN pensioner Dapem accounts in 2025. Bank Mandiri Taspen succeeded in exceeding the target number of DPK and ASN pensioner Dapem accounts by 104.71% and 104.79%, respectively.

Perbandingan Target dan Realisasi Pengembangan Sumber Daya Manusia (SDM)

Uraian perbandingan target dan realisasi pengembangan pegawai Bank Mandiri Taspen tahun 2024 disajikan sebagai berikut.

Target Comparison and Human Resource Development Realization

The description of the comparison between the target and realization of employee development at Bank Mandiri Taspen in 2025 is presented as follows.



Tabel Perbandingan Target dan Realisasi Pengembangan SDM
Table of HR Development Target and Realization Comparison

Uraian	Realisasi 2025 2025 Realization	Target 2025 2025 Targets	Pencapaian Achievements	Description
1	2	3	4=2/3	
Realisasi Pelatihan Pegawai (dalam pegawai)	6,586	4,072	161.74%	Employees Training (in house employees)
Biaya pelatihan Pegawai (Rupiah)	22,357	25,296	88.38%	Employees Training Cost (in IDR)

Realisasi pelatihan pegawai sejumlah 6.586 pegawai dari rencana 4.072 pegawai atau 161,74% dari target pengembangan SDM di tahun 2025. Pada tahun 2025, pelatihan dilakukan dengan berbagai metode seperti *self-paced learning*, *virtual class*, hingga *in-class training* yang sudah bisa dijalankan. Pada tahun 2025, pengembangan dan pelatihan dilakukan dengan fokus untuk membangun kompetensi dan kebutuhan organisasi. Adapun realisasi biaya pelatihan pegawai di tahun 2025 sebesar Rp22,36 miliar dari anggaran pendidikan dan pelatihan sebesar Rp25,30 miliar.

Employee training realization amounted to 6,586 employees from the planned 4,072 employees or 161.74% of the HR development target in 2025. In 2025, training was conducted using various methods such as *self-paced learning*, *virtual classes*, and *in-class training* that was already implemented. In 2025, development and training were carried out with a focus on building competencies and organizational needs. The realization of employee training costs in 2025 was IDR 22.36 billion from the education and training budget of IDR 25.30 billion.

Target ke Depan (Proyeksi) 2026

Manajemen Bank Mandiri Taspen telah menyusun Rencana Bisnis Bank untuk tahun 2026 dengan mempertimbangkan kondisi ekonomi saat ini dan proyeksi perekonomian di tahun 2026, baik dari segi makro maupun mikro.

Future Target (Projection) 2026

Bank Mandiri Taspen management has prepared a Bank Business Plan for 2026 taking into account current economic conditions and economic projections for 2026, both from a macro and micro perspective.

Asumsi yang Digunakan dalam Menyusun Proyeksi

Dalam penyusunan proyeksi tahun 2026, Bank Mandiri Taspen menggunakan beberapa asumsi makro dan mikro ekonomi sebagai berikut:

Assumptions Used in Preparing the Projections

In preparing projections for 2026, Bank Mandiri Taspen uses several macro and micro economic assumptions as follows:

Tabel Asumsi Makro dan Mikro
Table of Macro and Micro Assumptions

(dalam % / in %)

Uraian Asumsi	2027	2026	Assumption Description
Asumsi Makro Ekonomi			Macroeconomic Assumptions
Pertumbuhan Ekonomi	5.39%	5.20%	Economic growth
Inflasi	3.20%	2.62%	Inflation
7D Reverse Repo Rate	3.75%	4.00%	7D Reverse Repo Rate
Kurs IDR/USD	Rp16,070	Rp16,105	IDR/USD exchange rate
Asumsi Mikro Ekonomi (Suku Bunga)			Microeconomic Assumptions (Interest Rates)
Giro	2.50%	2.50%	Current account
Tabungan	1.50%	1.50%	Savings



Uraian Asumsi	2027	2026	Assumption Description
Simpanan Berjangka	5.00%	5.35%	Term Savings
Kredit	11.50%	11.50%	Loans

Sumber: Rencana Bisnis Bank Mandiri Taspen 2026-2027
Source: Bank Mandiri Taspen Business Plan 2026-2027

Proyeksi Keuangan

Financial Projections

Uraian terkait proyeksi struktur keuangan tahun 2026 adalah sebagai berikut:

A description of the projected financial structure for 2026 is as follows:

Tabel Proyeksi Keuangan
Table of Financial Projection

(dalam jutaan Rupiah / in IDR million)

Uraian	Proyeksi 2026 Projections for 2026	Description
Keuangan		Finance
Total Aset	78,757,397	Total Assets
Dana Masyarakat (DPK)	57,200,370	Third-party Funds (DPK)
Giro	600,000	Current Accounts
Tabungan	13,000,000	Savings
Deposito	43,600,370	Deposits
Kredit	55,446,386	Loans
Ekuitas	10,485,108	Equity
Pendapatan Bunga Bersih	4,053,346	Net Interest Income
Pendapatan Operasional Lainnya	394,914	Other Operating Income
Laba (Rugi) tahun berjalan	1,550,840	Income for the year
Rasio Keuangan (%)		Finance Ratio (%)
NPL Gross	1.00%	NPL Gross
NPL Net	0.50%	NPL Net
ROA	2.67%	ROA
ROE	16.66%	ROE
CAR	28.01%	CAR
NIM	5.47%	NIM
BOPO	72.65%	BOPO



Proyeksi Struktur Modal (Capital Structure)

Uraian terkait proyeksi struktur modal tahun 2026 adalah sebagai berikut:

Tabel Proyeksi Struktur Modal
Table of Capital Structure Projection

Uraian	Proyeksi 2026 Projections for 2026	Description
Modal Inti Utama/Common Equity Tier 1 (CET 1)	9,983,667	Common Equity Tier 1 (CET 1)
Modal Inti Tambahan/Additional Tier 1 (AT 1)	-	Additional Tier 1 (AT 1)
Modal Pelengkap (Tier 2)	431,210	Complementary Capital (Tier 2)
Total Modal	10,414,876	Total Capital

Capital Structure Projections

A description of the projected capital structure for 2026 is as follow:

Proyeksi Kebijakan Dividen

Berdasarkan kebijakan dividen Bank Mandiri Taspen, yaitu apabila Bank Mandiri Taspen mempunyai saldo laba positif, setelah dikurangi penyisihan untuk cadangan, Bank Mandiri Taspen dapat membagikan dividen dengan besaran dan tata cara pembagiannya sesuai kesepakatan Pemegang Saham serta setelah memperoleh keputusan Rapat Umum Pemegang saham.

Tahun Buku yang berakhir tanggal 31 Desember 2025, Bank Mandiri Taspen berhasil membukukan laba setelah pajak mencapai Rp1.581.080 juta atau 93,92% dari target sebesar Rp1.683.381 juta dan tumbuh sebesar 0,22% jika dibandingkan periode yang sama tahun 2024 sebesar Rp1.577.550 juta.

Atas dasar hal tersebut, pada tahun 2025 Bank Mandiri Taspen memproyeksikan untuk membagikan dividen kepada pemegang saham dengan payout ratio $\pm 10\%$ dari laba setelah pajak. Pembagian dividen tersebut dimaksudkan karena Tahun Buku 2024 Bank Mandiri Taspen telah memperoleh saldo laba yang positif sehingga memberikan return yang optimal kepada pemegang saham atas modal yang telah ditempatkan dan disetor penuh kepada Bank Mandiri Taspen. Namun demikian, pembagian dividen yang akan dilakukan juga dengan mempertimbangkan rencana pengembangan bisnis beserta pendukungnya antara lain seperti pengembangan teknologi informasi dan pengembangan sumber daya manusia.

Proyeksi Pemasaran

Seiring dengan mulai membaiknya kondisi perekonomian di tahun 2025 yang didorong oleh program-program stimulus yang dikeluarkan oleh Pemerintah, meskipun terdapat trend peningkatan suku bunga dana yang challenging di tahun 2025,

Dividen Policy Projection

Based on Bank Mandiri Taspen's dividend policy, if Bank Mandiri Taspen has a positive retained earnings balance, after deducting reserves, Bank Mandiri Taspen can distribute dividends in an amount and manner agreed upon by the Shareholders and after obtaining a resolution from the General Meeting of Shareholders.

For the fiscal year ending December 31, 2025, Bank Mandiri Taspen successfully posted a profit after tax of Rp1,581,080 million, or 93.92% of the target of Rp1,683,381 million, a 0.22% increase compared to the same period in 2024 of Rp1,577,550 million.

Based on this, Bank Mandiri Taspen projects to distribute dividends to shareholders in 2025 with a payout ratio of approximately 10% of the net profit after tax. This dividend distribution is intended because Bank Mandiri Taspen achieved a positive retained earnings balance in Fiscal Year 2024, thus providing an optimal return to shareholders on the capital invested and fully paid into Bank Mandiri Taspen. However, the distribution of dividends will also be carried out by taking into account business development plans and their supporting elements, including information technology development and human resource development.

Marketing Projections

As economic conditions began to improve in 2025, driven by stimulus programs issued by the Government, even though there is a challenging trend of increasing funding interest rates in 2025, Bank Mandiri Taspen remains optimistic about being



Bank Mandiri Taspen tetap optimis untuk dapat terus tumbuh sustain dan terus berkinerja optimal. Kinerja pemasaran kami proyeksikan terus tumbuh positif di tahun 2026, yakni sebagai berikut:

able to continue to grow sustainably and continue to perform optimally. We project marketing performance to continue to grow positively in 2026, namely as follows:

Tabel Proyeksi Pemasaran
Table of Marketing Projection

Indikator Pemasaran	Proyeksi 2026 Projections for 2026	Marketing Indicators
Total Rekening Nasabah	1,688,200	Total Customer Account
Rekening baru	423,966	New Account
Jumlah rekening DPK	1,131,486	Number of TPF accounts
Jumlah Dapem Pensiunan ASN	641,912	Number of ASN Retired Dapem
Pencairan Kredit (jutaan Rupiah)	12,100,000	Credit Disbursement (IDR)

Untuk mencapai target pemasaran di tahun 2026, Bank Mandiri Taspen berinovasi mengembangkan produk lanjutan. Produk lanjutan difokuskan dalam rangka memberikan produk yang lebih kompetitif dan memberikan value added baik bagi nasabah Bank Mandiri Taspen maupun untuk perusahaan. Berikut adalah rencana produk lanjutan yang akan diterbitkan Bank Mandiri Taspen di tahun 2026 yang disajikan sebagai berikut:

To achieve marketing targets in 2026, Bank Mandiri Taspen is innovating to develop advanced products. Advanced products are focused on providing products that are more competitive and provide added value both for Bank Mandiri Taspen customers and for companies. The following are plans for further products that will be issued by Bank Mandiri Taspen in 2026 which are presented as follows:

Tabel Proyeksi Rencana Produk Lanjutan Tahun 2026
Projection Table for Advanced Product Plans for 2026

Rencana Produk Lanjutan Advanced Product Plans	Deskripsi Description
Penambahan Fitur Unggulan pada Movin Added Featured Features to Movin	Fitur 2026 : Fitur tarik tunai tanpa kartu melalui ATM Jalin (LINK), Fitur Setor Tunai (Cash In) Merchant Indomaret, Fitur QRIS Customer Presented Mode, Penambahan Biller pada Mobile Banking. 2026 Features: Cardless cash withdrawal feature via Jalin ATM (LINK), Indomaret Merchant Cash In Feature, QRIS Customer Presented Mode Feature, Biller Addition to Mobile Banking.
New Mantap Cash Management	Layanan internet banking dengan fitur transfer intrabank, interbank, pembayaran pajak, payroll, payment purchase, liquidity management, dan fitur lainnya. Internet banking services with intrabank and interbank transfers, tax payments, payroll, payment purchases, liquidity management, and other features.
Merchant app	Aplikasi Merchant ini dapat digunakan oleh Nasabah pemilik merchant/usaha kelolaan Bank Mandiri Taspen (acquiring) yang dapat diakses melalui aplikasi yang terintegrasi dengan sistem pembayaran QRIS Acquirer. This Merchant Application can be used by Customers who own merchants/businesses managed by Bank Mandiri Taspen (acquiring) which can be accessed through an application integrated with the QRIS Acquirer payment system.
Kredit Pemilikan Rumah (KPR) Home Ownership Credit (KPR)	Fasilitas kredit yang diberikan kepada nasabah Bank berupa pinjaman pemilikan rumah sesuai kebutuhan. Credit facilities provided to Bank customers in the form of home ownership loans according to their needs.



Rencana Produk Lanjutan Advanced Product Plans	Deskripsi Description
Kredit Program Perumahan (KPP) Housing Credit Program (KPP)	Fasilitas pembiayaan yang diselenggarakan oleh Bank Mandiri Taspen dalam rangka mendukung pelaksanaan kebijakan pemerintah Financing facilities provided by Bank Mandiri Taspen in order to support the implementation of government policies
Kredit Kendaraan Bermotor untuk Kendaraan niaga Motor Vehicle Credit for Commercial Vehicles	Produk ini ditujukan untuk menyediakan pembiayaan kredit kepemilikan kendaraan bagi debitur untuk tujuan produktif. This product is intended to provide vehicle ownership credit financing for debtors for productive purposes.
Short Term Loan (Flexi Loan)	Layanan Short Term Loan adalah fitur yang memungkinkan nasabah terpilih untuk dapat mencairkan dana tunai dari limit pre approved kredit via Movin ke rekening tabungan. The Short Term Loan service is a feature that allows selected customers to disburse cash from their pre-approved credit limit via Movin to their savings account.
Buy Now Pay Later	Layanan produk keuangan yang memungkinkan Nasabah membeli barang atau jasa segera namun skema pembayaran dilakukan secara mencicil dalam jangka waktu tertentu. A financial product service that allows customers to purchase goods or services immediately, but the payment scheme is made in installments over a certain period of time.
Kredit Multiguna Agunan BPKB Multipurpose Credit with BPKB Collateral	Fasilitas kredit yang diberikan kepada nasabah berupa pembiayaan kredit multiguna dengan agunan BPKB mobil dan motor. The credit facility provided to customers is in the form of multi-purpose credit financing with car and motorbike BPKB collateral.
Tabungan siMantap Berjangka dengan benefit asuransi siMantap Berjangka Savings with insurance benefits	Produk penghimpunan dana dengan fitur asuransi Fundraising product with insurance features
PUB Obligasi Tahap II PUB Bonds Phase II	Penawaran Umum Berkelanjutan Efek Bersifat Utang dan/atau Sukuk adalah kegiatan penawaran Continuous Public Offering of Debt Securities and/or Sukuk is an offering activity
Transaksi Obligasi dengan nasabah (perorangan dan/atau institusi) Bond transactions with customers (individuals and/or institutions)	Jenis Produk: Transaksi SBN pasar sekunder Target Pasar: 1. Nasabah Perorangan dan/atau 2. Nasabah Institusi Product Type: Secondary market SBN transactions Target Market: 1. Individual Customers and/or 2. Institutional Customers
Obligasi Subordinasi Berkarakteristik Modal Capital-Characterized Subordinated Bonds	Target Pasar: Group Usaha PT Bank Mandiri (Persero), Tbk dan PT Taspen (Persero) Target Market: PT Bank Mandiri (Persero), Tbk and PT Taspen (Persero) Business Group
Bank Loan	Alternatif penyaluran dana sesama institusi keuangan Alternative distribution of funds between financial institutions
KSM Dapen Diskonto	Fasilitas kredit yang diberikan kepada pegawai BUMN/BUMD/BHMN/Swasta yang akan memasuki usia pensiun (BUP) dan dilunasi tepat pada masa pensiun. Credit facilities provided to BUMN/BUMD/BHMN/Private sector employees who will enter retirement age (BUP) and are repaid at the time of retirement.
BI Fast Phase 1 batch 2	Layanan Kredit Bulk dan Layanan Request for Payment (RFP) Bulk Credit Services and Request for Payment (RFP) Services
KMPP Grace Period	Produk ini dirancang untuk menjawab kebutuhan pembiayaan pegawai ASN/TNI/POLRI yang mendekati masa pensiun, namun memiliki keterbatasan arus kas sebelum memasuki masa pensiun This product is designed to answer the financing needs of ASN/TNI/POLRI employees who are approaching retirement, but have limited cash flow before entering retirement.



Proyeksi Pengembangan Sumber Daya Manusia (SDM)

Dalam menghadapi tantangan bisnis di tahun 2026, Bank telah menetapkan prioritas pelaksanaan *training* di bidang teknis dan bidang non teknis secara daring dan/atau luring melalui program sebagai berikut:

1. Sertifikasi Kompetensi Kerja Sesuai SKKNI (Standar Kompetensi Kerja Nasional Indonesia)

Merupakan sertifikasi kompetensi yang mengacu pada standar kompetensi yang ditetapkan secara nasional (SKKNI), yang diwajibkan atau relevan dengan tugas-tugas khusus pegawai di sektor perbankan, seperti Manajemen Risiko, General Banking, Audit Intern Bank, Kepatuhan, Anti Pencucian Uang dan Pencegahan Pendanaan Terorisme (APU-PPT), Sistem Pembayaran, dan Wakil Agen Penjual Efek Reksa Dana (WAPERD). Sertifikasi ini bertujuan meningkatkan kredibilitas dan profesionalisme pegawai dalam melaksanakan tugasnya sehari-hari secara efektif sesuai standar nasional.

2. Sertifikasi Kompetensi Kerja Non SKKNI

Merupakan sertifikasi kompetensi yang tidak mengacu langsung pada SKKNI tetapi relevan dengan kebutuhan organisasi dan industri jasa keuangan, seperti sertifikasi dalam bidang Human Capital, IT & Security, pengadaan barang dan jasa, maupun bidang lainnya sesuai dengan kebutuhan spesifik organisasi untuk mendukung efektivitas operasional dan strategis Bank.

3. Training Peningkatan Kompetensi Lainnya

Merupakan program pelatihan yang bertujuan meningkatkan pemahaman serta keterampilan teknis pegawai di luar sertifikasi formal, mencakup aspek bisnis, operasional, serta kesadaran risiko (*business, operation, and risk awareness knowledge*). Program ini diberikan baik melalui LaunchPad Program (program *onboarding* untuk pegawai baru) maupun pelatihan berkala atau refreshment untuk seluruh pegawai existing, guna memastikan pegawai memiliki kompetensi yang senantiasa relevan dengan perkembangan bisnis dan regulasi.

4. Training Soft Skill

Merupakan program pelatihan yang bertujuan mengembangkan keterampilan non-teknis (*soft skills*) pegawai, seperti kemampuan komunikasi, kolaborasi, membangun hubungan kerja yang efektif, serta keterampilan penyelesaian konflik. Pelatihan ini diselenggarakan melalui workshop secara daring dan/atau luring, serta dioptimalkan melalui platform pembelajaran digital seperti *LinkedIn Learning* untuk memperluas akses konten pembelajaran ke seluruh divisi, guna mempercepat peningkatan kompetensi pegawai secara fleksibel dan efisien.

Human Resources (HR) Development Projections

In facing business challenges in 2026, the Bank has prioritized the implementation of training in technical and non-technical fields online and/or offline through the following program:

1. Certification of Work Competencies in accordance with SKKNI (Indonesian National Work Competency Standards)

Competency certification that refers to nationally established competency standards (SKKNI), which are required or relevant to the specific tasks of employees in the banking sector, such as Risk Management, General Banking, Bank Internal Audit, Compliance, Anti-Money Laundering and Prevention of Financing of Terrorism (APU-PPT), Payment Systems, and Deputy Selling Agent for Mutual Fund Securities (WAPERD). This certification aims to enhance the credibility and professionalism of employees in carrying out their daily duties effectively according to national standards.

2. Non SKKNI Work Competency Certification

Competency certification that does not refer directly to SKKNI but is relevant to the needs of the organization and the financial services industry, such as certification in the fields of Human Capital, IT & Security, procurement of goods and services, and other fields in accordance with the specific needs of the organization to support the operational and strategic effectiveness of the Bank.

3. Other Competency Improvement Training

Training program that aimed at improving employees' understanding and technical skills beyond formal certification, covering aspects of business, operations, and risk awareness knowledge. This program is provided both through the LaunchPad Program (*onboarding* program for new employees) and periodic training or refreshment for all existing employees, to ensure employees have competencies that are always relevant to business and regulatory developments.

4. Training Soft Skill

Training program that aims to develop employees' soft skills, such as communication, collaboration, building effective working relationships, and conflict resolution skills. This training is organized through online and/or offline workshops, and optimized through digital learning platforms such as *LinkedIn Learning* to expand access to learning content to all divisions, in order to accelerate employee competency improvement in a flexible and efficient manner.



5. Training Kepemimpinan (Leadership)

Merupakan program pelatihan yang bertujuan membangun kompetensi kepemimpinan, meliputi kemampuan pengambilan keputusan strategis, pengelolaan risiko, serta keterampilan mengarahkan, membina, dan memotivasi tim kerja. Program ini bertujuan mempersiapkan dan mengembangkan pemimpin yang efektif, visioner, dan mampu mendukung tercapainya tujuan strategis organisasi di sektor jasa keuangan. Adapun penerapannya diharapkan dapat mewujudkan *leadership model "BANKER"* pada diri setiap leader Bank:

- Bold**, yang memiliki arti berani menyampaikan pendapat untuk memotivasi, menginspirasi, dan membimbing orang lain menuju kebaikan yang lebih besar.
- Adaptive**, yang memiliki arti bersedia dan mampu beradaptasi, terutama saat menghadapi situasi yang tidak biasa.
- Nimble**, yang memiliki arti memiliki kemampuan untuk bereaksi dengan cepat dan berani mengambil keputusan secara efisien dengan risiko yang terukur.
- Knowledgable**, yang memiliki arti memiliki pengetahuan yang luas dan bersedia untuk berbagi informasi kepada rekan kerja.
- Empathetic**, yang memiliki arti mampu memahami keberagaman, menciptakan *culture* yang positif dan suportif di lingkungan kerja untuk meningkatkan produktifitas.
- Resilience**, yang memiliki arti mampu untuk mengatasi tantangan, menghadapi ketidakpastian, dan pulih dari kesulitan dengan cepat dan efektif.

Di tahun 2026, Bank akan melakukan training *leadership* meliputi:

1. Officer Development Program (ODP)

ODP merupakan program pengembangan yang dirancang khusus untuk fresh graduate atau lulusan baru yang potensial, dengan tujuan mempersiapkan mereka menjadi calon pemimpin masa depan di bank. Peserta ODP biasanya menjalani rangkaian pelatihan yang sistematis, intensif, dan komprehensif yang mencakup pelatihan teknis perbankan (operasi, kredit, funding, risk management, dll.), pelatihan soft skill, pelatihan kepemimpinan, serta rotasi tugas (job rotation) di berbagai unit kerja. Setelah menyelesaikan program ini, peserta diharapkan siap ditempatkan dalam berbagai posisi strategis sebagai officer dan calon pemimpin bank.

2. Staff Development Program (SDP)

SDP adalah program pengembangan yang dirancang khusus untuk posisi staf yang memiliki potensi dan kinerja baik untuk dipersiapkan ke jenjang tanggung jawab yang lebih tinggi atau untuk mengembangkan spesialisasi tertentu sesuai kebutuhan organisasi. SDP bertujuan

5. Leadership Training

Training program that aims to build leadership competencies, including strategic decision-making skills, risk management, as well as skills to direct, coach, and motivate work teams. This program aims to prepare and develop leaders who are effective, visionary, and able to support the achievement of organizational strategic goals in the financial services sector. The implementation is expected to realize the "BANKER" leadership model in every leader of the Bank:

- Bold**, which means dare to express opinions to motivate, inspire and guide others towards the greater good.
- Adaptive**, which means Able to adapt to developments in the digital Era.
- Nimble**, which means having the ability to react quickly and dare to make decisions efficiently with measurable risks.
- Knowledgable**, which means Extensive knowledge and can always be relied on in all conditions.
- Empathetic**, which means Able to understand diversity, create a positive and supportive culture in the work environment to increase productivity.
- Resilience**, which means having the ability to provide services that can captivate customers.

In 2026, the Bank will conduct leadership training including:

1. Officer Development Program (ODP)

ODP is a development program specifically designed for fresh graduates or potential new graduates, with the aim of preparing them to become future leaders in the bank. ODP participants usually undergo a series of systematic, intensive, and comprehensive training that includes technical banking training (operations, credit, funding, risk management, etc.), soft skills training, leadership training, and job rotation in various work units. After completing this program, participants are expected to be ready to be placed in various strategic positions as officers and prospective bank leaders.

2. Staff Development Program (SDP)

SDP is a development program specifically designed for staff positions that have good potential and performance to be prepared for higher levels of responsibility or to develop certain specializations according to organizational needs. SDP aims to strengthen the technical capabilities,



memperkuat kemampuan teknis, kompetensi operasional, serta soft skill para peserta melalui pelatihan khusus yang disesuaikan dengan kebutuhan bisnis bank. Peserta program ini umumnya adalah pegawai yang sudah memiliki pengalaman kerja tertentu di bank, dengan tujuan agar mereka dapat meningkatkan produktivitas serta siap untuk mengemban tanggung jawab lebih besar.

3. L3 Series Program (Learn, Leap, and Lead)

L3 Series Program adalah rangkaian program pelatihan kepemimpinan yang dirancang secara bertahap untuk pegawai di berbagai jenjang manajerial, guna meningkatkan kompetensi leadership secara sistematis dan terstruktur sesuai dengan tingkatan jabatan masing-masing. Program ini terdiri dari tiga tingkatan utama:

a. Leadership Essentials for Achieving Resilient and Empowerment (Learn)

Program ini ditujukan bagi para *First Line Managers* (misalnya *Business Manager* dan *Funding Transaction Manager/FTM*), yang berfokus pada penguatan fondasi kepemimpinan dasar. Tujuan utama *Learn* adalah membangun kompetensi esensial untuk memimpin diri sendiri dan tim secara efektif, meningkatkan resiliensi dalam menghadapi tantangan, serta memberdayakan tim melalui keterampilan dasar kepemimpinan.

b. Leadership Empowerment Acceleration Program (Leap)

Program ini diperuntukkan bagi *Middle Managers* (misalnya *Operational Manager*, *Team Leader*, *Spoke Manager*, dan *Supervisor*) yang sudah memiliki pengalaman manajerial dan perlu dikembangkan lebih lanjut. Tujuan utama *Leap* adalah mempercepat pengembangan kemampuan manajerial dan keterampilan kepemimpinan lanjutan, memberdayakan kemampuan mengambil keputusan taktis, mengelola tim secara optimal, serta meningkatkan efektivitas komunikasi antar level dan lintas fungsi di organisasi.

c. Leadership Excellence for Advancement Development (Lead)

Program ini dirancang khusus bagi *Senior Managers* atau posisi strategis (*Department Head*, *Office Head*, *Kepala Cabang*, *FTH*, dan lain sebagainya), yang bertujuan menyiapkan pemimpin senior yang mampu berpikir secara strategis dan visioner. Tujuan utama *Lead* adalah mengembangkan pemimpin senior yang mampu membuat keputusan strategis secara efektif, mendorong transformasi organisasi, mengelola risiko secara bijaksana, serta memimpin perubahan secara visioner, sehingga mendukung pencapaian tujuan bisnis secara berkelanjutan.

operational competencies, and soft skills of the participants through specialized training tailored to the bank's business needs. Participants of this program are generally employees who already have certain work experience in the bank, with the aim that they can increase productivity and be ready to take on greater responsibility.

3. L3 Series Program (Learn, Leap, and Lead)

L3 Series Program is a series of leadership training programs designed in stages for employees at various managerial levels, in order to improve leadership competencies in a systematic and structured manner according to the level of each position. The program consists of three main levels:

a. Leadership Essentials for Achieving Resilient and Empowerment (Learn)

This program is aimed at *First Line Managers* (e.g. *Retired Relationship Officer/ROP* and *Funding Transaction Manager/FTM*), focusing on strengthening basic leadership foundations. *Learn's* main objective is to build essential competencies to effectively lead yourself and your team, increase resilience in the face of challenges, and empower your team through basic leadership skills.

b. Leadership Empowerment Acceleration Program (Leap)

This program is intended for *Middle Managers* (e.g. *Operational Managers*, *Team Leaders*, *Spoke Managers*, and *Supervisors*) who already have managerial experience and need to be developed further. The main objective of *Leap* is to accelerate the development of managerial abilities and advanced leadership skills, empower the ability to make tactical decisions, manage teams optimally, and improve the effectiveness of communication between levels and across functions in the organization.

c. Leadership Excellence for Advancement Development (Lead)

This program is specifically designed for *Senior Managers* or strategic positions (*Department Head*, *Office Head*, *Branch Head*, *FTH*, etc.), which aims to prepare senior leaders who are able to think strategically and visionarily. The main objective of *Lead* is to develop senior leaders who are able to make strategic decisions effectively, drive organizational transformation, manage risk wisely, and lead change visionarily, thus supporting the achievement of business goals in a sustainable manner.



Kebijakan, Pengumuman dan Pembayaran Dividen

Kebijakan dan Pengumuman Dividen

Dividen merupakan bagian laba yang diterima oleh pemilik saham sebanding dengan bagian saham yang dimiliki, yang berasal dari keuntungan Bank Mandiri Taspen selama usahanya dalam suatu periode. Pembagian dividen Bank Mandiri Taspen berdasarkan Kebijakan Akuntansi Bank Mandiri Taspen yang berlaku sejak tanggal 23 Agustus 2017 dan terakhir diperbaharui tanggal 1 Oktober 2024. Apabila Bank Mandiri Taspen mempunyai saldo laba positif, setelah dikurangi penyisihan untuk cadangan, Bank Mandiri Taspen dapat membagikan dividen dengan besaran dan tata cara pembagiannya sesuai kesepakatan pemegang saham serta setelah memperoleh keputusan Rapat Umum Pemegang saham. Bank Mandiri Taspen dapat membagikan dividen interim sebelum tahun buku berakhir berdasarkan keputusan Rapat Direksi dengan persetujuan Dewan Komisaris yang pelaksanaannya memperhatikan peraturan perundang-undangan yang berlaku.

Penggunaan laba bersih untuk tahun yang berakhir pada tanggal 31 Desember 2024 dan 2023 adalah sebagai berikut:

Penggunaan Laba Bersih Tahun Buku 2024

Berdasarkan Berita Acara Keputusan Para Pemegang Saham Diluar Rapat Umum Pemegang Saham Tahunan No. 17 tanggal 27 Juni 2024 yang dibuat oleh Notaris Zulkifli Harahap, S.H., Notaris di Jakarta, pemegang saham menyetujui untuk menyisihkan laba tahun buku 2023 sebesar Rp140.940 sebagai dividen kepada pemegang saham dan Rp1.268.463 akan dimasukkan sebagai saldo laba.

Penggunaan Laba Bersih Tahun Buku 2023

Berdasarkan Berita Acara Keputusan Para Pemegang Saham Diluar Rapat Umum Pemegang Saham Tahunan Nomor 17 tanggal 27 Juni 2024 yang dibuat oleh Notaris Zulkifli Harahap, S.H., Notaris di Jakarta, pemegang saham menyetujui untuk menyisihkan laba tahun buku 2023 sebesar Rp140.940.383.106 sebagai dividen kepada pemegang saham, Perseroan tidak menyisihkan laba untuk cadangan Umum sehubungan telah terpenuhinya cadangan sebesar 20% dari Modal Disetor Perseroan, sehingga sisanya sebesar Rp1.268.463.447.957 dimasukkan sebagai saldo laba.

Policy, Announcement and Payment of Dividend

Dividend Policy and Announcement

Dividends were the share of profits received by shareholders in proportion to the shares owned, which come from the profits of Bank Mandiri Taspen during its business for a period. The distribution of dividends at Bank Mandiri Taspen is based on the Accounting Policy of Bank Mandiri Taspen which took effect on August 23, 2017 and last renewed on October 1, 2024. If Bank Mandiri Taspen has a positive profit balance, after deducting the provision for reserves, Bank Mandiri Taspen can distribute dividends with the amount and method of distribution in accordance with the agreement of the shareholders and after obtaining the decision of the General Meeting of Shareholders. Bank Mandiri Taspen can distribute interim dividends before the end of the financial year based on the decision of the Board of Directors meeting with the approval of the Board of Commissioners whose implementation takes into account the applicable laws and regulations.

The use of net profit for the years ending December 31, 2024 and 2023 is as follows:

The Use of Net Profit For Fiscal Year 2024

Based on the Minutes of Shareholders' Decision Outside the Annual General Meeting of Shareholders No. 17 dated June 27, 2024 made by Notary Zulkifli Harahap, S.H., Notary in Jakarta, the shareholders agreed to set aside the 2023 financial year profit of IDR140,940 as dividends to shareholders and IDR1,268,463 will be included as retained earnings.

The Use of Net Profit For Fiscal Year 2023

Based on the Minutes of Shareholders' Decisions Outside the Annual General Meeting of Shareholders No. 17 dated June 27, 2024 made by Notary Zulkifli Harahap, S.H., Notary in Jakarta, shareholders agreed to set aside profits for the 2023 fiscal year amounting to IDR140,940,383,106 as dividends to shareholders, The Company did not set aside any profit for General reserve due to the fulfillment of the reserve of 20% of the Company's Paid-up Capital, so that the remaining IDR1,268,463,447,957 was included as retained earnings.



Pembayaran Dividen

Pembayaran dividen tahun buku 2024 dilakukan pada tanggal 15 Desember 2025. Sedangkan pembayaran dividen tahun buku 2023 dilakukan pada tanggal 13 Desember 2024. Untuk pembayaran dividen tahun buku 2025 akan diputuskan dalam RUPS pada tahun 2026.

Dividend Payments

Dividend payments for the 2024 financial year will be made on December 15, 2025. Meanwhile, dividend payments for the 2023 financial year will be made on December 13, 2024. The dividend payments for the 2025 financial year will be decided at the GMS in 2026.

Tabel Pengumuman dan Pembayaran Dividen
Table of Dividend Announcement and Payment

Uraian	Tahun Buku 2024 Fiscal Year 2024	Tahun Buku 2023 Fiscal Year 2023	Tahun Buku 2022 Fiscal Year 2022	Description
Laba Bersih (Rp penuh)	1,577,550,241,054	1,409,403,831,063	1,206,111,557,990	Net Profit (full IDR)
Dividen Kas (Rp penuh)	157,755,024,105	140,940,383,106	120,611,155,799	Cash Dividend (full IDR)
Dividen Non Kas *)	-	-	-	Non-Cash Dividends *)
Saham (lembar)	1,638,608,705	1,638,608,705	1,638,608,705	Shares (shares)
Dividen Kas Per Saham (Rp penuh)	96.27	86.01	73.61	Cash Dividend Per Share (full IDR)
Dividen Non Kas Per Saham (Rp) *)	-	-	-	Non-Cash Dividend Per Share (IDR) *)
Dividend Pay Out Ratio (%)	10%	10%	10%	Dividend Pay Out Ratio (%)
Tanggal Pengumuman	8 Desember 2025 December 8, 2025	4 Desember 2024 December 4, 2024	1 Desember 2023 December 1, 2023	Announcement Date
Tanggal Pembayaran	15 Desember 2025 December 15, 2025	13 Desember 2024 December 13, 2024	15 Desember 2023 December 15, 2023	Payment date
Tanggal Pembayaran Dividen Non Kas *)	-	-	-	Non-Cash Dividend Payment Date*)

*) Bank Mandiri Taspen tidak memiliki dividen non kas
*) Bank Mandiri Taspen does not have non-cash dividends

Realisasi Penggunaan Dana Hasil Penawaran Umum

Sesuai dengan POJK Nomor 30/POJK.04/2015 tentang Laporan Realisasi Penggunaan Dana Hasil Penawaran Umum, Bank Mandiri Taspen telah melaporkan Realisasi Penggunaan Dana Hasil Penawaran Umum sebagai berikut.

Realization of Use of Public Offering Proceeds

In accordance with OJK Regulation Number 30/POJK.04/2015 concerning the Report on the Realization of the Use of Proceeds from Public Offerings, Bank Mandiri Taspen has reported the Realization of the Use of Proceeds from Public Offerings as follows.



Tabel Realisasi Penggunaan Dana Hasil Penawaran Umum
Table of Realization of Use of Proceeds from Public Offering

No.	Deskripsi Description	Tanggal Efektif Effective Date	Nilai Realisasi Hasil Penawaran Umum Realized Value of Public Offering Results			
			Jumlah Hasil Penawaran Umum (dalam Rp) Total Public Offering Proceeds (in IDR)	Biaya Penawaran Umum (dalam Rp) Public Offering Fees (in IDR)	Hasil Bersih (dalam Rp) Net Profit (in IDR)	
1	2	3	4	5	6	
1	Penawaran Umum Obligasi Public Offering of Bonds	26 Juni 2025 June 26, 2025	1.500.000.000.000	5.280.000.000	1.494.720.000.000	

Informasi Material Mengenai Investasi, Ekspansi, Penggabungan/Peleburan Usaha, Divestasi, Akuisisi, atau Restrukturisasi Utang dan Modal

Investasi

Bank Mandiri Taspen memiliki investasi dalam bentuk efek-efek yang mengalami kenaikan dari tahun sebelumnya. Rincian efek-efek tanggal 31 Desember 2025 dan 2024 adalah sebagai berikut.

Tabel Rincian Efek-Efek
Table of Securities Details

(dalam jutaan Rupiah / in IDR million)

Uraian	2025	2024	Pertumbuhan Growth		Description
			(Rp)	(%)	
Pihak berelasi					
Biaya Perolehan Diamortisasi - Rupiah					Amortized Cost - IDR
Obligasi Pemerintah	4,174,465	4,227,396	(52,931)	(1.25%)	Government Bonds
Nilai Wajar melalui Penghasilan Komprehensif Lain - Rupiah					Fair Value through Other Comprehensive Income - IDR
Obligasi Pemerintah	5,830,452	3,925,501	1,904,951	48.53%	Obligasi Pemerintah
Nilai Wajar melalui Laba Rugi - Rupiah					Fair Value through Profit and Loss - IDR
Obligasi Pemerintah	101,306	-	101,306	100,00%	Government Bonds
	10,106,223	8,152,897	1,953,326	23.96%	



Rencana Penggunaan Dana Planned Use of Funds		Realisasi Penggunaan Dana Realization of Fund Use		Sisa Dana Hasil Penawaran Umum Remaining Funds from Public Offering
Penyaluran Kredit (dalam Rp) Loan Distribution (in IDR)	Total (dalam Rp) Total (in IDR)	Penyaluran Kredit (dalam Rp) Loan Distribution (in IDR)	Total (dalam Rp) Total (in IDR)	(dalam Rp) (in IDR)
7	8	9	10	11
1.494.720.000.000	1.494.720.000.000	1.494.720.000.000	1.494.720.000.000	-

Uraian	2025	2024	Pertumbuhan Growth		Description
			(Rp)	(%)	
Pihak ketiga Third party					
Biaya Perolehan Diamortisasi - Rupiah					Amortized Cost - IDR
Sekuritas Rupiah Bank Indonesia (SRBI)	299,960	2,995,161	(2,695,201)	-89.99%	Sekuritas Rupiah Bank Indonesia (SRBI)
Nilai Wajar melalui Penghasilan Komprehensif Lain - Rupiah					Fair Value through Other Comprehensive Income - IDR
Sekuritas Rupiah Bank Indonesia (SRBI)	2,120,024	1,581,235	538,789	34.07%	Sekuritas Rupiah Bank Indonesia (SRBI)
Nilai wajar melalui laba rugi - Rupiah					Fair Value through Profit and Loss - IDR
Sekuritas Rupiah Bank Indonesia (SRBI)	493,125	-	493,125	100,00%	Sekuritas Rupiah Bank Indonesia (SRBI)
	2,913,109	4,576,396	(1,663,287)	(36.34%)	
Total - Neto	13,019,332	12,729,293	290,039	2.28%	Total - Nett

Tabel Penambahan Investasi Dalam Bentuk Pembelian Efek/Obligasi Baru
Table of Additional Investment in the Form of Purchasing New Securities/Bonds

Seri Serie	Deal Date
FR	31 Juli - 8 Desember 2025 July 31 - Desember 8, 2025
PBS	15 Oktober - 5 November 2025 October 15 - November 5, 2025
INDOSR	16 Mei - 15 Desember 2025 May 16 - December 15, 2025



Ekspansi

Selama tahun 2025, Bank Mandiri Taspen tidak melakukan kegiatan ekspansi penambahan kantor.

Penggabungan/Peleburan Usaha

Selama tahun 2025, Bank Mandiri Taspen tidak melakukan kegiatan penggabungan/peleburan usaha.

Divestasi

Selama tahun 2025, Bank Mandiri Taspen tidak melakukan kegiatan divestasi.

Akuisisi

Selama tahun 2025, Bank Mandiri Taspen tidak melakukan kegiatan akuisisi.

Restrukturisasi Utang dan Modal

Selama tahun 2025, Bank Mandiri Taspen tidak melakukan transaksi restrukturisasi utang dan/atau restrukturisasi modal.

Informasi Material yang Mengandung Benturan Kepentingan, Transaksi Afiliasi dan Transaksi Pihak Berelasi

Transaksi Material adalah setiap transaksi yang dilakukan oleh perusahaan terbuka atau perusahaan terkendali yang memenuhi batasan nilai transaksi sama dengan 20% (dua puluh persen) atau lebih dari ekuitas Perusahaan Terbuka (Peraturan Otoritas Jasa Keuangan Nomor 17/POJK.04/2020 Tentang Transaksi Material dan Perubahan Kegiatan Usaha).

Lingkup Transaksi:

Perusahaan Terbuka yang melakukan Transaksi Material dalam:

- 1 (satu) kali transaksi; atau
- b. Suatu rangkaian transaksi untuk suatu tujuan atau kegiatan tertentu, wajib memenuhi ketentuan sebagaimana diatur dalam POJK Nomor 17/POJK.04/2020.

Batasan Nilai:

- (1) Suatu transaksi dikategorikan sebagai Transaksi Material apabila nilai transaksi sama dengan 20% (dua puluh persen) atau lebih dari ekuitas Perusahaan Terbuka.
- (2) Transaksi berupa perolehan dan pelepasan atas perusahaan atau segmen operasi dikategorikan sebagai Transaksi Material dalam hal:
 - a. Nilai transaksi sama dengan 20% (dua puluh persen) atau lebih dari ekuitas Perusahaan Terbuka;
 - b. Total aset yang menjadi objek transaksi dibagi total aset Perusahaan Terbuka nilainya sama dengan atau lebih dari 20% (dua puluh persen);

Expansion

During 2025, Bank Mandiri Taspen did not conduct any additional office expansion activities.

Business Merger/Consolidation

During 2025, Bank Mandiri Taspen did not carry out business merger/consolidation activities.

Divestment

During 2025, Bank Mandiri Taspen did not carry out any divestment activities.

Acquisition

During 2025, Bank Mandiri Taspen did not carry out any acquisition activities.

Debt and Capital Restructuring

During 2025, Bank Mandiri Taspen did not carry out debt restructuring and/or capital restructuring transactions.

Material Information Containing Conflicts of Interest, Affiliate Transactions and Related Party Transactions

Material Transactions are any transactions carried out by a public company or controlled company that meet the transaction value limit equal to 20% (twenty percent) or more of the Public Company's equity (Financial Services Authority Regulation Number 17/POJK.04/2020 concerning Material Transactions and Changes in Business Activities).

Transaction Scope:

Public Companies that carry out Material Transactions in:

- a. 1 (one) transaction; or
- b. A series of transactions for a particular purpose or activity must comply with the provisions as regulated in OJK Regulation No.17/ POJK.04/2020.

Value Limitations:

- (1) A transaction is categorized as a Material Transaction if the transaction value is equal to 20% (twenty percent) or more of the Public Company's equity.
- (2) Transactions in the form of acquisition and disposal of companies or operating segments are categorized as Material Transactions in the event that:
 - a. The transaction value is equal to 20% (twenty percent) or more of the Public Company's equity;
 - b. The total assets that are the object of the transaction divided by the total assets of the Public Company are equal to or more than 20% (twenty percent);



- c. Laba bersih objek transaksi dibagi dengan laba bersih Perusahaan Terbuka nilainya sama dengan atau lebih dari 20% (dua puluh persen); atau
 - d. Pendapatan usaha objek transaksi dibagi dengan pendapatan usaha Perusahaan Terbuka nilainya sama dengan atau lebih dari 20% (dua puluh persen).
- (3) Dalam hal transaksi sebagaimana dimaksud pada (1) dan (2) dilakukan oleh Perusahaan Terbuka yang mempunyai ekuitas negatif, transaksi dikategorikan sebagai Transaksi Material apabila nilai transaksi sama dengan 10% (sepuluh persen) atau lebih dari total aset Perusahaan Terbuka.

Transaksi Benturan Kepentingan

Sesuai ketentuan dalam Peraturan Otoritas Jasa Keuangan Nomor 42/POJK.04/2020 Tentang Transaksi Afiliasi dan Transaksi Benturan Kepentingan, Benturan Kepentingan adalah perbedaan antara kepentingan ekonomis perusahaan terbuka dengan kepentingan ekonomis pribadi anggota Direksi, anggota Dewan Komisaris, Pemegang Saham Utama, atau Pengendali yang dapat merugikan perusahaan terbuka dimaksud.

Dalam rangka pengelolaan benturan kepentingan, Bank Mandiri Taspen telah memiliki pedoman untuk mengelola benturan kepentingan sebagaimana tertuang dalam kerangka Kebijakan Bank Mandiri Taspen yaitu Arsitektur Kebijakan Nomor KEB/002/X/2024 tanggal 1 Oktober 2024 yang selanjutnya diturunkan dalam Standar Prosedur Tata Kelola Nomor SP/044/X/2024 tanggal 28 Oktober 2024 untuk mengatur Penanganan Benturan Kepentingan dan Pengelolaan Benturan Kepentingan.

Sampai dengan akhir tahun 2025, tidak terdapat transaksi benturan kepentingan.

Transaksi Afiliasi

Berdasarkan ketentuan Peraturan Otoritas Jasa Keuangan Nomor 42/POJK.04/2020 Tentang Transaksi Afiliasi dan Transaksi Benturan Kepentingan, Afiliasi adalah:

- a. Hubungan keluarga karena perkawinan dan keturunan sampai derajat kedua, baik secara horizontal maupun vertikal;
- b. Hubungan antara pihak dengan Pegawai, Direktur, atau Komisaris dari pihak tersebut;
- c. Hubungan antara 2 (dua) Perusahaan di mana terdapat 1 (satu) atau lebih anggota Direksi atau Dewan Komisaris yang sama;
- d. Hubungan antara Perusahaan dan Pihak, baik langsung maupun tidak langsung, mengendalikan atau dikendalikan oleh perusahaan tersebut;
- e. Hubungan antara 2 (dua) perusahaan yang dikendalikan, baik langsung maupun tidak langsung, oleh pihak yang sama; atau
- f. Hubungan antara Perusahaan dan Pemegang Saham Utama.

- c. The net profit of the transaction object divided by the net profit of the Public Company is equal to or more than 20% (twenty percent); or
 - d. The business income of the transaction object divided by the business income of the Public Company is equal to or more than 20% (twenty percent).
- (3) In the event that the transactions as intended in (1) and (2) are carried out by a Public Company that has negative equity, the transaction is categorized as a Material Transaction if the transaction value is equal to 10% (ten percent) or more of the Public Company's total assets.

Conflict of Interest Transactions

In accordance with the provisions of the Financial Services Authority Regulation Number 42/POJK.04/2020 Concerning Affiliated Transactions and Conflicts of Interest Transactions, a conflict of interest is the difference between the economic interests of a public company and the personal economic interests of members of the Board of Directors, members of the Board of Commissioners, Major Shareholders or Controlling can be detrimental to the said public company

In order to manage conflicts of interest, Bank Mandiri Taspen has guidelines for managing conflicts of interest as set out in the Bank Mandiri Taspen Policy framework, namely Policy Architecture Number KEB/002/X/2024 dated October 1, 2024 which was further derived in Governance Standard Procedures Number SP/044/X/2024 dated October 28, 2024 to regulate Conflict of Interest Handling and Conflict of Interest Management.

Until the end of 2025, there were no conflict of interest transactions.

Affiliated Transactions

Based on the provisions of the Financial Services Authority Regulation Number 42/POJK.04/2020 Concerning Affiliated Transactions and Transactions with Conflicts of Interest, Affiliates are:

- a. Family relations by marriage and descent to the second degree, both horizontally and vertically;
- b. The relationship between the party and the employee, director or commissioner of the party;
- c. Relationship between 2 (two) companies where there is 1 (one) or more members of the same Board of Directors or Board of Commissioners;
- d. The relationship between the Company and the Party, either directly or indirectly, controls or is controlled by the company;
- e. Relationship between 2 (two) companies that are controlled, either directly or indirectly, by the same party; or
- f. Relationship between the Company and Major Shareholders.



Selanjutnya transaksi Afiliasi adalah setiap aktivitas dan/ atau transaksi yang dilakukan oleh perusahaan terbuka atau perusahaan terkendali dengan Afiliasi dari perusahaan terbuka atau Afiliasi dari Anggota Direksi, Anggota Dewan Komisaris, Pemegang Saham Utama, atau Pengendali, termasuk setiap aktivitas dan/atau transaksi yang dilakukan oleh Perusahaan Terbuka atau Perusahaan Terkendali untuk kepentingan Afiliasi dari Perusahaan Terbuka atau Afiliasi dari anggota Direksi, Anggota Dewan Komisaris, Pemegang Saham Utama, atau Pengendali.

Sampai dengan akhir tahun 2025, tidak terdapat transaksi material yang memenuhi kategori transaksi pihak afiliasi.

Transaksi Pihak Berelasi

Pihak-pihak berelasi adalah perusahaan dan perorangan yang mempunyai keterkaitan kepemilikan atau kepengurusan secara langsung maupun tidak langsung dengan Bank Mandiri Taspen. Dalam kegiatan normal usaha, Bank Mandiri Taspen melakukan transaksi dengan pihak berelasi adalah transaksi perbankan seperti pada umumnya. Transaksi dengan pihak berelasi tersebut dilaksanakan dengan syarat dan kondisi yang sama (*arm's length*) sebagaimana dilakukan dengan pihak tidak berelasi, kecuali pinjaman yang diberikan kepada karyawan Bank Mandiri Taspen. Bank memberikan suku bunga yang serupa untuk dana pihak ketiga dengan pihak berelasi dan pihak ketiga. Bank Mandiri Taspen juga menggunakan suku bunga yang serupa antara pihak berelasi dan pihak ketiga dalam rangka pemberian pinjaman yang diberikan.

Nama dan Sifat Hubungan Berelasi

Tabel di bawah menunjukkan rincian pihak-pihak berelasi dengan Bank Mandiri Taspen beserta sifat dari transaksi tersebut.

Tabel Sifat Hubungan Berelasi
Table of Related Party Nature of Relationship

Pihak Berelasi Related Party	Sifat Hubungan Pihak Berelasi Nature of Related Relationship	Transaksi Transaction
PT Bank Mandiri (Persero) Tbk	Entitas induk Parent entity	Giro pada bank lain, simpanan pada bank lain, pinjaman yang diterima, efek-efek yang dijual dengan janji dibeli kembali, pendapatan bunga, surat berharga yang diterbitkan, beban bunga Current Accounts with other banks, deposits with other banks, loans received, interest income, securities issued, interest expense
PT Bank Syariah Indonesia Tbk	Anak perusahaan PT Bank Mandiri (Persero) Tbk Subsidiary of PT Bank Mandiri (Persero) Tbk	Giro pada bank lain, pendapatan bunga Current Accounts with other banks, interest income
PT Bank Rakyat Indonesia (Persero) Tbk	Badan Usaha Milik Negara State-Owned Enterprise	Giro pada bank lain, pendapatan bunga, surat berharga yang diterbitkan, beban bunga Current Accounts with other banks, interest income, securities issued, interest expense

Furthermore, Affiliate transactions are any activities and/ or transactions carried out by public companies or controlled companies with Affiliates of public companies or Affiliates of Members of the Board of Directors, Members of the Board of Commissioners, Major Shareholders, or Controlling, including any activities and/or transactions carried out by Public Company or Controlled Company for the benefit of Affiliates of Public Companies or Affiliates of members of the Board of Directors, Members of the Board of Commissioners, Major Shareholders, or Controllers.

As of the end of 2025, there were no material transactions that met the category of affiliated party transactions.

Related Party Transactions

Related parties are companies and individuals who have direct or indirect ownership or management links with Bank Mandiri Taspen. In normal business activities, Bank Mandiri Taspen conducts transactions with related parties as banking transactions in general. Transactions with related parties are carried out with the same terms and conditions (*arm's length*) as those carried out with unrelated parties, except for loans granted to employees of Bank Mandiri Taspen. The Bank provides similar interest rates for third party funds with related parties and third parties. Bank Mandiri Taspen also uses interest rates that are similar between related parties and third parties in the context of providing loan.

Name and Nature of Related Relations

The table below shows details of related parties with Bank Mandiri Taspen and the nature of the transaction.



Pihak Berelasi Related Party	Sifat Hubungan Pihak Berelasi Nature of Related Relationship	Transaksi Transaction
PT Asuransi Jasa Indonesia (Persero)	Badan Usaha Milik Negara State-Owned Enterprise	Simpanan nasabah, beban bunga Customer deposits, interest expense
PT Taspen Abadi Sentosa	Anak perusahaan PT Taspen (Persero) Subsidiary of PT Taspen (Persero)	Simpanan nasabah, beban bunga Customer deposits, interest expense
PT Estika Daya Mandiri	Dikendalikan oleh entitas anak PT Bank Mandiri (Persero) Tbk Controlled by Subsidiary of PT Bank Mandiri (Persero) Tbk	Simpanan nasabah, beban bunga Customer deposits, interest expense
Pemerintah Republik Indonesia	Pemegang Saham Akhir Final Shareholder	Efek-efek, pendapatan bunga, aset lain-lain Marketable securities, interest income, other assets
PT Dana Pensiun Karyawan Taspen	Anak perusahaan PT Taspen (Persero) Subsidiary of PT Taspen (Persero)	Surat berharga yang diterbitkan, beban bunga, simpanan nasabah Securities issued, interest expense, customer deposits
Perum Jaminan Kredit Indonesia	Badan Usaha Milik Negara State-Owned Enterprise	Simpanan nasabah, surat berharga yang diterbitkan, beban bunga Customer deposits, securities issued, interest expense
PT Mandiri Tunas Finance	Dikendalikan oleh PT Bank Mandiri (Persero) Tbk Controlled by Subsidiary of PT Bank Mandiri (Persero) Tbk	Simpanan nasabah, beban bunga Customer deposits, interest expense
PT Mandiri Utama Finance	Dikendalikan oleh PT Bank Mandiri (Persero) Tbk Controlled by PT Bank Mandiri (Persero) Tbk	Simpanan nasabah, beban bunga Customer deposits, interest expense
PT Asuransi Jiwa Inhealth Indonesia	Dikendalikan oleh PT Bank Mandiri (Persero) Tbk Parent Entity's Associated Company	Simpanan nasabah, surat berharga yang diterbitkan, beban bunga, biaya dibayar dimuka Customer deposits, securities issued, interest expense, prepaid expenses
PT Asuransi Kredit Indonesia (Persero)	Badan Usaha Milik Negara State-Owned Enterprise	Aset lain-lain, simpanan nasabah, beban bunga Other assets, customer deposits, interest expense
PT Pos Indonesia (Persero)	Badan Usaha Milik Negara State-Owned Enterprise	Simpanan nasabah, beban bunga, Beban umum dan administrasi Customer deposits, interest expense, general and administrative expenses
PT Indonesia Infrastructure Finance	Badan Usaha Milik Negara State-Owned Enterprise	Simpanan nasabah, beban bunga Customer deposits, interest expense
PT Bank Tabungan Negara (Persero) Tbk	Badan Usaha Milik Negara State-Owned Enterprise	Surat berharga yang diterbitkan, pinjaman yang diterima, beban bunga Securities issued, received loans, interest expense
PT Reasuransi Indonesia Utama (Persero)	Badan Usaha Milik Negara State-Owned Enterprise	Surat berharga yang diterbitkan, simpanan nasabah, beban bunga Securities issued, customer deposits, interest expense
PT Asuransi Perisai Listrik Nasional	Entitas Anak dari Badan Usaha Milik Negara Entitas Anak dari Badan Usaha Milik Negara	Aset Lain-lain, simpanan Nasabah, beban umum dan administrasi Other assets, prepaid expenses, customer deposits, interest expense
Pejabat Eksekutif Bank	Pejabat kunci manajemen Key management officials	Simpanan nasabah, kredit yang diberikan, aset lain-lain, pendapatan bunga, beban bunga Customer deposits, loans granted, other assets, interest income, interest expense
BPJS Ketenagakerjaan	Badan Usaha Milik Negara State-Owned Enterprise	Surat berharga yang diterbitkan, beban bunga Securities issued, interest expense



Pihak Berelasi Related Party	Sifat Hubungan Pihak Berelasi Nature of Related Relationship	Transaksi Transaction
PT Mulia Sasmita Bhakti	Dikendalikan oleh Dana Pensiun Bank Mandiri Controlled by Bank Mandiri Pension Fund	Simpanan nasabah, beban bunga Customer deposits, interest expense
Dana Pensiun Bank Mandiri	PT Bank Mandiri (Persero) Tbk sebagai pendiri PT Bank Mandiri (Persero) Tbk as founder	Simpanan nasabah, beban bunga, surat berharga yang diterbitkan Customer deposits, interest expense, securities issued
PT Asuransi Jiwa Taspen	Anak perusahaan PT Taspen (Persero) Subsidiary of PT Taspen (Persero)	Simpanan nasabah, beban bunga Customer deposits, interest expense
PT Usaha Gedung Mandiri	Dikendalikan oleh Dana Pensiun Bank Mandiri Controlled by Bank Mandiri Pension Fund	Simpanan nasabah, beban bunga Customer deposits, interest expense
PT Taspen (Persero)	Pemegang saham dengan pengaruh signifikan Shareholders with significant influence	Biaya dibayar dimuka, simpanan nasabah, beban bunga, beban umum dan administrasi, surat berharga yang diterbitkan Prepaid expenses, customer deposits, interest expense, general and administrative expenses, securities issued
PT Mandiri Manajemen Investasi	Dikendalikan oleh entitas anak PT Bank Mandiri (Persero) Tbk Controlled by subsidiary of PT Bank Mandiri (Persero) Tbk	Efek-efek, simpanan nasabah, beban bunga Marketable securities, customer deposits, interest expense
PT Bumi Daya Plaza	Dikendalikan oleh Dana Pensiun Bank Mandiri Controlled by Bank Mandiri Pension Fund	Simpanan nasabah, beban bunga Customer deposits, interest expense
PT Penjaminan Infrastruktur Indonesia (Persero)	Badan Usaha Milik Negara State-Owned Enterprise	Simpanan nasabah, beban bunga Customer deposits, interest expense
PT Aero Globe Indonesia	Enittas Anak dari Badan Usaha Milik Negara Subsidiary of State-Owned Enterprise	Simpanan nasabah, beban bunga Customer deposits, interest expense
PT Asabri (Persero)	Badan Usaha Milik Negara State-Owned Enterprise	Simpanan nasabah, beban bunga, biaya dibayar dimuka, beban umum dan administrasi Customer deposits, interest expense, prepaid expenses, general and administrative expenses
Koperasi Kesehatan Pegawai dan Pensiunan Bank Mandiri (Mandiri Healthcare)	Dikendalikan oleh PT Bank Mandiri (Persero) Tbk Controlled by PT Bank Mandiri (Persero) Tbk	Simpanan nasabah, beban bunga Customer deposits, interest expense
PT Jasa Marga Bali Tol	Entitas Anak dari Badan Usaha Milik Negara Subsidiary of State-Owned Enterprise	Simpanan nasabah, beban bunga Customer deposits, interest expense
PT Pengembangan Pariwisata Indonesia ITDC	Badan Usaha Milik Negara State-Owned Enterprise	Simpanan nasabah, beban bunga Customer deposits, interest expense
Reksa Dana Mandiri Investa Pasar Uang	Dikendalikan oleh PT Mandiri Manajemen Investasi Dikendalikan oleh PT Mandiri Manajemen Investasi	Simpanan nasabah, beban bunga, surat berharga yang diterbitkan Simpanan nasabah, beban bunga, surat berharga yang diterbitkan
Reksa Dana Mandiri Kapital Prima	Dikendalikan oleh PT Mandiri Manajemen Investasi Controlled by PT Mandiri Manajemen Investasi	Simpanan nasabah, beban bunga Customer deposits, interest expense
PT Mandiri Capital Indonesia	Dikendalikan oleh PT Bank Mandiri (Persero) Tbk Controlled by PT Mandiri (Persero) Tbk	Simpanan nasabah, beban bunga Customer deposits, interest expense
PT Pengelola Investama Mandiri	Dikendalikan oleh Dana Pensiun Bank Mandiri Controlled by Bank Mandiri Pension Fund	Simpanan nasabah, beban bunga Customer deposits, interest expense
PT Sarana Multi Infrastruktur (Persero)	Badan Usaha Milik Negara State-Owned Enterprise	Simpanan nasabah, beban bunga Customer deposits, interest expense
PT Sarana Multigriya Finansial (Persero)	Badan Usaha Milik Negara State-Owned Enterprise	Efek-efek, aset lain-lain, pendapatan bunga, beban bunga, pinjaman yang diterima Securities, other assets, interest income, interest expense, loans received



Pihak Berelasi Related Party	Sifat Hubungan Pihak Berelasi Nature of Related Relationship	Transaksi Transaction
PT Semen Tonasa	Enittas Anak dari Badan Usaha Milik Negara Subsidiary of State-Owned Enterprise	Simpanan nasabah, beban bunga Customer deposits, interest expense
BPJS Kesehatan	Badan Usaha Milik Negara State-Owned Enterprise	Simpanan nasabah, surat berharga yang diterbitkan, beban bunga Customer deposits, securities issued, interest expense
PT Pertamina Pedeve Indonesia	Enittas Anak dari Badan Usaha Milik Negara Subsidiary of State-Owned Enterprise	Simpanan nasabah, beban bunga Customer deposits, interest expense
PT Hotel Indonesia Natour (Persero)	Badan Usaha Milik Negara State-Owned Enterprise	Simpanan nasabah, beban bunga Customer deposits, interest expense
PT AXA Mandiri Financial Services	Perusahaan Asosiasi Entitas Induk Associated Company of Parent Entity	Simpanan nasabah, beban bunga, surat berharga yang diterbitkan Customer deposits, interest expense, securities issued
PT Gedung YKP Bank Exim	Dikendalikan oleh Dana Pensiun Bank Mandiri Controlled by Bank Mandiri Pension Fund	Simpanan nasabah, beban bunga Customer deposits, interest expense
PT Yayasan Kesehatan Garuda Indonesia	Entitas Anak dari Badan Usaha Milik Negara Subsidiary of State-Owned Enterprise	Simpanan nasabah, beban bunga Customer deposits, interest expense
PT Taspen Properti Indonesia	Entitas Anak dari PT Taspen Subsidiary of PT Taspen	Simpanan nasabah, beban bunga Customer deposits, interest expense
PT Reasuransi Indonesia Utama	Entitas Anak dari Badan Usaha Milik Negara Subsidiary of State-Owned Enterprise	Simpanan nasabah, beban bunga Customer deposits, interest expense

Realisasi Nilai Transaksi

Berikut rincian saldo transaksi dengan pihak-pihak berelasi pada tanggal-tanggal 31 Desember 2025 dan 2024 diuraikan dalam tabel sebagai berikut.

Realization of Transaction Value

The following table is the details of transaction balances with related parties as of December 31, 2025 and 2024.

Tabel Transaksi dengan Pihak Berelasi
Table of Transaction with Related Parties

(dalam jutaan Rupiah / in IDR million)

Uraian	2025	2024	Description
Aset			Asset
Giro pada bank lain	74,756	47,978	Current accounts with other banks
Efek-efek	10,106,223	8,152,897	Marketable securities
Kredit yang diberikan	15,257	15,930	Loans granted
Biaya yang dibayar dimuka	1,756	1,892	Prepaid expenses
Aset lain-lain	181,538	155,506	Other assets
Total aset kepada pihak berelasi	10,379,530	8,374,203	Total assets to related parties
Persentase dari total aset	14.21%	12.64%	Percentage of total assets
Liabilitas			Liabilities
Simpanan nasabah	8,768,920	8,634,088	Customer deposits
Surat berharga yang diterbitkan	495,000	397,000	Deposits from other banks
Pinjaman yang diterima	1,500,000	3,000,000	Securities issued



Uraian	2025	2024	Description
Efek-efek yang dijual dengan janji dibeli kembali	-	225,076	Loans received
Total liabilitas kepada pihak berelasi	10,763,920	12,256,164	Securities sold under repurchase agreements
Persentase dari total liabilitas	16.92%	20.97%	Total liabilities to related parties
Pendapatan dan beban			Incomes and expenses
Pendapatan bunga	790,894	530,981	Interest income
Persentase dari total pendapatan bunga	12,03%	8,57%	Percentage of total interest income
Beban bunga	475,606	806,626	Interest expense
Persentase dari total beban bunga	16,35%	29,26%	Percentage of total interest expense
Beban umum dan administrasi	12,349	12,584	General and administrative expenses
Persentase dari total beban umum dan administrasi	1.32%	1.41%	Percentage of total general and administrative

Rujukan Pengungkapan dalam Laporan Keuangan

Rincian nama pihak terkait realisasi (nilai) transaksi pihak berelasi disajikan pada Catatan atas Laporan Keuangan Nomor 36 yang terlampir pada Laporan Tahunan ini. Transaksi berelasi tersebut merupakan kegiatan usaha yang dijalankan dalam rangka menghasilkan pendapatan usaha dan dijalankan secara rutin, berulang, dan/atau berkelanjutan.

Kewajaran dan Alasan Dilakukannya Transaksi

Transaksi dilakukan atas dasar alasan kebutuhan Bank Mandiri Taspen dan bebas dari konflik kepentingan. Selama tahun 2025, semua transaksi dilakukan secara wajar berdasarkan prinsip *arm's length principle* sesuai dengan mekanisme yang telah ditetapkan. Di samping itu, selama tahun 2025 tidak terdapat pelanggaran atas peraturan perundang-undangan terkait dengan transaksi dengan pihak berelasi serta tidak terdapat transaksi yang mengandung benturan kepentingan.

Pemenuhan Peraturan dan Ketentuan Terkait

Bank Mandiri Taspen memiliki kebijakan mengenai transaksi yang mengandung benturan kepentingan dan/atau transaksi dengan pihak berelasi. Transaksi material senantiasa dilakukan dengan memperhatikan prinsip kehati-hatian, serta telah memenuhi ketentuan Otoritas Jasa Keuangan maupun peraturan perundang-undangan lain yang berlaku.

Disclosure Reference in Financial Statements

Details of the names of parties related to the realization (value) of related party transactions were presented in the notes to Financial Statements Number 36 attached to this Annual Report. The related party transactions were business activities engaged in order to generate business income and conducted routinely, repeatedly, and/or sustainably.

Reasonableness and Rationale of the Transaction

Transactions are conducted based on the needs of Bank Mandiri Taspen and are free from conflicts of interest. During 2025, all transactions were conducted fairly based on the Arm's Length Transaction principle in accordance with the established mechanism. In addition, during 2025 there were no violations of laws and regulations related to transactions with related parties and no transactions containing conflicts of interest.

Compliance with Related Regulations and Provisions

Bank Mandiri Taspen has a policy regarding transactions that contain conflicts of interest and/or transactions with related parties. Material transactions are decided by the Board of Commissioners and are always carried out with due regard to the precautionary principle, and comply with the provisions of the Financial Services Authority and other applicable laws and regulations.



Pernyataan Direksi Terkait Transaksi Pihak Berelasi

Direksi menyatakan bahwa transaksi telah melalui prosedur yang memadai, dilaksanakan sesuai praktik bisnis yang berlaku umum, serta memenuhi prinsip transaksi yang wajar (*arm's length principle*). Transaksi material diputuskan oleh Dewan Komisaris dan senantiasa dilakukan dengan memperhatikan prinsip kehati-hatian, serta telah memenuhi ketentuan Otoritas Jasa Keuangan maupun peraturan perundang-undangan lain yang berlaku.

Kebijakan Mekanisme Penelaahan dan Persetujuan serta Peran Dewan Komisaris dan Komite Audit Terkait Transaksi Pihak Berelasi

Bank Mandiri Taspen menetapkan kebijakan penelaahan dan persetujuan transaksi pihak berelasi dan atau/afiliasi untuk memastikan setiap transaksi dilaksanakan secara wajar (*arms' length*) serta mengutamakan kepentingan terbaik Bank Mandiri Taspen dan Pemegang Saham. Setiap transaksi pihak berelasi dan atau/afiliasi yang bersifat material terlebih dahulu ditelaah oleh Komite Audit guna menilai kewajaran transaksi dan mengidentifikasi potensi benturan kepentingan. Hasil penelaahan tersebut menjadi dasar bagi Dewan Komisaris dalam memberikan persetujuan secara independen atas transaksi material dimaksud.

Dalam hal transaksi pihak berelasi dan atau/afiliasi terkait dengan pemberian kredit, mekanisme persetujuan mengacu pada Keputusan Direksi No. KEP.DIR/010/V/2024 tanggal 16 Mei 2024 tentang Kewenangan Memutus Kredit PT Bank Mandiri Taspen. Setiap pemberian kredit kepada pihak berelasi dan atau/afiliasi diproses sesuai batas kewenangan yang ditetapkan dengan tetap memperhatikan prinsip kehati-hatian, independensi, dan pengelolaan risiko.

Apabila transaksi pihak berelasi dan atau/afiliasi memerlukan persetujuan Rapat Umum Pemegang Saham (RUPS), keputusan dilakukan oleh Pemegang Saham yang tidak memiliki kepentingan terhadap transaksi tersebut. Pada tahun 2025, tidak terdapat transaksi pihak berelasi dan atau/afiliasi yang memerlukan persetujuan RUPS.

Sebagai bagian dari penerapan transparansi dan kepatuhan terhadap ketentuan akuntansi yang berlaku, Bank Mandiri Taspen melakukan identifikasi, pencatatan, dan pengungkapan transaksi pihak berelasi sesuai dengan PSAK 224 tentang Pengungkapan Pihak-Pihak Berelasi, termasuk pengungkapan nama pihak berelasi, hubungan dengan Bank, sifat transaksi, serta nilai transaksi dalam laporan yang relevan.

Statement of the Board of Directors Regarding Related Party Transactions

The Board of Directors declared that the transaction that had passed through sufficient procedures was conducted in accordance with generally accepted business practices, and complied with the arm's length principle. Material transactions were decided by the Board of Commissioners and always conducted by considering the principle of prudence, and had complied with the provisions of the Financial Services Authority and other applicable laws and regulations.

Policy on review and approval Mechanisms and the Roles of the Board of Commissioners and the Audit Committee in Related Party Transactions

Bank Mandiri Taspen had established policies on the review and approval of related party and/or affiliated transactions to ensure that all transactions were conducted on an arm's length basis and prioritized the best interests of Bank Mandiri Taspen and its shareholders. All material related party and/or affiliated transactions had first been reviewed by the Audit Committee to assess their fairness and identify potential conflicts of interest. The results of such reviews had served as the basis for the Board of Commissioners in providing independent approval of the respective material transactions.

With respect to related party and/or affiliated transactions involving lending, the approval mechanism referred to the Board of Directors' Decree No. KEP.DIR/010/V/2024 dated May 16, 2024 concerning Credit Approval Authority of Bank Mandiri Taspen. All lending to related parties and/or affiliates was processed in accordance with the established authority limits, while adhering to prudential principles, independence, and sound risk management practices.

In the event that related party and/or affiliated transactions required approval from the General Meeting of Shareholders (GMS), decisions had been made by shareholders who did not have any interest in the transactions. In 2025, there had been no related party and/or affiliated transactions requiring GMS approval.

As part of implementing transparency and compliance with applicable accounting standards, Bank Mandiri Taspen had conducted the identification, recording, and disclosure of related party transactions in accordance with PSAK 224 on Related Party Disclosures, including disclosure of the names of related parties, their relationships with the Bank, the nature of the transactions, and the transaction values in the relevant reports.



Kebijakan Pemberian Pinjaman Bagi Dewan Komisaris/Direksi

Bank Mandiri Taspen telah memiliki kebijakan terkait penyediaan dana kepada pihak terkait atau penyediaan dana besar dan atau penyediaan dana kepada pihak lain yang memiliki kepentingan terhadap Bank yang diatur dalam Kebijakan Perkreditan dengan pembaharuan terakhir tanggal 1 Oktober 2024 dan Standar Prosedur Penerapan Manajemen Risiko Tahun 2025.

Pemberian kredit kepada Direksi dan Komisaris termasuk ke dalam penyediaan kepada pihak terkait, dan hal ini wajib mendapat persetujuan kepada Dewan Komisaris. Pendanaan kepada pihak terkait telah diatur oleh Otoritas Jasa Keuangan (OJK) dan ketentuan Perseroan yaitu Kebijakan Batas Minimum Pemberian Kredit Bank Mandiri Taspen. Ketentuan dan prosedur pemberian kredit kepada Direksi dan Dewan Komisaris berlaku sama seperti pemberian kredit kepada calon debitur Bank Mandiri Taspen pada umumnya dan diberikan sesuai bunga pasar (market rate) dan wajar (arm's length basis) dengan tetap memperhatikan prinsip kehati-hatian.

Loans Provision Policy for the Board of Commissioners/Directors

Bank Mandiri Taspen has a policy regarding the provision of funds to related parties or the provision of large funds and/or the provision of funds to other parties who have an interest in the Bank which is regulated in the Credit Policy, last updated on 1 October 2024, and the Standard Procedures for the Implementation of Risk Management for 2025.

The loans provision to the Board of Directors and Commissioners was included in the provision to related parties, and this provision had to be approved by the Board of Commissioners. Funding to related parties had been regulated by the Financial Services Authority (OJK) and the Company's provisions, such as the Minimum Loans Limit Policy of Bank Mandiri Taspen. The provisions and procedures for loans provision to the Board of Directors and Board of Commissioners applied the same as loans provision to prospective debtors of Bank Mandiri Taspen in general and were granted according to market interest rates and arm's length basis, while considering the principle of prudence.

Perubahan Peraturan Perundang-Undangan dan Dampaknya

Uraian perubahan peraturan perundang-undangan dan dampaknya disajikan sebagai berikut.

Changes in Laws and Regulations and Their Impacts

A description of changes in laws and regulations and their impacts is presented below.

Tabel Perubahan Peraturan Perundang-Undangan Tahun 2025
Table of Changes to Laws and Regulations 2025

No.	Regulasi Regulation	Kajian Review	Status Pemenuhan Satisfaction Status	Keterangan Informasi/Penyesuaian yang Dilakukan Description of Information/Adjustments Made
Triwulan I 2025 Quarter I Year 2025				
1.	PADG No. 1 Tahun 2025 PADG Number 1 of 2025	Perubahan Atas Peraturan Anggota Dewan Gubernur Nomor 17 Tahun 2023 Tentang Penyelenggaraan Bank Indonesia Fast Payment Amendments to Board of Governors Regulation No. 17 of 2023 concerning the Implementation of Bank Indonesia Fast Payment	Done	Penyesuaian pada Petunjuk Teknis Bank Indonesia Fast Payment System (BI Fast) tanggal 19 Desember 2025. Adjustments to the Bank Indonesia Fast Payment System (BI Fast) Technical Instructions dated December 19, 2025.
2.	PBI No. 1 Tahun 2025 PBI Number 1 of 2025	Jumlah Dan Nilai Nominal Uang Rupiah Yang Dimusnahkan Tahun 2024 Number and Nominal Value of Rupiah Currency to be Destroyed in 2024	Done	Sebagai informasi As additional information
3.	PBI No. 2 Tahun 2025 PBI Number 2 of 2025	Pencabutan Dan Penarikan Uang Rupiah Khusus Seri "For The Children Of The World" Tahun Emisi 1999 Dari Peredaran Revocation and Withdrawal of the 1999 "For the Children of the World" Series Special Rupiah Currency from Circulation	Done	Sebagai informasi As additional information



No.	Regulasi Regulation	Kajian Review	Status Pemenuhan Satisfaction Statu	Keterangan Informasi/Penyesuaian yang Dilakukan Description of Information/Adjustments Made
4.	Peraturan PPATK No. 1 Tahun 2025 PPATK Regulation Number 1 of 2025	Pencabutan Peraturan Kepala Pusat Pelaporan Dan Analisis Transaksi Keuangan Nomor Per-02/1.01/PPATK/02/15 Tentang Kategori Pengguna Jasa Yang Berpotensi Melakukan Tindak Pidana Pencucian Uang Revocation of Regulation of the Head of the Financial Transaction Reports and Analysis Center No. Per-02/1.01/PPATK/02/15 concerning Categories of Service Users with the Potential to Commit Money Laundering	Done	Sebagai informasi terkait dicabutnya Peraturan Kepala Pusat Pelaporan Dan Analisis Transaksi Keuangan Nomor Per-02/1.01/PPATK/02/15 Tentang Kategori Pengguna Jasa Yang Berpotensi Melakukan Tindak Pidana Pencucian Uang Regarding the revocation of Regulation of the Head of the Financial Transaction Reports and Analysis Center Number Per-02/1.01/PPATK/02/15 concerning Categories of Service Users with the Potential to Commit Money Laundering
5.	PP No. 6 Tahun 2025 PP Number 6 of 2025	Perubahan atas Peraturan Pemerintah No. 37 Tahun 2021 tentang Penyelenggaraan Program Jaminan Kehilangan Pekerjaan Amendments to Government Regulation No. 37 of 2021 concerning the Implementation of the Job Loss Guarantee Program	Done	Penyesuaian pada Petunjuk Teknis Sumber Daya Manusia tanggal 22 Mei 2025 Adjustments to the Human Resources Technical Instructions dated May 22, 2025
6.	POJK No. 2 Tahun 2025 OJK Regulation Number 2 of 2025	Tata Cara Pelaksanaan Pungutan di Sektor Jasa Keuangan dan Penerimaan Lainnya Procedures for Implementing Levies in the Financial Services Sector and Other Revenues	Done	Sebagai informasi As additional information
7.	PADG No. 3 Tahun 2025 PADG Number 3 of 2025	Tentang Perubahan Ketiga Atas Peraturan Anggota Dewan Gubernur Nomor 21/18/PADG/2019 Tentang Implementasi Standar Nasional Quick Response Code Untuk Pembayaran Regarding the Third Amendment to the Regulation of the Members of the Board of Governors Number 21/18/PADG/2019 Concerning the Implementation of National Standard Quick Response Codes for Payments	Done	Sebagai informasi As additional information
8.	UU No. 1 Tahun 2025 Law Number 1 of 2025	Perubahan Ketiga atas Undang-Undang Nomor 19 Tahun 2003 tentang Badan Milik Negara Third Amendment to Law Number 19 of 2003 concerning State-Owned Entities	Done	Penyesuaian pada SP Tanggung Jawab Sosial & Lingkungan (TJSL) tanggal 28 Oktober 2025. Adjustments to the Social & Environmental Responsibility (TJSL) SP dated October 28, 2025.
9.	SE-1/ADK1/2025 SE-1/ADK1/2025	Pedoman dan Format Penyusunan serta Tata Cara Penyampaian Laporan Data Penjaminan Simpanan Berbasis Nasabah Bank Umum Guidelines and Format for the Preparation and Procedures for Submitting Customer-Based Deposit Guarantee Data Reports for Commercial Banks	Done	Sebagai Informasi As additional information
10.	SE-3/ADK1/2025* SE-3/ADK1/2025*	Format dan Panduan Tata Cara Penempatan Bukti Kepesertaan dan Pengumuman Informasi Penjaminan Simpanan serta Laporan Penilaian Mandiri Bank Peserta Penjamin Simpanan Format and Guidelines for the Procedures for Placing Evidence of Participation and Announcement of Deposit Guarantee Information and Self-Assessment Reports for Participating Banks in the Deposit Guarantee Program	Done	Surat ke seluruh Distribution, Kepala Cabang dan Kepala Cabang Pembantu Nomor BUS.DPM/1031/2025 tanggal 04 Juni 2025 perihal pemberitahuan pengiriman dan pemasangan stiker LPS ke seluruh Kantor Cabang. Letter to all Distribution, Branch Heads and Assistant Branch Heads Number BUS.DPM/1031/2025 dated June 4, 2025 regarding notification of delivery and installation of LPS stickers to all Branch Offices.



No.	Regulasi Regulation	Kajian Review	Status Pemenuhan Satisfaction Statu	Keterangan Informasi/Penyesuaian yang Dilakukan Description of Information/Adjustments Made
11.	POJK No. 4 Tahun 2025 OJK Regulation No. 4 of 2025	Penyeleggara Agregasi Jasa Keuangan Financial Services Aggregation Provider	Done	Sebagai informasi As additional information
12.	PermenNaker No. 2 Tahun 2025 Minister of Manpower Regulation No. 2 of 2025	Perubahan Atas Peraturan Menteri Ketenagakerjaan Nomor 15 Tahun 2021 Tentang Tata Cara Pemberian Manfaat Jaminan Kehilangan Pekerjaan Amendment to Minister of Manpower Regulation Number 15 of 2021 concerning Procedures for Providing Job Loss Benefit	Done	Penyesuaian pada PT SDM tanggal 22 Mei 2025 Adjustments to PT SDM dated May 22, 2025
13.	PermenNaker No. 3 Tahun 2025 Minister of Manpower Regulation No. 3 of 2025	Perubahan Atas Peraturan Menteri Ketenagakerjaan Nomor 7 Tahun 2021 Tentang Tata Cara Pendaftaran Peserta Dan Pelaksanaan Rekomposisi Iuran Dalam Program Jaminan Kehilangan Pekerjaan Amendment to Minister of Manpower Regulation Number 7 of 2021 concerning Procedures for Participant Registration and Implementation of Contribution Recomposition in the Job Loss Benefit Program	Done	Penyesuaian secara umum pada PT SDM tanggal 22 Mei 2025. General adjustments to PT SDM dated May 22, 2025.
Triwulan II 2025 Quarter II Year 2025				
14.	PADG No. 7 Tahun 2025 PADG No. 7 of 2025	Perubahan Ketiga Atas Peraturan Anggota Dewan Gubernur Nomor 11 Tahun 2023 Tentang Peraturan Pelaksanaan Kebijakan Insentif Likuiditas Makroprudensial Third Amendment to Board of Governors Regulation Number 11 of 2023 Concerning the Implementing Regulations for the Macroprudential Liquidity Incentive Policy	Done	Sebagai informasi As additional information
15.	PADG No. 8 Tahun 2025 PADG No. 8 of 2025	Perubahan Ketiga Atas Peraturan Anggota Dewan Gubernur Nomor 24/8/PADG/2022 Tentang Peraturan Pelaksanaan Pemenuhan Giro Wajib Minimum Dalam Rupiah Dan Valuta Asing Bagi Bank Umum Konvensional, Bank Umum Syariah, Dan Unit Usaha Syariah Third Amendment to Board of Governors Regulation Number 24/8/PADG/2022 Concerning the Implementing Regulations for Fulfilling the Minimum Reserve Requirement in Rupiah and Foreign Currency for Conventional Commercial Banks, Sharia Commercial Banks, and Sharia Business Units	Done	Penyesuaian pada Standar Prosedur Treasury tanggal 30 Desember 2025. Adjustments to Treasury Standard Procedures dated December 30, 2025.
16.	PBI No. 5 Tahun 2025 BI Regulations No. 5 of 2025	Kebijakan Moneter Monetary Policy	Done	Sebagai informasi As additional information
17.	PBI No. 6 Tahun 2025 PBI No. 6 of 2025	Pengelolaan Likuiditas untuk Mendukung Pertumbuhan Ekonomi yang Berkelanjutan Liquidity Management to Support Sustainable Economic Growth	Done	Sebagai informasi As additional information
18.	PBI No. 4 Tahun 2025 BI Regulations No. 4 of 2025	Kebijakan Sistem Pembayaran Payment System Policy	Done	Sebagai informasi As additional information
19.	PP No. 17 Tahun 2025 PP No. 17 of 2025	Tata kelola Penyelenggaraan Sistem Elektronik dalam Pelindungan Anak Governance of Electronic System Implementation for Child Protection	Done	Sebagai informasi. As additional information



No.	Regulasi Regulation	Kajian Review	Status Pemenuhan Satisfaction Statu	Keterangan Informasi/Penyesuaian yang Dilakukan Description of Information/Adjustments Made
20.	POJK No. 6 Tahun 2025 OJK Regulation No. 6 of 2025	Laporan Agen Penjual Efek Reksa Dana Mutual Fund Selling Agent Report	Done	Perubahan tanggal laporan dari tanggal 12 menjadi tanggal 15 Change of reporting date from the 12th to the 15th
21.	POJK No.5 Tahun 2025 OJK Regulation No. 5 of 2025	Profesi Penunjang di Sektor Jasa Keuangan Supporting Professions in the Financial Services Sector	Done	Penyesuaian pada SP Procurement Adjustments to SP Procurement
22.	PADG No. 9 Tahun 2025 PADG No. 9 of 2025	Lembaga Pendukung Pasar Uang Dan Pasar Valuta Asing Dan Profesi Penunjang Money Market and Foreign Exchange Market Supporting Institutions and Money Market and Foreign Exchange Market Supporting Professions	Done	Sebagai informasi As additional information
23.	S-027/DI-BP/V/2025 S-027/DI-BP/V/2025	Arahan Terkait Pelaksanaan RUPS dan Aksi Korporasi BUMN dan Anak Usaha BUMN Directives Regarding the Implementation of GMS and Corporate Actions of State-Owned Enterprises and Subsidiaries of State-Owned Enterprises	Done	Sebagai informasi As additional information
24.	PADG No. 10 Tahun 2025 PADG No. 10 of 2025	Perubahan Atas Peraturan Anggota Dewan Gubernur No. 24/21/PADG/2022 Tentang Peraturan Pelaksanaan Rekening Giro Di Bank Indonesia Amendments to Board of Governors Regulation No. 24/21/PADG/2022 Concerning Regulations for the Implementation of Current Accounts at Bank Indonesia	Done	Sebagai informasi As additional information
25.	Surat Edaran Menteri Ketenagakerjaan No. M/5/HK.04.00/V/2025 Minister of Manpower Circular Letter No. M/5/HK.04.00/V/2025	Larangan Penahanan Ijazah dan/atau Dokumen Pribadi Milik Pekerja/Buruh oleh Pemberi kerja Prohibition on the Retention of Diplomas and/or Personal Documents of Workers/Laborers by Employers	Done	Telah diatur dalam SP SDM untuk memenuhi pemenuhan regulasi, dimana dokumen yang disampaikan calon pegawai kepada bank dalam ketentuan internal hanya berupa fotocopy ijazah dan transkrip nilai pendidikan terakhir yang telah di legalisir untuk dilakukan reference checking calon pegawai. It has been regulated in the HR SP to fulfill regulatory requirements, where the documents submitted by prospective employees to the bank in internal provisions are only in the form of a photocopy of the diploma and transcript of the last educational grades that have been legalized for reference checking of prospective employees.
26.	SEOJK No. 5/ SEOJK.04/2025 SEOJK No. 5/ SEOJK.04/2025	Pedoman Pelaporan Agen Penjual Efek Reksa Dana Dan Bank Umum Sebagai Kustodian Reporting Guidelines for Mutual Fund Selling Agents and Commercial Banks Acting as Custodians	Done	Penyesuaian pada SP Reksa Dana Adjustments to Mutual Fund SP
27.	Permenko No. 7 Tahun 2025 Coordinating Ministerial Regulation No. 7 of 2025	Perubahan Ketiga atas Peraturan Menteri Koordinator Bidang Perekonomian Republik Indonesia No. 1 Tahun 2022 tentang Pedoman Pelaksanaan Kredit Usaha Rakyat Third Amendment to Regulation of the Coordinating Minister for Economic Affairs of the Republic of Indonesia No. 1 of 2022 concerning Guidelines for the Implementation of Micro-Scale Business Credit	Done	Penyesuaian pada Petunjuk Teknis Kredit Usaha Rakyat tanggal 03 November 2025. Adjustments to the Technical Instructions for People's Business Credit dated November 3, 2025.



No.	Regulasi Regulation	Kajian Review	Status Pemenuhan Satisfaction Statu	Keterangan Informasi/Penyesuaian yang Dilakukan Description of Information/Adjustments Made
28.	SEM NAKER No. M/ HK.04/V/2025/2025 SEM NAKER No. M/ HK.04/V/2025/2025	Larangan Diskriminasi dalam Proses Rekrutment Tenaga Kerja Prohibition of Discrimination in the Workforce Recruitment Process	Done	Telah diatur dalam SP SDM dimana dalam pelaksanaan pemenuhan pegawai, telah dilaksanakan secara obyektif dan terbuka (open recruitment) dengan memegang prinsip kesetaraan dan keberagaman tanpa melihat jenis kelamin, suku, agama, ras maupun keterbatasan fisik (disabilitas) calon pegawai It has been regulated in the HR SP where in the implementation of employee fulfillment, it has been carried out objectively and openly (open recruitment) by upholding the principles of equality and diversity without looking at the gender, ethnicity, religion, race or physical limitations (disabilities) of prospective employees.
29.	PADG No. 11 Tahun 2025 PADG No. 11 of 2025	Perubahan Kedelapan Atas Peraturan Anggota Dewan Gubernur Nomor 21/22/ PADG/2019 Tentang Rasio Intermediasi Makroprudensial Dan Penyangga Likuiditas Makroprudensial Bagi Bank Umum Konvensional, Bank Umum Syariah, Dan Unit Usaha Syariah Eighth Amendment to Regulation of the Board of Governors No. 21/22/PADG/2019 concerning the Macroprudential Intermediation Ratio and Macroprudential Liquidity Buffer for Conventional Commercial Banks, Sharia Commercial Banks, and Sharia Business Units	Done	Penyesuaian pada SP Asset & Liabilities Management. Adjustments to SP Asset & Liabilities Management.
30.	Permenaker No.5 Tahun 2025 Ministerial Regulation No. 5 of 2025	Perubahan atas Peraturan Menteri Ketenagakerjaan No. 10 Tahun 2022 tentang Pedoman Pemberian Bantuan Pemerintah Berupa Subsidi Gaji/Upah bagi Pekerja Buruh Amendment to Regulation of the Minister of Manpower No. 10 of 2022 concerning Guidelines for Providing Government Assistance in the Form of Salary/Wage Subsidies for Workers	Done	Penyampaian informasi terkait pemberian kategori pekerja atau buruh yang berhak menerima BSU sebesar Rp600.000 sebagaimana tercantum dalam Permenaker Nomor 5 Tahun 2025 Delivery of information regarding the provision of categories of workers or laborers who are entitled to receive BSU of IDR 600,000 as stated in Minister of Manpower Regulation Number 5 of 2025
31.	SE PPAK No. 6 Tahun 2025 PPATK Circular Letter No. 6 of 2025	Perubahan atas Surat Edaran Pusat Pelaporan dan Analisis Transaksi Keuangan No. 8 Tahun 2016 tentang Tata Cara Penyampaian Informasi Pengguna Jasa Terpadu Melalui Aplikasi Pelaporan Sistem Informasi Pengguna Jasa Terpadu Amendments to Circular Letter of the Financial Transaction Reports and Analysis Center No. 8 of 2016 concerning Procedures for Submitting Integrated Service User Information Through the Integrated Service User Information System Reporting Application	Done	Sebagai Informasi As additional information
32.	PADG No. 13 Tahun 2025 PADG Regulation No. 13 of 2025	Penyelenggara Sarana Transaksi Transaction Facility Providers	Done	Sebagai Informasi As additional information
33.	UU No. 3 Tahun 2025 Law No. 3 of 2025	Perubahan Undang-undang No. 34 Tahun 2004 tentang Tentara Nasional Indonesia Amendments to Law No. 34 of 2004 concerning the Indonesian National Army	Done	Penyesuaian pada PT Kredit Pensiun tanggal 15 Januari 2026 Adjustments to PT Kredit Pensiun dated January 15, 2026



No.	Regulasi Regulation	Kajian Review	Status Pemenuhan Satisfaction Statu	Keterangan Informasi/Penyesuaian yang Dilakukan Description of Information/Adjustments Made
Triwulan III 2025 Quarter III Year 2025				
34.	SEOJK No. 14/SEOJK.03/2025 OJK Circular Letter No. 14/SEOJK.03/2025	Penerapan Tata Kelola Bank Umum Implementation of Commercial Bank Governance Implementation of Commercial Bank Governance	Done	Penyesuaian pada SP Tata Kelola Adjustments to the Governance SP
35.	PADG No. 14 Tahun 2025 PADG No. 14 of 2025	Perubahan Kedua Atas Peraturan Anggota Dewan Gubernur Nomor 17 Tahun 2023 Tentang Penyelenggaraan Bank Indonesia Fast Payment Second Amendment to the Board of Governors Regulation Number 17 of 2023 concerning the Implementation of Bank Indonesia Fast Payment.	Done	Penyesuaian pada peraturan internal, sebagai berikut: 1. PT Bank Indonesia Fast Payment System (BI-FAST) tanggal 19 Desember 2025 2. PT BCP Layanan Pembayaran 3. PT Internal Audit 4. PT IT Internal Audit 5. SP Teknologi Informasi Adjustments to internal regulations, as follows: 1. PT Bank Indonesia Fast Payment System (BI-FAST) dated December 19, 2025 2. PT BCP Payment Services 3. PT Internal Audit 4. PT IT Internal Audit 5. SP Information Technology
36.	PPPATK No. 6 Tahun 2025 PPPATK Regulation No. 6 of 2025	Pencabutan Peraturan Kepala Pusat Pelaporan Dan Analisis Transaksi Keuangan Nomor Per-02/1.02/PPATK/02/15 Tentang Kategori Pengguna Jasa Yang Berpotensi Melakukan Tindak Pidana Pencucian Uang Second Amendment to Regulation of the Board of Governors Number 17 of 2023 concerning the Implementation of Bank Indonesia Fast Payment	Done	Penyesuaian pada SP APU PPT PPPSPM pada tanggal 3 Desember 2025 terkait kategori pengguna jasa yang berpotensi melakukan tindak pidana pencucian uang. Amendment to the AML/CFT/CPF SOP on December 3, 2025 concerning the category of customers potentially involved in money laundering offenses
37.	Permenaker No. 7 Tahun 2025 Minister of Manpower Regulation No. 7 of 2025	Perubahan Atas Peraturan Menteri Ketenagakerjaan Nomor 20 Tahun 2022 Tentang Pedoman Pembayaran Dana Iuran Peserta Program Jaminan Kehilangan Pekerjaan Oleh Pemerintah Revocation of Regulation of the Head of the Financial Transaction Reports and Analysis Center Number Per-02/1.02/PPATK/02/15 concerning Categories of Service Users with the Potential to Commit Money Laundering	Done	Sebagai informasi As additional information
38.	Permen PKP No. 5 Tahun 2025 PKP Regulation No. 5 of 2025	Besaran Penghasilan Dan Kriteria Masyarakat Berpenghasilan Rendah Serta Persyaratan Kemudahan Pembangunan Dan Perolehan Rumah Amendment to Regulation of the Minister of Manpower Number 20 of 2022 concerning Guidelines for Payment of Contributions to Participants in the Job Loss Insurance Program by the Government	Done	Sebagai Informasi Saat ini bank belum memiliki produk kredit yang berkaitan dengan pembiayaan rumah seperti KPR termasuk yang mendapatkan subsidi pemerintah. For information purposes The Bank currently did not have any loan products related to housing financing, including mortgage loans (KPR), whether subsidized by the Government or otherwise.
39.	PADG No. 16 Tahun 2025 PADG No. 16 of 2025	Perubahan Atas Peraturan Anggota Dewan Gubernur Nomor 13 Tahun 2024 Tentang Transaksi Pasar Uang Income Amounts and Criteria for Low-Income Communities, as well as Requirements for Ease of Construction and Acquisition of Housing	Done	Penyesuaian pada Petunjuk Teknis Treasury Adjustment to the Treasury Technical Guidelines



No.	Regulasi Regulation	Kajian Review	Status Pemenuhan Satisfaction Statu	Keterangan Informasi/Penyesuaian yang Dilakukan Description of Information/Adjustments Made
40.	Permen PKP No. 11 Tahun 2025 PKP Regulation No. 11 of 2025	Perubahan Atas Peraturan Menteri Perumahan Dan Kawasan Permukiman Nomor 5 Tahun 2025 Tentang Besaran Penghasilan Dan Kriteria Masyarakat Berpenghasilan Rendah Serta Persyaratan Kemudahan Pembangunan Dan Perolehan Rumah Amendment to Regulation of the Board of Governors Number 13 of 2024 concerning Money Market Transactions	Done	Sebagai Informasi As additional information
41.	SEPPATK No. 4 Tahun 2025 SEPPATK No. 4 of 2025	Larangan Pemberian Gratifikasi Terkait Hari Raya kepada Pejabat dan Pegawai di Lingkungan Pusat Pelaporan dan Analisis Transaksi Keuangan Prohibition on Providing Holiday-Related Gratuities to Officials and Employees within the Financial Transaction Reports and Analysis Center	Done	Sebagai informasi As additional information
42.	S-063/DI-BP/VII/2025 S-063/DI-BP/VII/2025	Pemberian Tantiem, Insentif, dan/atau Penghasilan dalam Bentuk Lainnya kepada Direksi dan Dewan Komisaris BUMN dan Anak Usaha BUMN Provision of Bonuses, Incentives, and/or Other Forms of Income to	Done	Sebagai Informasi As additional information
43.	Permenko No. 12 Tahun 2025 Coordinating Ministerial Regulation No. 12 of 2025	Perubahan Keempat Atas Peraturan Menteri Koordinator Bidang Perekonomian Republik Indonesia Nomor 1 Tahun 2022 Tentang Pedoman Pelaksanaan Kredit Usaha Rakyat Directors and Board of Commissioners of State-Owned Enterprises and Subsidiaries	Done	Penyesuaian secara umum pada Petunjuk Teknis Kredit Usaha Rakyat tanggal 03 November 2025. General Amendment to the Technical Guidelines for KUR dated November 3, 2025
44.	POJK No. 18 Tahun 2025 POJK No. 18 of 2025	Transparansi dan Publikasi Laporan Bank Transparency and Publication of Bank Reports	Done	Penyampaian Laporan dengan due date yang ditetapkan oleh OJK Submission of Reports with the due date set by OJK
45.	SE PPAATK No.7 Tahun 2025 SE PPAATK No. 7 of 2025	Indikator Transaksi Keuangan Mencurigakan terkait Penyalahgunaan Dana Program Makan Bergizi Gratis Transparency and Publication of Bank Reports	Done	Sebagai informasi As additional information
46.	Permenko No. 13 Tahun 2025 Coordinating Ministerial Regulation No. 13 of 2025	Pedoman Pelaksanaan Program Kredit Perumahan Indicators of Suspicious Financial Transactions Related to Misuse of Free Nutritious Meal Program Funds	Done	Sebagai Informasi As additional information
47.	POJK No.19 Tahun 2025 OJK Regulation No. 19 of 2025	Kemudahan Akses Pembiayaan kepada Usaha Mikro, Kecil dan Menengah Ease of Access to Financing for Micro, Small, and Medium Enterprises	Done	Penyesuaian pada Standar Prosedur Kredit Mikro dan Standar Prosedur Kredit Penunsi Adjustments to Microcredit Standard Procedures and Pension Credit Standard Procedures
48.	SEOJK No. 20/ SEOJK.08/2025 OJK Regulation No. 20/ SEOJK.08/2025	Publikasi Penangan Pengaduan dan Laporan Layanan Pengaduan Publication of Complaints Handling and Complaint Service Reports	Done	Penyesuaian pada Standar Prosedur Pengelolaan Pengaduan Nasabah Adjustments to Customer Complaint Management Standard Procedures
49.	Peraturan Presiden No. 88 Tahun 2025 Presidential Regulation No. 88 of 2025	Perubahan Kedua atas Peraturan Presiden No. 6 Tahun 2012 tentang Komite Koordinasi Nasional Pencegahan dan Pemberantasan Tindak Pidana Pencucian Uang Second Amendment to Presidential Regulation No. 6/2012 on the National Committee for Prevention and Eradication of Money Laundering	Done	Sebagai informasi As additional information



No.	Regulasi Regulation	Kajian Review	Status Pemenuhan Satisfaction Statu	Keterangan Informasi/Penyesuaian yang Dilakukan Description of Information/Adjustments Made
Triwulan IV 2025 Quarter III Year 2025				
50.	PerMenNaker No.8 Tahun 2025 Minister of Manpower Regulation No. 8 of 2025	Pedoman Pemberian Bantuan Pemerintah Program Pemagangan Lulusan Perguruan Tinggi Guidelines for Providing Government Assistance for College Graduate Internship Programs	Done	Sebagai informasi As additional information
51.	KepMenNaker No. 345 Tahun 2025 Minister of Manpower Decree No. 345 of 2025	Penetapan Standar Kompetensi Kerja Nasional Indonesia Kategori Aktivitas Profesional, Ilmiah dan Teknis Golongan Pokok Aktivitas Pemograman, Konsultasi Komputer dan Kegiatan YBDI Bidang Information and Commution Technologies Project Management Determination of Indonesian National Work Competency Standards for Professional, Scientific and Technical Activity Categories Main Activity Groups Programming, Computer Consulting and YBDI Activities in the Information and Communication Technologies Project Management Field	Done	Sebagai informasi As additional information
52.	P. BPJS TK No. 1 Tahun 2025 BPJS TK Regulation No. 1 of 2025	Perubahan Atas Peraturan Badan Penyelenggara Jaminan Sosial Ketenagakerjaan Nomor 1 Tahun 2022 Tentang Pembayaran Manfaat Uang Tunai Dan Manfaat Pelatihan Kerja Program Jaminan Kehilangan Pekerjaan Amendments to the Regulation of the Employment Social Security Administering Agency Number 1 of 2022 Concerning Payment of Cash Benefits and Job Training Benefits for the Job Loss Guarantee Program	Done	Sebagai informasi As additional information
53.	POJK No. 22 Tahun 2025 OJK Regulation No. 22 of 2025	Pelaporan Bank Umum Melalui Sistem Pelaporan Otoritas Jasa Keuangan Commercial Bank Reporting Through the Financial Services Authority Reporting System	Done	Penyampaian laporan melalui APOLO sesuai yang ditetapkan oleh OJK Submission of reports via APOLO as stipulated by OJK
54.	PP No. 43 Tahun 2025 Government Regulation No. 43 of 2025	Pelaporan Keuangan Financial Reporting	Done	Penyesuaian pada SP Akuntansi untuk menambahkan kewajiban penyampaian Laporan Publikasi Keuangan kepada Pemerintah melalui PBPK. Penyampaian Laporan Keuangan melalui PBPK dilakukan secara bertahap, untuk Bank dilakukan dengan memperhatikan kebutuhan berdasarkan tahapan yang ditetapkan oleh Menteri setelah berkoordinasi dengan Kementerian, Lembaga, dan/ atau Otoritas terkait. Adjustments to the Accounting SP to add the requirement to submit Public Financial Reports to the Government through PBPK. Submission of Financial Reports through PBPK is carried out in stages, with banks taking into account the requirements based on the stages determined by the Minister after coordinating with relevant Ministries, Institutions, and/or Authorities.
55.	PADG No. 18 Tahun 2025 Regulation of the Regional Regulation No. 18 of 2025	Kriteria, Persyaratan, Dan Penggunaan Surat Berharga Dalam Operasi Moneter Criteria, Requirements, and Use of Securities in Monetary Operations	Done	Sebagai Informasi As additional information



No.	Regulasi Regulation	Kajian Review	Status Pemenuhan Satisfaction Statu	Keterangan Informasi/Penyesuaian yang Dilakukan Description of Information/Adjustments Made
56.	PADG No. 19 Tahun 2025 Regulation of the Regional Regulation No. 19 of 2025	Infrastruktur & Kepesertaan Operasi Moneter Monetary Operations Infrastructure & Participation	Done	Sebagai Informasi As additional information
57.	PADG No. 20 Tahun 2025 Regulation of the Regional Regulation No. 20 of 2025	Operasi Moneter Rupiah Rupiah Monetary Operations	Done	Penyesuaian pada Petunjuk Teknis Treasury Adjustments to Treasury Technical Instructions
58.	PADG No. 22 Tahun 2025 Regulation of the Regional Regulation No. 22 of 2025	Perubahan Atas Peraturan Anggota Dewan Gubernur Nomor 21 Tahun 2023 Tentang Peraturan Pelaksanaan Pinjaman Likuiditas Jangka Pendek Bagi Bank Umum Konvensional 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	Done	Sebagai Informasi As additional information
59.	PADG No. 23 Tahun 2025 Regulation of the Regional Regulation No. 23 of 2025	Rasio Intermediasi Makroprudensial Dan Penyangga Likuiditas Makroprudensial Bagi Bank Umum Konvensional, Bank Umum Syariah, Dan Unit Usaha Syariah Macroprudential Intermediation Ratio and Macroprudential Liquidity Buffer for Conventional Commercial Banks, Islamic Commercial Banks, and Islamic Business Units	Done	Penyesuaian pada ketentuan internal yaitu Standar Prosedur Asset & Liability Management tanggal 15 Desember 2025. Adjustments to internal provisions, namely the Asset & Liability Management Standard Procedures dated December 15, 2025.
60.	PADG No 24 Tahun 2025 Regulation of the Regional Regulation No. 24 of 2025	Penyelenggaraan Setelmen Dana Seketika melalui Sistem Bank Indonesia-Real Time Gross Settlement Implementation of Real-Time Fund Settlement through the Bank Indonesia System - Real Time Gross Settlement	Done	Penyesuaian pada ketentuan internal yaitu: 1. PT BI-RTGS 2. PT BCP Layanan Sistem Pembayaran 3. PT Treasury Operation Penyesuaian pada ketentuan internal yaitu: 1. PT BI-RTGS 2. PT BCP Layanan Sistem Pembayaran 3. PT Treasury Operation
61.	Permennaker No. 12 Tahun 2025 Minister of Manpower Regulation No. 12 of 2025	Perubahan Kedua Atas Peraturan Menteri Ketenagakerjaan Nomor 35 Tahun 2016 Tentang Tata Cara Pemberian, Persyaratan, Dan Jenis Manfaat Layanan Tambahan Dalam Program Jaminan Hari Tua Second Amendment to Minister of Manpower Regulation Number 35 of 2016 Concerning Procedures for Providing, Requirements, and Types of Additional Service Benefits in the Old Age Security Program	Done	Sebagai informasi As additional information
62.	POJK No. 24 Tahun 2025 Regulation of the Regional Regulation No. 24 of 2025	Pengelolaan Rekening pada Bank Umum Account Management at Commercial Banks	Done	Penyesuaian pada ketentuan internal dan pengembangan sistem Adjustments to internal provisions and system development
63.	SE/002/DI-DAM/DO/2025 SE/002/DI-DAM/DO/2025	Pedoman Perilaku dan Profesionalisme Direksi dan Dewan Komisaris Code of Conduct and Professionalism for Directors and Board of Commissioners	Done	Sebagai informasi As additional information
64.	PADG No. 26 Tahun 2025 Regulation of the Regional Regulation No. 26 of 2025	Derivatif Keuangan Dengan Aset Yang Mendasari Berupa Produk Pasar Uang Dan Pasar Valuta Asing Financial Derivatives with Underlying Assets in the Form of Money Market and Foreign Exchange Market Products	Done	Sebagai informasi As additional information



No.	Regulasi Regulation	Kajian Review	Status Pemenuhan Satisfaction Statu	Keterangan Informasi/Penyesuaian yang Dilakukan Description of Information/Adjustments Made
65.	SEOJK No.26/ SEOJK.03/2025 Tahun 2025 OJK Circular Letter No. 26/SEOJK.03/2025 of 2025	Proses Asesmen Kecukupan Likuiditas Secara Internal (internal Liquidity Adequacy Assessment Process) Bagi Bank Umum Internal Liquidity Adequacy Assessment Process for Commercial Banks	Done	Penyesuaian pada: a. PT Pemenuhan Rasio Kecukupan Likuiditas b. SP dan PT Internal Audit c. Melakukan uji coba laporan terkait ILAAP di tahun 2028 d. Menyusun dan menyampaikan laporan terkait ILAAP di tahun 2029 Adjustments to: a. Fulfillment of Liquidity Adequacy Ratio (LSR) b. Internal Audit and Internal Audit c. Conducting a pilot test of ILAAP reports in 2028 b. Preparing and submitting ILAAP reports in 2029
66.	PBI No. 9 Tahun 2025 BI Regulation No. 9 of 2025	Kebijakan Insentif Likuiditas Makroprudensial Macroprudential Liquidity Incentive Policy	Done	Penyesuaian pada Standar Prosedur Asset & Liability Management (SP ALM) atau menyusun petunjuk teknis baru turunan SP ALM Adjustments to the Asset & Liability Management Standard Procedure (SP ALM) or preparing new technical instructions derived from SP ALM
67.	SEOJK No. 27/ SOJK.03/2025 OJK Circular Letter No. 27/SOJK.03/2025	Lembaga Pemeringkat Dan Peringkat Yang Diakui Otoritas Jasa Keuangan Rating Agencies and Ratings Recognized by the Financial Services Authority	Done	Sebagai Informasi As additional information
68.	SEOJK No. 29/ SOJK.03/2025 OJK Circular Letter No. 29/SOJK.03/2025	Transparansi Dan Publikasi Laporan Bank Umum Konvensional Transparency and Publication of Conventional Commercial Bank Reports	Done	Bank melakukan: 1. Penyesuaian format laporan sesuai SEOJK ini 2. Penunjukan Pejabat Eksekutif yang bertanggung jawab atas Laporan Publikasi dan Informasi Kinerja Keuangan serta memiliki kompetensi Chartered Accountant 3. Pembaruan Pakta Integritas bagi Pejabat Eksekutif yang bertanggung jawab atas Laporan Publikasi dan Informasi Kinerja Keuangan 4. Penyesuaian pada SP Akuntansi tanggal 15 Agustus 2025 The Bank has implemented the following: 1. Adjusted the report format in accordance with this OJK Circular Letter (SEOJK). 2. Appointed an Executive Officer responsible for Published Reports and Financial Performance Information and qualified as a Chartered Accountant. 3. Updated the Integrity Pact for Executive Officers responsible for Published Reports and Financial Performance Information. 4. Adjusted the Accounting Standards dated August 15, 2025.
69.	SEOJK No. 31/ SEOJK.03/2025 OJK Circular Letter No. 31/SEOJK.03/2025	Pelaporan Bank Umum Konvensional Melalui Sistem Pelaporan Otoritas Jasa Keuangan Conventional Commercial Bank Reporting Through the Financial Services Authority Reporting System	Done	1. Penyesuaian ketentuan internal yang terdampak, yaitu : a) SP Sumber Daya Manusia; b) SP Corporate Secretary; c) SP APU PPT PPPSPM; d) SP Treasury; e) SP Asset & Liability Management; f) SP Credit Operation; g) SP Layanan Digital Banking; h) SP Internal Audit; i) SP Jaringan Kantor; j) SP Kepatuhan; k) SP Perhitungan Kecukupan Modal; l) SP RKAP RBB m) SP Penerapan Manajemen Risiko; n) SP RBBR o) SP Rencana Aksi Pemulihan;



No.	Regulasi Regulation	Kajian Review	Status Pemenuhan Satisfaction Statu	Keterangan Informasi/Penyesuaian yang Dilakukan Description of Information/Adjustments Made
				p) SP Teknologi Informasi; q) PT Akuntansi Laporan Keuangan; r) PT Pemenuhan Rasio Pendanaan Stabil Bersih (Net Stable Funding Ratio); s) PT Pemenuhan Rasio Kecukupan Likuiditas (Liquidity Coverage Ratio); t) PT Penyedia Jasa TI; 2. Melakukan pelaporan sesuai dengan due date dan format pelaporan terkini 1. Adjustments to the affected internal regulations, namely: a) Human Resources SP; b) Corporate Secretary SP; c) AML & CFT PPPSPM SP; d) Treasury SP; e) Asset & Liability Management SP; f) Credit Operations SP; g) Digital Banking Services SP; h) Internal Audit SP; i) Office Network SP; j) Compliance SP; k) Capital Adequacy Calculation SP; l) RKAP RBB SP m) Risk Management Implementation SP; n) RBBR SP o) Recovery Action Plan SP; p) Information Technology SP; q) Financial Report Accounting PT; r) Net Stable Funding Ratio PT; s) Liquidity Coverage Ratio PT; t) IT Service Provider PT; 2. Conduct reporting according to the due date and current reporting format.
70.	PADG No. 27 Tahun 2025 OJK Regulation No. 27 of 2025	Peraturan Pelaksanaan Kebijakan Insentif Likuiditas Makroprudensial Implementing Regulations for the Macroprudential Liquidity Incentive Policy	Done	Sebagai informasi pemenuhan insentif Bank For information on fulfilling Bank incentives
71.	PADK No. 37/ PADK.08/2025 OJK Regulation No. 37/ PADK.08/2025	Penyediaan Informasi dan Penyampaian Informasi untuk Pemasaran Produk dan Layanan Jasa Keuangan Provision and Dissemination of Information for Marketing Financial Products and Services	Done	Penyesuaian pada ketentuan internal yaitu : a. SP Pelindungan Konsumen dan Masyarakat b. SP Corporate Secretary c. PT Pengelolaan dan Penggunaan Social Media d. PT Tabungan e. PT Tabungan Simantap Reward (SMARD) f. PT Tabungan Smard Funtastik g. PT Tabungan SiMantap Berjangka h. PT Penyaluran Kredit Serbaguna Mantap Dana Pensiun Adjustments to internal provisions, as follows: a. SP Consumer and Community Protection b. SP Corporate Secretary c. PT Social Media Management and Use d. PT Savings e. PT Simantap Reward Savings (SMARD) f. PT Smard Funtastik Savings g. PT SiMantap Term Savings h. PT Mantap Multipurpose Credit Distribution for Pension Funds
72.	Permenkum No. 49 Tahun 2025 Minister of Law and Human Rights Regulation No. 49 of 2025	Syarat dan Tata Cara Pendirian, Perubahan dan Pembubaran Badan Hukum Perseroan Terbatas Requirements and Procedures for Establishing, Amending, and Dissolving a Limited Liability Company	Done	Sebagai informasi As additional information



No.	Regulasi Regulation	Kajian Review	Status Pemenuhan Satisfaction Statu	Keterangan Informasi/Penyesuaian yang Dilakukan Description of Information/Adjustments Made
73.	POJK 32 Tahun 2025 OJK Regulation No. 32 of 2025	Penyeleggaran Beli Sekarang Bayar Nanti (Buy Now Pay Later) Buy Now Pay Later (Buy Now Pay Later)	Done	Sebagai informasi As additional information
74.	PADG No. 30 Tahun 2025 OJK Regulation No. 30 of 2025	Perubahan Ketujuh Atas Peraturan Anggota Dewan Gubernur Nomor 21/25/ PADG/2019 Tentang Rasio Loan To Value Untuk Kredit Properti, Rasio Financing To Value Untuk Pembiayaan Properti, Dan Uang Muka Untuk Kredit Atau Pembiayaan Kendaraan Bermotor Seventh Amendment to Board of Governors Regulation Number 21/25/ PADG/2019 Concerning the Loan-to-Value Ratio for Property Loans, the Financing- to-Value Ratio for Property Financing, and Down Payments for Motor Vehicle Loans or Financing	Done	Penyesuaian pada ketentuan internal yaitu: 1. Penyusunan baru Manual Produk Kredit Pemilikan Rumah (KPR) - Divisi Consumer Business & Recovery 2. Manual Produk Kredit Kendaraan Bermotor (KKB) - Divisi Consumer Business & Recovery: a. Penambahan dasar penyusunan yaitu Peraturan Anggota Dewan Gubernur Nomor 21/25/PADG/2019 Tentang Rasio Loan To Value Untuk Kredit Properti, Rasio Financing To Value Untuk Pembiayaan Properti, dan Uang Muka Untuk Kredit atau Pembiayaan Kendaraan Bermotor. b. Penyesuaian fitur produk terkait uang muka atau Down Payment (DP) minimal untuk penyaluran Kredit Kendaraan Bermotor (KKB) dan Kendaraan Bermotor Berwawasan Lingkungan 3. Manual Produk Kredit Mikro – Divisi Consumer Business & Recovery Penambahan fitur produk terkait uang muka atau Down Payment (DP) minimal untuk fasilitas Kredit Mantap Sejahtera (KMS) Kendaraan. Kami menghimbau Saudara juga melakukan pengecekan kembali terhadap hasil penelaahan dan penelusuran kami yang berdampak pada beberapa ketentuan internal tersebut serta menyampaikan kepada Divisi Owner beberapa ketentuan internal yang terdampak untuk dapat dilakukan penyesuaian Adjustments to internal provisions, namely: 1. New Development of Home Ownership Credit (KPR) Product Manual - Consumer Business & Recovery Division 2. Motor Vehicle Credit (KKB) Product Manual - Consumer Business & Recovery Division: a. The addition of the basis for preparation is the Regulation of the Member of the Board of Governors Number 21/25/PADG/2019 concerning the Loan to Value Ratio for Property Credit, Financing to Value Ratio for Property Financing, and Down Payment for Motor Vehicle Credit or Financing. b. Adjustment of product features related to the minimum down payment (DP) for the distribution of Motor Vehicle Credit (KKB) and Environmentally Aware Motor Vehicles 3. Product Manual – Consumer Business & Recovery Division. Added product features related to the minimum down payment (DP) for the Kredit Mantap Sejahtera (KMS) Vehicle facility. We urge you to also review the results of our review and investigation, which impact several internal provisions, and to report any affected internal provisions to the Owner Division so that adjustments can be made.



No.	Regulasi Regulation	Kajian Review	Status Pemenuhan Satisfaction Statu	Keterangan Informasi/Penyesuaian yang Dilakukan Description of Information/Adjustments Made
75.	PADG No. 31 Tahun 2025 OJK Regulation No. 31 of 2025	Perubahan Keempat Atas Peraturan Anggota Dewan Gubernur Nomor 24/8/PADG/2022 Tentang Peraturan Pelaksanaan Pemenuhan Giro Wajib Minimum Dalam Rupiah Dan Valuta Asing Bagi Bank Umum Konvensional, Bank Umum Syariah, Dan Unit Usaha Syariah Fourth Amendment to the Regulation of the Members of the Board of Governors Number 24/8/PADG/2022 Concerning the Implementing Regulations for Fulfilling the Minimum Reserve Requirement in Rupiah and Foreign Currency for Conventional Commercial Banks, Sharia Commercial Banks, and Sharia Business Units.	Done	Penyesuaian pada Standar Prosedur Treasury Adjustments to Treasury Standard Procedures

Dampak Perubahan Peraturan Perundang-Undangan Terhadap Laporan Keuangan

Perubahan peraturan perundang-undangan yang telah dijabarkan di atas tidak memiliki dampak kuantitatif yang signifikan terhadap Laporan Keuangan Bank Mandiri Taspen.

Impacts of Changes in Laws and Regulations on Financial Statements

Changes to the laws and regulations that have been described above have no significant quantitative impact on the Financial Statements of Bank Mandiri Taspen.

Perubahan Kebijakan Akuntansi

Alasan Perubahan Kebijakan Akuntansi

Perubahan kebijakan akuntansi yang dilakukan untuk mematuhi PSAK yang berlaku dalam tahun berjalan. Bank Mandiri Taspen telah menerapkan sejumlah amandemen dan interpretasi PSAK yang relevan dengan operasinya.

Change in Accounting Policy

Reasons for Changes in Accounting Policies

Changes in accounting policies are made to comply with the Statement of Financial Accounting Standards (SFAS) applicable in the current year. Bank Mandiri Taspen has adopted a number of amendments and interpretations of SFAS that are relevant to its operations.

Informasi Perubahan Kebijakan Akuntansi dan Dampak Kuantitatif

Berikut adalah informasi penerapan dari standar, interpretasi baru/revisi standar yang berlaku efektif mulai 1 Januari 2025, tidak menimbulkan perubahan substantial terhadap kebijakan akuntansi Bank Mandiri Taspen dan pengaruh yang material atas jumlah yang dilaporkan atas tahun berjalan atau tahun sebelumnya.

Information on Changes in Accounting Policies and Quantitative Impact

The following are information on the implementation of the standard, new/revised interpretations of the standard which are effective starting January 1, 2025, did not result in a substantial change to Bank Mandiri Taspen's accounting policies and a material effect on the amounts reported for the current or prior year.

Tabel Perubahan Kebijakan Akuntansi Tahun 2025
Table of Changes in Accounting Policies in 2025

Perubahan Kebijakan Akuntansi Changes in Accounting Policies	Paparan Konsekuensi atau Penyesuaian Yang Dilakukan Exposure of Consequences and Adjustments Made	Dampak Secara Kuantitatif Perubahan Kebijakan Akuntansi Terhadap Laporan Keuangan Quantitative Impact of Changes in Accounting Policies on Financial Statements
Amandemen PSAK 221: "Pengaruh Perubahan Kurs Valuta Asing tentang Kekurangan Ketertukaran" Amendment to PSAK 221: "The Effect of Foreign Exchange Rate C hanges on Exchange Rate Shortages"	Bank Mantap belum berstatus sebagai Bank Devisa, sehingga tidak melakukan penyesuaian terhadap amandemen tersebut. Bank Mantap does not yet have the status of a Foreign Exchange Bank, so it does not make adjustments to the amendment.	Dampak atas penerapan standar baru dan penyesuaian atau amandemen tersebut di atas tidak material terhadap laporan keuangan. The impact of the implementation of the new standards and the adjustments or amendments mentioned above is not material to the financial statements.



Tingkat Kesehatan Bank

Tingkat kesehatan Bank mencerminkan hasil penilaian kondisi Bank yang dilakukan terhadap risiko dan kinerja Bank yang dapat dilihat dari peringkat akhir hasil penilaian berdasarkan pada Peraturan Otoritas Jasa Keuangan No. POJK Nomor 4/POJK.03/2016 tentang Penilaian Tingkat Kesehatan Bank Umum. Tingkat kesehatan bank diukur dengan menggunakan pendekatan risiko (risk based bank rating) yang mencakup 4 (empat) faktor yaitu Profil Risiko, Good Corporate Governance (GCG), Rentabilitas, Permodalan.

Tabel Peringkat Tingkat Kesehatan Bank berdasarkan Risiko
Table of Bank Soundness Level based on Risk

No	Faktor-faktor Penilaian Assessment Factors	2025 Individu	2024 Individu
1	Profil Risiko Risk Profile	2	1
2	Good Corporate Governance (GCG)	2	2
3	Rentabilitas Rentability	1	1
4	Permodalan Capital	1	1
Peringkat Tingkat Kesehatan Bank Berdasarkan Risiko Rating of Bank Soundness Level based on Risk		1	1

Peringkat komposit tingkat kesehatan Bank Mandiri Taspen posisi 31 Desember 2025 berada pada komposit 1 (satu). Analisis berdasarkan tabel di atas mencerminkan kondisi PT Bank Mandiri Taspen secara umum **SANGAT SEHAT**, sehingga dinilai mampu menghadapi pengaruh negatif yang signifikan dari perubahan kondisi bisnis dan faktor eksternal lainnya tercermin dari peringkat faktor-faktor penilaian, antara lain Profil Risiko, penerapan GCG, Rentabilitas, dan Permodalan yang secara umum baik. Apabila terdapat kelemahan, maka secara umum kelemahan tersebut kurang bersifat minor dan dapat segera diperbaiki.

Bank Soundness Level

The Bank's soundness level reflects the results of an assessment of the Bank's condition conducted on the risk and performance of the Bank which can be seen from the final rating of the assessment results based on Financial Services Authority Regulation No. POJK Number 4/POJK.03/2016 concerning Assessment of the Soundness Level of Commercial Banks. The soundness level of a bank is measured using a risk approach (risk based bank rating) which includes 4 (four) factors, namely Risk Profile, Good Corporate Governance (GCG), Earnings, Capital.

The composite rating of Bank Mandiri Taspen's soundness level as of December 31, 2025 was at composite 1 (CR-1). The analysis based on the table above reflects the condition of PT Bank Mandiri Taspen was generally **EXTREMELY SOUND**, so it was considered capable of facing significant negative influence coming from changes in business condition and other external factors as reflected in the ratings of assessment factors, among other risk profile, implementation of GCG, profitability (earnings), and capital, which in general were extremely good. If there was a weakness, in general, the weakness was not significant.

Informasi Kelangsungan Usaha

Hal yang Berpotensi Berpengaruh Signifikan Terhadap Kelangsungan Usaha

Berdasarkan hasil penilaian manajemen atas kemampuan Bank Mandiri Taspen untuk melanjutkan kelangsungan usaha di masa yang akan datang, diketahui bahwa Bank tidak memiliki hal-hal yang berpotensi berpengaruh signifikan terhadap kelangsungan usaha Bank Mandiri Taspen.

Tekanan pada dana murah adalah tantangan yang tidak bisa diselesaikan hanya dengan menaikkan bunga. Bank Mandiri Taspen perlu bertransformasi menjadi mitra keuangan digital

Business Continuity Information

Things that Potentially Giving Significant Effect on Business Continuity

Based on management's assessment of Bank Mandiri Taspen's ability to continue as a going concern in the foreseeable future, the Bank had no conditions that could potentially have a significant impact on its business continuity.

Pressure on low-cost funds (CASA) remained a challenge that could not be addressed solely through interest rate adjustments. Bank Mandiri Taspen needed to transform into a relevant digital



yang relevan bagi nasabah pensiunan, agar casa tetap tumbuh tanpa mengorbankan profitabilitas. Sehubungan dengan itu, Bank Mandiri Taspen mengembangkan beragam inovasi fitur dan fasilitas pada infrastruktur layanan perbankan digital yaitu antara lain peningkatan jumlah Smart Branch di jaringan kantor Bank Mandiri Taspen untuk percepatan layanan transaksi perbankan dan menghimpun dana murah.

Dalam rangka meningkatkan customer base funding khususnya segmen retail, Bank Mandiri Taspen terus mengoptimalkan utilisasi e-channel yang sudah ada, di antaranya melalui fitur mobile banking yang juga terus disempurnakan dengan penambahan fitur-fitur baru di antaranya konsultasi kesehatan kerjasama dengan KlikDokter, registrasi dan aktivasi online, biometric login, standby loan, online onboarding, top up E-Money, block Kartu Debit, penambahan biller payment purchase, forgot password, pembayaran merchant Indomaret, Biller Omni Channel, fitur tarik tunai tanpa kartu melalui ATM Jalin (LINK), fitur setor tunai (cash in) merchant Indomaret, fitur QRIS customer presented mode, dan penambahan biller pada mobile banking. Dengan penambahan fitur ini, Bank terus mengoptimalkan akuisisi user mobile banking dengan total user per Desember 2025 sebesar 446.986 user.

Assessment Manajemen atas Hal yang Berpotensi Berpengaruh Signifikan Terhadap Kelangsungan Usaha

Manajemen secara rutin melakukan evaluasi dan assessment terkait dengan kemampuan dan pencapaian target kinerja dari seluruh unit sesuai dengan rencana bisnis bank yang telah disusun. Evaluasi dilakukan secara berkala untuk setiap level meliputi produktivitas, profitabilitas serta indikator-indikator utama yang tertuang dalam Key Performance Indicator (KPI) unit kerja. Berdasarkan hasil penilaian dan evaluasi yang rutin dilakukan secara berkala, Manajemen Bank berkeyakinan bahwa Bank memiliki sumber daya untuk melakukan kegiatan usaha dimasa mendatang. Bank tidak memiliki ketidakpastian material yang dapat menimbulkan keraguan yang signifikan terhadap kemampuan Bank Mandiri Taspen untuk mempertahankan kelangsungan usaha.

Asumsi yang Digunakan dalam Melakukan Assessment

Dalam melaksanakan penilaian atas kemampuan Bank Mandiri Taspen untuk melanjutkan kelangsungan usaha di masa yang akan datang, digunakan beberapa asumsi dan pertimbangan. Asumsi dan pertimbangan tersebut, antara lain kinerja keuangan, tingkat kecukupan modal, likuiditas, solvabilitas, profitabilitas, dan efisiensi Bank Mandiri Taspen, permasalahan internal dan perkara hukum yang dihadapi Bank Mandiri Taspen, serta kondisi ekonomi mikro dan makro pada saat ini dan masa yang akan datang.

financial partner for pension customers, in order to sustain CASA growth without compromising profitability. In this regard, the Bank had developed various innovations in features and facilities within its digital banking service infrastructure, including the expansion of Smart Branches across its network to accelerate banking transactions and support the mobilization of low-cost funds.

To enhance its customer funding base, particularly in the retail segment, Bank Mandiri Taspen had continued to optimize the utilization of existing e-channels, including through its mobile banking platform, which had been continuously enhanced with new features. These included health consultation services in collaboration with KlikDokter, online registration and activation, biometric login, standby loan facilities, online onboarding, e-money top-up, debit card blocking, additional bill payment and purchase services, password recovery features, merchant payments at Indomaret, Omni Channel biller services, cardless cash withdrawal through ATM Jalin (LINK), cash-in services via Indomaret merchants, QRIS customer-presented mode, and the addition of billers in mobile banking. With these feature enhancements, the Bank had continued to optimize mobile banking user acquisition, reaching a total of 446,986 users as of December 2025.

Management Assessment of Matters that Have the Potentially Significant Effect on Business Continuity

Management routinely conducts evaluations and assessments related to the ability and achievement of performance targets of all units in accordance with the bank's business plan that has been prepared. Evaluation is carried out periodically for each level covering productivity, profitability and the main indicators contained in the work unit's Key Performance Indicator (KPI). Based on the results of regular assessments and evaluations, the Bank's Management believes that the Bank has the resources to carry out business activities in the future. The Bank does not have material uncertainties that could raise significant doubts about the ability of Bank Mandiri Taspen to maintain business continuity.

Assumptions Used in Conducting the Assessment

In carrying out the assessment of the ability of Bank Mandiri Taspen to continue business continuity in the future, several assumptions and considerations are used. These assumptions and considerations include financial performance, level of capital adequacy, liquidity, solvency, profitability and efficiency of Bank Mandiri Taspen, internal problems and lawsuits faced by Bank Mandiri Taspen, as well as current and future micro and macroeconomic conditions come.



Kerangka Governansi, Pengelolaan dan Pengendalian Aspek Perpajakan

Bank Mandiri Taspen telah membangun kebijakan dan strategi pajak yang disetujui dan ditinjau oleh Direktur Keuangan dalam pelaporan SPT Tahunan PPh Badan. Strategi pajak ini ditinjau setiap tahun oleh Direktur Keuangan. Pendekatan Bank Mandiri Taspen terhadap pajak didasari oleh kepatuhan pada seluruh peraturan perpajakan yang berlaku. Pembayaran pajak sejalan dengan komitmen Bank Mandiri Taspen dalam mendukung optimalisasi penerimaan negara serta keberlanjutan pembangunan nasional.

Dalam pelaksanaan tata kelola dan pengontrolan pajak, Bank Mandiri Taspen telah menetapkan proses yang komprehensif dan terstruktur, seperti:

1. Badan tata kelola (eksekutif) yang bertanggung jawab untuk menerapkan strategi pajak adalah Direktur Keuangan.
2. Pendekatan terhadap pajak ditanamkan dalam perusahaan melalui tersedianya Standar Prosedur Perpajakan, mengembangkan sistem aplikasi yang embedded dengan proses perpajakan, dan peningkatan kesadaran perpajakan melalui sarana training dan sosialisasi.
3. Mengidentifikasi, mengelola, dan memonitor risiko pajak melalui monitoring dan rekonsiliasi berkesinambungan yang dilakukan oleh Divisi SPM & Accounting dan unit kerja terkait serta monitoring dan review berkala oleh Senior Operational Risk (SOR), audit internal, dan audit eksternal (Kantor Akuntan Publik).
4. Evaluasi kepatuhan pada tata kelola pajak dan pengontrolannya dilakukan dengan cara melakukan monitoring secara kontinyu oleh Divisi SPM & Accounting dan unit kerja terkait serta monitoring dan evaluasi berkala oleh SOR dan audit internal. Bank Mandiri Taspen tidak menggunakan asurer dalam pengontrolan pajak.

Pemangku kepentingan yang terpenting dalam hal perpajakan adalah pemerintah melalui kantor pajak. Untuk itu, Bank Mandiri Taspen senantiasa membina hubungan baik dengan otoritas perpajakan, namun tanpa terlibat dalam advokasi kebijakan publik terkait perpajakan, maupun upaya-upaya lain untuk mempengaruhi otoritas perpajakan. Langkah ini didukung dengan penerapan kebijakan internal, strategi, dan praktik perpajakan, serta memperhatikan umpan balik dari para pemangku kepentingan eksternal.

Bank Mandiri Taspen hanya beroperasi di Indonesia, untuk itu laporan perpajakan hanya dilakukan untuk Indonesia. Informasi lebih lanjut mengenai Profil Bank Mandiri Taspen telah disajikan secara komprehensif pada Bab Profil Perusahaan, sementara informasi keuangan, termasuk perpajakan telah diuraikan pada Bab Analisis dan Pembahasan Manajemen dalam Laporan Tahunan ini dan Laporan Keuangan.

Governance Framework, Management and Control Aspect of Taxation

Bank Mandiri Taspen has established tax policies and strategies that are reviewed and approved by the Finance Director in relation to the filing of the Annual Corporate Income Tax Return (SPT Tahunan PPh Badan). These tax strategies are reviewed annually by the Finance Director. Bank Mandiri Taspen's approach to taxation is founded on compliance with all applicable tax laws and regulations. The payment of taxes reflects Bank Mandiri Taspen's commitment to supporting the optimization of state revenue and the sustainability of national development.

In implementing tax governance and control, Bank Mandiri Taspen has established a comprehensive and structured process, such as:

1. The governance body (executive) responsible for implementing the tax strategy is the Finance Director.
2. An approach to tax is instilled in the company through the availability of Standard Tax Procedures, developing an application system that is embedded in the tax process, and increasing tax awareness through training and socialization facilities.
3. Identify, manage and monitor tax risks through continuous monitoring and reconciliation carried out by the SPM & Accounting Division and related work units as well as regular monitoring and reviews by Senior Operational Risk (SOR), internal audit and external audit (Public Accounting Firm).
4. Evaluation of compliance with tax governance and control is carried out by carrying out continuous monitoring by the SPM & Accounting Division and related work units as well as periodic monitoring and evaluation by SOR and internal audit. Bank Mandiri Taspen does not use insurers in tax control.

The most important stakeholder in tax matters is the government through the tax office. For this reason, Bank Mandiri Taspen always maintains good relations with the tax authorities, but without being involved in public policy advocacy related to taxation, or other efforts to influence the tax authorities. This approach is supported through the implementation of internal tax policies, strategies, and practices, while also taking into consideration feedback from external stakeholders.

Bank Mandiri Taspen operates exclusively in Indonesia, therefore, its tax reporting is conducted solely within Indonesia. Further information regarding Bank Mandiri Taspen's corporate profile is presented comprehensively in the Company Profile chapter, while financial information, including taxation matters, is disclosed in the Management Discussion and Analysis chapter of this Annual Report and in the Financial Statements.



Bank Mandiri Taspen dalam kegiatan operasionalnya telah menjalankan tata kelola perusahaan yang baik (Good Corporate Governance) yang dilakukan secara transparan dan akuntabel khususnya dalam mengelola hak dan kewajiban perpajakannya. Bank Mandiri Taspen telah menjalankan hak dan kewajiban perpajakannya dilakukan sesuai dengan peraturan yang berlaku. Pada periode 2025, tidak terdapat ketidakpatuhan Bank Mandiri Taspen dalam kewajiban membayar pajak. Total pembayaran pajak periode 2024-2025 diuraikan sebagai berikut.

Bank Mandiri Taspen in its operational activities has implemented good corporate governance which is carried out transparently and accountably, especially in managing its tax rights and obligations. Bank Mandiri Taspen has carried out its tax rights and obligations in accordance with applicable regulations. During the 2025 period, there had been no instances of non-compliance by Bank Mandiri Taspen in fulfilling its tax payment obligations. The total tax payments for the 2024-2025 period were detailed as follows.

Tabel Pembayaran Pajak
Table of Tax Payment

(dalam jutaan Rupiah / in IDR million)

Uraian Pajak	2025	2024	Tax Description
PPh Pasal 25	382,220	367,317	PPh Article 25
PPh Pasal 29	3,628	4,056	PPh Article 29
PPh Pasal 21	85,968	82,979	PPh Article 21
PPh Pasal 23	10,364	10,617	PPh Article 23
PPh Pasal 26	75	73	PPh Article 26
PPh Pasal 4 ayat (2)	390,153	372,058	PPh Article 4 paragraph (2)
PPN	10,011	9,402	PPN
Pajak Daerah	3,413	3,029	Local Tax
Total	885,832	849,531	Total

Larangan, Batasan, dan/atau Hambatan Signifikan Untuk Melakukan Transfer Dana Antara Bank dan Entitas Lain Dalam Satu Kelompok Usaha

Dalam menjalankan kegiatan usahanya, Bank Mandiri Taspen telah menetapkan kebijakan yang mencakup batasan dalam melakukan kegiatan transfer dana yang diuraikan sebagai berikut.

1. Bank Mandiri Taspen tidak memiliki batasan yang pada prosedur operasional terkait transfer dana nasabah baik transfer masuk maupun keluar antar bank dan entitas lain dalam satu kelompok usaha sebagaimana diatur dalam Petunjuk Teknis Aktivitas Penempatan Dana PT Bank Mandiri Taspen.
2. Bank Mandiri Taspen mengacu pada BMPK dan Placement Limit yang dibuat oleh Risk Management terkait dengan transfer dana untuk penempatan Antar Bank dari Bank Mandiri Taspen ke Bank Lain dan Entitas dalam satu kelompok usaha.
3. Bank Mandiri Taspen mengacu pada peraturan OJK dan kebijakan manajemen dana terkait dengan transfer dana Investasi pada Surat-Surat Berharga yang dijual oleh entitas lain dalam satu kelompok usaha.

Prohibitions, Limitations and/ or Significant Obstacles to the Provision of Funds Between Banks and Other Entities in a Business Groups

In carrying out its business activities, Bank Mandiri Taspen has established a policy that includes limitations in carrying out fund transfer activities which are described as follows.

1. Bank Mandiri Taspen does not have any restrictions on operational procedures related to transfers of customer funds, both incoming and outgoing transfers between banks and other entities within the same business group as stipulated in the PT Bank Mandiri Taspen Fund Placement Activity Technical Guidelines.
2. Bank Mandiri Taspen refers to the BMPK and Placement Limits made by Risk Management related to transfers of funds for Interbank placements from Bank Mandiri Taspen to Other Banks and Entities within one business group.
3. Management policies related to the transfer of Investment funds in Securities sold by other entities in the same business group.



Dalam menjalankan kegiatan usahanya, Bank Mandiri Taspen telah menetapkan kebijakan yang mencakup batasan dalam pemberian dana kepada pihak terkait sesuai Peraturan Otoritas Jasa Keuangan Republik Indonesia Nomor 32/POJK.03/2018 tentang Batas Maksimum Pemberian Kredit (BMPK) dan Penyediaan Dana Besar Bagi Bank Umum dan POJK Nomor 38 /POJK.03/2019 Tentang Perubahan atas POJK Nomor 32/ POJK.03/2018 Tentang BMPK dan Penyediaan Dana Besar Bagi Bank Umum. Pihak terkait adalah perorangan atau perusahaan yang mempunyai hubungan pengendalian dengan Bank, baik secara langsung maupun tidak langsung, melalui hubungan kepemilikan, kepengurusan, dan/atau keuangan.

In carrying out its business activities, Bank Mandiri Taspen has established a policy that includes limits on providing funds to related parties in accordance with the Republic of Indonesia's Financial Services Authority Regulation Number 32/POJK.03/2018 concerning Legal Lending Limits (LLL) and Provision of Large Funds for Commercial Banks and POJK No. 38 /POJK.03/2019 concerning Amendments to POJK No. 32/ POJK.03/2018 Concerning LLL and Provision of Large Funds for Commercial Banks. Related parties are individuals or companies that have a controlling relationship with the Bank, either directly or indirectly, through ownership, management and/or financial relationships.

Tabel Penyediaan Dana Kepada Pihak Terkait dan Debitur Besar
Table of Provision of Funds to Related Parties and Large Debtors

No	Penyedia Dana Fund Provider	Jumlah 2025 Amount in 2025		Jumlah 2024 Amount in 2024	
		Number of Account (NoA)	Nominal (dalam jutaan Rupiah) (in IDR millions)	Number of Account (NoA)	Nominal (dalam jutaan Rupiah) (in IDR millions)
1	Kepada Pihak Terkait To Related Parties	36	87,975	43	62,309
2	Kepada 20 Debitur Inti To 20 Core Debtors	27	64,710	26	110,244
	a. Individu a. Individual	27	64,710	26	110,244
	b. Grup a. Group	0	0	0	0
	Total Debitur Inti Total Core Debtors	63	152,685	69	172,553

Tabel Total Penyediaan Dana Bank Kepada Pihak Terkait
Table of Total Provision of Bank Funds to Related Parties

(dalam jutaan Rupiah / in IDR million)

Uraian	Nominal 2025	Nominal 2024	Description
Modal Pada Tanggal Laporan	9,526,269	7,801,629	Capital at Report Date
BMPK (10% dari Modal) Pada Tanggal Laporan	952,627	780,163	LLL (10% of Modal) on the Report Date
Outstanding Pihak Terkait	87,975	62,309	Related Party Outstanding
Kelonggaran BMPK	0	0	LLL allowance
Pelampauan BMPK	0	0	LLL Exceedance



Transaksi Spot dan Transaksi Derivatif

Ikhtisar transaksi spot dan transaksi derivatif pada tanggal 31 Desember 2024-2025 adalah sebagai berikut:

Spot Transactions and Derivative Transactions

A summary of spot transactions and derivative transactions as of December 31, 2024-2025 is as follows:

Tabel Ikhtisar Transaksi Spot dan Transaksi Derivatif
Table of Spot and Derivative Transactions Overview

Transaksi Transactions	Nilai Wajar 2025 Fair Value 2025			Nilai Wajar 2024 Fair Value 2024		
	Nilai kontrak (absolut setara Rupiah) Contract Value (absolute Rupiah equivalent)	Tagihan Derivatif Derivative Receivables	Liabilitas Derivatif Derivative Liabilities	Nilai kontrak (absolut setara Rupiah) Contract Value (absolute Rupiah equivalent)	Tagihan Derivatif Derivative Receivables	Liabilitas Derivatif Derivative Liabilities
Pihak berelasi Related Party						
Terkait nilai tukar Related Exchange Rate						
1. Kontrak berjangka - beli 1. Futures contract – buy						
Dolar Amerika Serikat United States Dollar	Nihil	Nihil	Nihil	Nihil	Nihil	Nihil
2. Kontrak berjangka - jual 2. Forward contract – sell						
Dolar Amerika Serikat United States Dollar	Nihil	Nihil	Nihil	Nihil	Nihil	Nihil
3. Swap - beli 3. Swap - buy						
Dolar Amerika Serikat United States Dollar	Nihil	Nihil	Nihil	Nihil	Nihil	Nihil
4. Swap - jual 4. Swap - sell						
Dolar Amerika Serikat United States Dollar	Nihil	Nihil	Nihil	Nihil	Nihil	Nihil
5. Option - beli 5. Option - buy						
Dolar Amerika Serikat United States Dollar	Nihil	Nihil	Nihil	Nihil	Nihil	Nihil
Lain-lain Others	Nihil	Nihil	Nihil	Nihil	Nihil	Nihil
Terkait suku bunga Related Interest Rate						
1. Swap - suku bunga 1. Swap – interest rate						
Dolar Amerika Serikat United States Dollar	Nihil	Nihil	Nihil	Nihil	Nihil	Nihil
Total pihak berelasi Total of Related Party	Nihil	Nihil	Nihil	Nihil	Nihil	Nihil
Pihak ketiga Third party						
Terkait nilai tukar Related Exchange Rate						
1. Kontrak berjangka - beli 1. Forward contract - buy						



Transaksi Transactions	Nilai Wajar 2025 Fair Value 2025			Nilai Wajar 2024 Fair Value 2024		
	Nilai kontrak (absolut setara Rupiah) Contract Value (absolute Rupiah equivalent)	Tagihan Derivatif Derivative Receivables	Liabilitas Derivatif Derivative Liabilities	Nilai kontrak (absolut setara Rupiah) Contract Value (absolute Rupiah equivalent)	Tagihan Derivatif Derivative Receivables	Liabilitas Derivatif Derivative Liabilities
Dolar Amerika Serikat United States Dollar	Nihil	Nihil	Nihil	Nihil	Nihil	Nihil
Lain-lain Others	Nihil	Nihil	Nihil	Nihil	Nihil	Nihil
2. Kontrak berjangka - jual 2. Forward contract - sell						
Dolar Amerika Serikat United States Dollar	Nihil	Nihil	Nihil	Nihil	Nihil	Nihil
Lain-lain Others	Nihil	Nihil	Nihil	Nihil	Nihil	Nihil
3. Swap - beli 3. Swap - buy						
Dolar Amerika Serikat United States Dollar	Nihil	Nihil	Nihil	Nihil	Nihil	Nihil
Lain-lain Others	Nihil	Nihil	Nihil	Nihil	Nihil	Nihil
4. Swap - jual 4. Swap - sell						
Dolar Amerika Serikat United States Dollar	Nihil	Nihil	Nihil	Nihil	Nihil	Nihil
Lain-lain Others	Nihil	Nihil	Nihil	Nihil	Nihil	Nihil
5. Option - beli 5. Option - buy						
Dolar Amerika Serikat United States Dollar	Nihil	Nihil	Nihil	Nihil	Nihil	Nihil
Lain-lain Others	Nihil	Nihil	Nihil	Nihil	Nihil	Nihil
6. Option - jual 6. Option - sell						
Dolar Amerika Serikat United States Dollar	Nihil	Nihil	Nihil	Nihil	Nihil	Nihil
Lain-lain Others	Nihil	Nihil	Nihil	Nihil	Nihil	Nihil
Terkait suku bunga Related interested rate						
1. Swap - suku bunga 1. Swap - interest rate						
Dolar Amerika Serikat United States Dollar	Nihil	Nihil	Nihil	Nihil	Nihil	Nihil
Lain-lain Others	Nihil	Nihil	Nihil	Nihil	Nihil	Nihil
Total pihak berelasi Total of Related Party	Nihil	Nihil	Nihil	Nihil	Nihil	Nihil
Total	Nihil	Nihil	Nihil	Nihil	Nihil	Nihil

Informasi Eksposur Risiko dan Permodalan





Risk Exposure and Capital Information





Ukuran Utama (Key Metrics/KM1)

Key Metrics (KM1)

Tabel Ukuran Utama (Key Metetics/KM1)
Table of Main Metrics (Key Metrics/KM1)

No.	Deskripsi Description	31 Desember 2025 December 31, 2025	30 September 2025 September 30, 2025	30 Juni 2025 June 30, 2025	31 Maret 2025 March 31, 2025	31 Desember 2024 December 31, 2024
		a	b	c	d	e
		T	T-1	T-2	T-3	T-4
Modal yang Tersedia (nilai) Available Capital (Amount)						
1	Modal Inti Utama (CET1) Main Core Capital (CET1)	9,163,760	8,663,033	8,356,131	7,896,932	7,469,576
2	Modal Inti (Tier 1) Core Capital (Tier 1)	9,163,760	8,663,033	8,356,131	7,896,932	7,469,576
3	Total Modal Total Capital	9,526,269	9,016,586	8,699,973	8,239,342	7,802,545
Aset Tertimbang Menurut Risiko (Nilai) Risk-Weighted Assets (Amount)						
4	Total Aset Tertimbang Menurut Risiko (ATMR) Total Risk-Weighted Assets (RWA)	31,268,107	30,554,027	29,712,736	29,536,752	28,449,060
Rasio Modal berbasis Risiko dalam bentuk persentase dari ATMR Risk-Based Capital Ratios as a percentage of RWA						
5	Rasio CET1 (%) CET1 Ratio (%)	29.31%	28.35%	28.12%	26.74%	26.26%
6	Rasio Tier 1 (%) Tier 1 Ratio (%)	29.31%	28.35%	28.12%	26.74%	26.26%
7	Rasio Total Modal (%) Total Capital Ratio (%)	30.47%	29.51%	29.28%	27.90%	27.43%
Tambahan CET1 yang berfungsi sebagai buffer dalam bentuk persentase dari ATMR Additional CET1 serving as a buffer as a percentage of RWA						
8	Capital conservation buffer (2.5% dari ATMR) (%) Capital Conservation Buffer (2.5% of RWA) (%)	2.50%	2.50%	2.50%	2.50%	2.50%
9	Countercyclical Buffer (0 - 2.5% dari ATMR) (%) Countercyclical Buffer (0 – 2.5% of RWA) (%)	-	-	-	-	-
10	Capital Surcharge untuk Bank Sistemik (1% - 2.5%) (%) Capital Surcharge for Systemic Banks (1% – 2.5%) (%)	-	-	-	-	-
11	Total CET1 sebagai buffer (Baris 8 + Baris 9 + Baris 10) Total CET1 as Buffer (Line 8 + Line 9 + Line 10)	2.50%	2.50%	2.50%	2.50%	2.50%
12	Komponen CET1 untuk buffer CET1 Components for Buffer	22.47	21.51	21.28	19.90	19.43
Rasio pengungkit sesuai Basel III Leverage Ratio in accordance with Basel III						
13	Total Eksposur Total Exposure	72,773,484	66,100,251	66,854,021	65,902,167	64,129,987
14	Nilai Rasio Pengungkit, termasuk dampak dari penyesuaian terhadap pengecualian sementara atas penempatan giro pada Bank Indonesia dalam rangka memenuhi ketentuan GWM (jika ada) Leverage Ratio Value, including the impact of adjustments for the temporary exemption on current account placements with Bank Indonesia for the purpose of fulfilling the Statutory Reserve Requirement (GWM), if any	12.59%	12.46%	12.64%	11.81%	11.33%
14b	Nilai Rasio Pengungkit, tidak termasuk dampak dari penyesuaian terhadap pengecualian sementara atas penempatan giro pada Bank Indonesia dalam rangka memenuhi ketentuan GWM (jika ada) Leverage Ratio Value, excluding the impact of adjustments for the temporary exemption on current account placements with Bank Indonesia for the purpose of fulfilling the Statutory Reserve Requirement (GWM), if any	12.59%	12.46%	12.64%	11.81%	11.33%



No.	Deskripsi Description	31 Desember 2025 December 31, 2025	30 September 2025 September 30, 2025	30 Juni 2025 June 30, 2025	31 Maret 2025 March 31, 2025	31 Desember 2024 December 31, 2024
		a	b	c	d	e
		T	T-1	T-2	T-3	T-4
14c	Nilai Rasio Pengungkit, termasuk dampak dari penyesuaian terhadap pengecualian sementara atas penempatan giro pada Bank Indonesia dalam rangka memenuhi ketentuan GWM (jika ada), yang telah memasukkan nilai rata-rata dari nilai tercatat aset Securities Financing Transaction (SFT) secara gross Leverage Ratio Value, including the impact of adjustments for the temporary exemption on current account placements with Bank Indonesia for the purpose of fulfilling the Statutory Reserve Requirement (GWM), if any, incorporating the average value of gross carrying amounts of Securities Financing Transaction (SFT) assets	12.77%	12.95%	13.18%	12.33%	11.60%
14d	Nilai Rasio Pengungkit, tidak termasuk dampak dari penyesuaian terhadap pengecualian sementara atas penempatan giro pada Bank Indonesia dalam rangka memenuhi ketentuan GWM (jika ada), yang telah memasukkan nilai rata-rata dari nilai tercatat aset SFT secara gross Leverage Ratio Value, excluding the impact of adjustments for the temporary exemption on current account placements with Bank Indonesia for the purpose of fulfilling the Statutory Reserve Requirement (GWM), if any, incorporating the average value of gross carrying amounts of SFT assets	12.77%	12.95%	13.18%	12.33%	11.60%
Rasio Kecukupan Likuiditas (LCR) Liquidity Coverage Ratio (LCR)						
15	Total Aset Likuid Berkualitas Tinggi (HQLA) Total High-Quality Liquid Assets (HQLA)	18,770,749	18,534,301	17,024,286	16,551,329	16,444,401
16	Total Arus Kas Keluar Bersih (net cash outflow) Total Net Cash Outflows	8,229,133	8,663,116	8,456,942	7,876,951	7,740,891
17	LCR (%)	228.10%	213.94%	201.31%	210.12%	212.44%
Rasio Pendanaan Stabil Bersih (NSFR) Net Stable Funding Ratio (NSFR)						
18	Total Pendanaan Stabil yang Tersedia (ASF) Total Available Stable Funding (ASF)	47,688,102	47,232,841	44,651,071	44,474,707	42,236,533
19	Total Pendanaan Stabil yang Diperlukan (RSF) Total Required Stable Funding (RSF)	44,041,185	42,703,916	41,510,433	41,008,180	40,113,301
20	NSFR (%)	108.28%	110.61%	107.57%	108.45%	105.29%

Analisis Kualitatif Qualitative Analysis

Secara umum rasio pengungkit (Leverage Ratio) untuk posisi 31 Desember 2025 masih berada di atas batas minimal regulator yaitu sebesar 12.59%. Sedangkan dilihat dari sisi Total modal Bank Mandiri Taspen sampai dengan Triwulan IV tahun 2025 tercatat sebesar Rp9.526 miliar, atau meningkat 5.65% dari Triwulan III yang disebabkan adanya pertumbuhan faktor penambah modal.

Sehubungan dengan penetapan status Bank Mandiri Taspen menjadi KBMI 2 pada Bulan April 2024, maka mulai periode Triwulan II 2024 Bank melakukan pembentukan Capital Conservation Buffer sebesar 2.5% dan melakukan perhitungan terhadap Rasio Kecukupan Likuiditas (LCR) dan Rasio Pendanaan Stabil Bersih (NSFR).

In general, the Leverage Ratio as of December 31, 2025 remained above the minimum regulatory threshold at 12.59%. Meanwhile, from the perspective of Total Capital, Bank Mandiri Taspen recorded IDR9,526 billion as of Q4 2025, representing an increase of 5.65% compared to Q3, primarily driven by growth in capital-augmenting factors.

In relation to the designation of Bank Mandiri Taspen as a KBMI 2 bank in April 2024, starting from Q2 2024 the Bank has established a Capital Conservation Buffer of 2.5% and has commenced the calculation of the Liquidity Coverage Ratio (LCR) and Net Stable Funding Ratio (NSFR).

*T adalah periode triwulanan, T-1 adalah periode 1 triwulan sebelumnya
*T denotes a quarterly period, and T-1 denotes the previous quarter period.



Perbedaan Antara Cakupan Konsolidasi dan *Mapping* Pada Laporan Keuangan Sesuai Standar Akuntansi Keuangan dengan Kategori Risiko Sesuai dengan Ketentuan Otoritas Jasa Keuangan Kategori Risiko (LI1)

Differences Between the Scope of Consolidation and the Mapping in Financial Statements in Accordance with Financial Accounting Standards and Risk Categories in Accordance with the Financial Services Authority Regulations (LI1)

Tabel Perbedaan antara Cakupan Konsolidasi dan Mapping pada Laporan sesuai Standar Akuntansi Keuangan dengan Kategori Risiko Sesuai dengan Ketentuan Otoritas Jasa Keuangan Kategori Risiko (LI1)

Table of Differences between the Scope of Consolidation and the Mapping in Financial Statements in accordance with Financial Accounting Standards and Risk Categories in accordance with Financial Services Authority Regulations (LI1)

	a	b	
	Nilai tercatat sebagaimana tercantum dalam publikasi laporan keuangan Carrying amount as presented in the published financial statements	Nilai tercatat berdasarkan prinsip kehati-hatian Carrying amount based on prudential principles	
Aset Assets			
Kas Cash	152,993	152,993	
Penempatan pada Bank Indonesia Placements with Bank Indonesia	7,644,996	7,644,996	
Penempatan pada bank lain Placements with Other Banks	74,756	74,756	
Tagihan spot dan derivatif Spot and Derivative Receivables	-	-	
Surat berharga Yang Dimiliki Securities Held	13,019,332	13,019,332	
Surat berharga yang dijual dengan janji dibeli kembali (repo) Securities Sold under Repurchase Agreements (Repo)	-	-	
Tagihan atas surat berharga yang dibeli dengan janji dijual kembali (reverse repo) Receivables from Securities Purchased under Resale Agreements (Reverse Repo)	1,014,855	1,014,855	
Tagihan akseptasi Acceptance Receivables	-	-	
Kredit Yang Diberikan Loans	50,530,716	50,530,716	
Piutang pembiayaan konsumen Consumer Financing Receivables	-	-	
Pembiayaan syariah Sharia Financing	-	-	



	c	d	e	f	g
	Nilai tercatat masing-masing risiko Carrying amount for each risk				
	Sesuai kerangka risiko kredit In accordance with the credit risk framework	Sesuai kerangka counterparty credit risk In accordance with the counterparty credit risk framework	Sesuai kerangka sekuritisasi In accordance with the securitization framework	Sesuai kerangka risiko pasar In accordance with the market risk framework	Tidak mengacu pada persyaratan permodalan atau berdasarkan pengurangan modal Not subject to capital requirements or capital deductions
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	28,102,637,10	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-



	a	b	
	Nilai tercatat sebagaimana tercantum dalam publikasi laporan keuangan Carrying amount as presented in the published financial statements	Nilai tercatat berdasarkan prinsip kehati-hatian Carrying amount based on prudential principles	
Penyertaan Modal Equity Investments	-	-	
Aset keuangan Lainnya Other Financial Assets	461,990	461,990	
Cadangan kerugian penurunan nilai aset keuangan -/- Allowance for Impairment Losses on Financial Assets -/-			
a. Surat berharga Yang Dimiliki a. Securities Held	-	-	
b. Kredit Yang Diberikan dan Pembiayaan Syariah b. Loans and Sharia Financing	(770,429)	(770,429)	
c. Lainnya c. Others	(1)	(1)	
Aset tidak berwujud Intangible Assets	304,824	304,824	
Akumulasi amortisasi aset tidak berwujud -/- Accumulated Amortization of Intangible Assets -/-	(135,705)	(135,705)	
Aset tetap dan inventaris*) Fixed Assets and Equipment *)	2,004,726	2,004,726	
Akumulasi penyusutan aset tetap dan inventaris -/- Accumulated Depreciation of Fixed Assets and Equipment -/-	(1,434,539)	(1,434,539)	
Aset non produktif Non-Productive Assets			
a. Properti terbengkalai a. Foreclosed Properties	-	-	
b. Agunan yang diambil alih b. Foreclosed Collateral	-	-	
c. Rekening tunda c. Suspense Accounts	19,216	19,216	
d. Aset antar kantor d. Inter-Office Assets	-	-	
Sewa Pembiayaan Finance Lease	-	-	
Aset lainnya Other Assets	130,836	130,836	
Total Aset Total Assets	73,018,566	73,018,566	
Kewajiban Liabilities	-		
Giro Current Accounts	434,920	434,920	
Tabungan Savings	12,392,749	12,392,749	



	c	d	e	f	g
	Nilai tercatat masing-masing risiko Carrying amount for each risk				
	Sesuai kerangka risiko kredit In accordance with the credit risk framework	Sesuai kerangka counterparty credit risk In accordance with the counterparty credit risk framework	Sesuai kerangka sekuritisasi In accordance with the securitization framework	Sesuai kerangka risiko pasar In accordance with the market risk framework	Tidak mengacu pada persyaratan permodalan atau berdasarkan pengurangan modal Not subject to capital requirements or capital deductions
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	570,187,00	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	327,564,00	-	-	-	-
	29,000,388	-	-	-	-
	-	-	-	-	-
		-	-	-	-
		-	-	-	-



	a	b	
	Nilai tercatat sebagaimana tercantum dalam publikasi laporan keuangan Carrying amount as presented in the published financial statements	Nilai tercatat berdasarkan prinsip kehati-hatian Carrying amount based on prudential principles	
Deposito Time Deposits	42,202,904	42,202,904	
Uang Elektronik Electronic Money	-	-	
Liabilitas Kepada Bank Indonesia Liabilities to Bank Indonesia	-	-	
Liabilitas Kepada bank lain Liabilities to Other Banks	49,789	49,789	
Liabilitas spot dan derivatif Spot and Derivative Liabilities	-	-	
Liabilitas atas surat berharga yang dijual dengan janji dibeli kembali (repo) Liabilities from Securities Sold under Repurchase Agreements (Repo)	-	-	
Liabilitas akseptasi Acceptance Liabilities	-	-	
Surat berharga yang diterbitkan Securities Issued	2,695,416	2,695,416	
Pinjaman/Pembiayaan yang diterima Borrowings/Financing Received	5,000,000	5,000,000	
Setoran jaminan Security Deposits	-	-	
Liabilitas antar kantor Inter-Office Liabilities	-	-	
Liabilitas kepada pemegang polis unit-linked Liabilities to Unit-Linked Policyholders	-	-	
Liabilitas lainnya Other Liabilities	847,488	847,488	
Kepentingan Minoritas (Minority Interest) Minority Interest	-	-	
Total Liabilitas Total Liabilities	63,623,266	63,623,266	

Analisis Kualitatif Qualitative Analysis

Pada kerangka risiko kredit dilihat dari potensi risiko yang dapat terjadi dikemudian hari jika terjadi default, sedangkan surat berharga pada risiko pasar dilihat dari surat berharga trading yang dihitung berdasarkan risiko suku bunga dan risiko spesifik.

Within the credit risk framework, the assessment focuses on potential risks that may arise in the future in the event of default, whereas securities under market risk are assessed based on trading securities, which are measured in relation to interest rate risk and specific risk.



	c	d	e	f	g
	Nilai tercatat masing-masing risiko Carrying amount for each risk				
	Sesuai kerangka risiko kredit In accordance with the credit risk framework	Sesuai kerangka counterparty credit risk In accordance with the counterparty credit risk framework	Sesuai kerangka sekuritisasi In accordance with the securitization framework	Sesuai kerangka risiko pasar In accordance with the market risk framework	Tidak mengacu pada persyaratan permodalan atau berdasarkan pengurangan modal Not subject to capital requirements or capital deductions
		-	-	-	-
		-	-	-	-
		-	-	-	-
		-	-	-	-
		-	-	-	-
		-	-	-	-
		-	-	-	-
		-	-	-	-
		-	-	-	-
		-	-	-	-
		-	-	-	-
		-	-	-	-
		-	-	-	-
	-	-	-	-	-



Perbedaan Utama Antara Nilai Tercatat Sesuai Standar Akuntansi Keuangan dengan Nilai Eksposur Sesuai dengan Ketentuan OJK (LI2)

Main Differences Between Carrying Amounts in Accordance with Financial Accounting Standards and Exposure Values in Accordance with OJK Regulations (LI2)

Tabel Perbedaan Utama antara Nilai Tercatat sesuai Standar Akuntansi Keuangan dengan Nilai Eksposur sesuai dengan Ketentuan OJK (LI2)
Table of Main Differences between Carrying Amounts in accordance with Financial Accounting Standards and Exposure Values in accordance with OJK Regulations (LI2)

		a	b	c	d	e
		Total	Item sesuai: Items in accordance with:			
			Kerangka risiko kredit Credit risk framework	Kerangka sekuritisasi Securitization framework	Kerangka counterparty credit risk Counterparty credit risk framework	Kerangka risiko pasar Market risk framework
1.	Nilai tercatat aset sesuai dengan cakupan konsolidasi ketentuan kehati-hatian (sebagai dilaporkan pada tabel LI1) Carrying amount of assets in accordance with the scope of consolidation under prudential regulations (as reported in Table LI1)	73,018,566	29,000,388	-	-	-
2.	Nilai tercatat liabilitas sesuai dengan cakupan konsolidasi ketentuan kehati-hatian (sebagai dilaporkan pada tabel LI1) Carrying amount of liabilities in accordance with the scope of consolidation under prudential regulations (as reported in Table LI1)	63,623,266	-	-	-	-
3.	Total nilai bersih sesuai dengan cakupan konsolidasi ketentuan kehati-hatian Total net amount in accordance with the scope of consolidation under prudential regulations	9,395,300	29,000,388	-	-	-
4.	Nilai rekening administratif Off-balance sheet accounts		455			
5.	Perbedaan valuasi Valuation differences	-	-	-	-	-
6.	Perbedaan karena <i>netting rules</i> , selain dari yang termasuk pada baris 2 Differences due to netting rules, other than those included in row 2	-	-	-	-	-
7.	Perbedaan provisi Provision differences	-	-	-	-	-
8.	Perbedaan karena adanya <i>prudential filters</i> Differences due to prudential filters	-	-	-	-	-
	Nilai eksposur yang dipertimbangkan, sesuai dengan cakupan konsolidasi ketentuan kehati-hatian Exposure amount considered, in accordance with the scope of consolidation under prudential regulations	73,018,566	29,000,843	-	-	-



Penjelasan Mengenai Perbedaan Antara Nilai Eksposur Sesuai dengan Standar Akuntansi Keuangan dengan Ketentuan OJK (LIA)

Explanation of Differences Between Exposure Values in Accordance with Financial Accounting Standards and OJK Regulations (LIA)

Tabel Perbedaan antara Nilai Eksposur sesuai dengan Standar Akuntansi Keuangan dengan Ketentuan OJK (LIA)

Table of Differences between Exposure Values in accordance with Financial Accounting Standards and OJK Regulations (LIA)

a. Perbedaan antara nilai tercatat dalam Publikasi Laporan Keuangan dan nilai tercatat dalam prinsip kehati-hatian a. Differences between carrying amounts in the Published Financial Statements and carrying amounts under prudential principles	
Tidak terdapat perbedaan antara nilai tercatat dalam Publikasi Laporan Keuangan dan nilai tercatat menurut prinsip kehati-hatian pada Bank Mandiri Taspen.	There are no differences between the carrying amounts presented in the Published Financial Statements and the carrying amounts under prudential principles at Bank Mandiri Taspen.
b. Metodologi valuasi, deskripsi proses verifikasi harga independen, dan prosedur untuk penyesuaian valuasi atau reserves b. Valuation methodology, description of independent price verification processes, and procedures for valuation adjustments or reserves	
Valuasi merupakan salah satu bentuk pengukuran risiko yang dilakukan Bank dalam pengelolaan risiko pasar. Adapun proses valuasi dilakukan terhadap seluruh instrument trading book atau instrument keuangan dengan klasifikasi diukur pada nilai wajar melalui laporan laba-rugi (<i>fair value through profit or loss</i>) termasuk efek-efek yang dimiliki Bank dengan klasifikasi diukur pada nilai wajar melalui penghasilan komprehensif lain (<i>fair value through other comprehensive income</i>). Metodologi valuasi dilakukan dengan dua metode yaitu Mark to Market (MtM) dan Mark to Model. - Mark to Market (MtM) dilakukan berdasarkan nilai wajar yang diperoleh dari pasar sekunder untuk surat berharga yang likuid. - Mark to Model dilakukan jika informasi harga pasar dari aset keuangan tidak terdapat >10 Hari kerja berturut-turut, adapun metode yang digunakan yaitu menggunakan metode <i>discounted cashflow</i>. Verifikasi proses valuasi dilakukan untuk memastikan kewajaran dan keakuratan atas sumber harga pasar yang digunakan. Metode verifikasi yang digunakan yaitu dengan metode <i>sampling</i> untuk setiap jenis instrumen dan tidak harus dilakukan dengan waktu yang sama, verifikasi dilakukan minimal 1 (satu) bulan sekali.	Valuation constitutes one of the risk measurement approaches undertaken by the Bank in managing market risk. The valuation process is applied to all trading book instruments or financial instruments classified as measured at fair value through profit or loss (FVTPL), including securities held by the Bank classified as measured at fair value through other comprehensive income (FVOCI). The valuation methodology is conducted using two approaches, namely Mark to Market (MtM) and Mark to Model. - Mark to Market (MtM) is performed based on fair value derived from the secondary market for liquid securities. - Mark to Model is applied when market price information for financial assets is unavailable for more than 10 consecutive working days, whereby the method used is the discounted cash flow approach. The valuation verification process is carried out to ensure the reasonableness and accuracy of the market price sources used. The verification method applied is a sampling approach for each type of instrument and does not need to be conducted simultaneously, with verification performed at least once a month.



Permodalan

Capital

Komposisi Permodalan (CC1) Capital Composition (CC1)

Tabel Komposisi Permodalan (CC1)
Table of Capital Composition (CC1)

Komponen Component		Jumlah (Dalam Jutaan Rupiah) Total (In IDR Million)	No. Ref. yang berasal dari Neraca Konsolidasi Ref. No. derived from the Consolidated Balance Sheet
Modal Inti Utama (Common Equity Tier I) /CET 1: Instrumen dan Tambahan Modal Disetor Common Equity Tier 1 capital: instruments and reserves			
1	Saham biasa (termasuk stock surplus) Directly issued qualifying common share (and equivalent for non-joint stock companies) capital plus related stock	-	-
2	Laba ditahan Retained earnings	5,393,586	-
3	Akumulasi penghasilan komprehensif lain (dan cadangan lain) Accumulated other comprehensive income (and other reserves)	3,196,066	-
4	Modal yang termasuk phase out dari CET1 Directly issued capital subject to phase out from CET1	-	-
5	Kepentingan Non Pengendali yang dapat diperhitungkan Common share capital issued by subsidiaries and held by third parties	-	-
6	CET1 sebelum regulatory adjustment Common Equity Tier 1 capital before regulatory adjustments	8,589,652	-
CET 1: Faktor Pengurang (Regulatory Adjustment) Common Equity Tier 1 capital: regulatory adjustments			
7	Selisih kurang jumlah penyesuaian nilai wajar dari instrumen keuangan dalam trading book Prudential valuation adjustments	-	-
8	Goodwill	-	-
9	Aset tidak berwujud lainnya (selain Mortgage-Servicing Rights) Other intangibles other than mortgage-servicing rights	(169,119)	-
10	Aset pajak tangguhan yang berasal dari future profitability Deferred tax assets that rely on future profitability excluding those arising from temporary differences	-	-
11	Cash-flow hedge reserve	-	-
12	Shortfall on provisions to expected losses	-	-
13	Keuntungan penjualan aset dalam Securitisation gain on sale	-	-
14	Peningkatan/penurunan nilai wajar Gains and losses due to changes in own credit	-	-
15	Aset pensiun manfaat pasti Defined-benefit pension fund net assets	-	-
16	Investasi pada saham sendiri (jika belum di net dalam modal di Neraca) Investments in own shares (if not already netted off paid-in capital on reported balance sheet)	-	-



	Komponen Component	Jumlah (Dalam Jutaan Rupiah) Total (In IDR Million)	No. Ref. yang berasal dari Neraca Konsolidasi Ref. No. derived from the Consolidated Balance Sheet
17	Kepemilikan silang pada instrumen CET 1 pada entitas lain Reciprocal cross holdings in common equity	-	-
18	Investasi pada modal bank, entitas keuangan dan asuransi diluar cakupan konsolidasi secara ketentuan, net posisi short yang diperkenankan, dimana Bank tidak memiliki lebih dari 10% modal saham yang diterbitkan (jumlah di atas batasan 10%) Investments in the capital of Banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions, where the Bank does not own more than 10% of the issued share capital (amount above 10% threshold)	-	-
19	Investasi signifikan pada saham biasa Bank, entitas keuangan dan asuransi diluar cakupan konsolidasi secara ketentuan, net posisi short yang diperkenankan (jumlah di atas batasan 10%) Significant investments in the common stock of Banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions (amount above 10% threshold)	-	-
20	Mortgage servicing rights	-	-
21	Aset pajak tangguhan yang berasal dari perbedaan temporer (jumlah di atas batasan 10%, net dari kewajiban pajak) Deferred tax assets arising from temporary differences (amount above 10% threshold, net of related tax liability)	-	-
22	Jumlah melebihi batasan 15% dari: Amount exceeding the 15% threshold	-	-
23	signifikan pada saham biasa financials of which: significant investments in the common stock of financials	-	-
24	mortgage servicing rights	-	-
25	pajak tangguhan dari perbedaan temporer of which: deferred tax assets arising from temporary differences	-	-
26	Penyesuaian berdasarkan ketentuan spesifik nasional National specific regulatory adjustments	-	-
26a	Selisih PPKA dan CKPN Difference between allowance for impairment losses and expected credit losses (ECL)	-	-
26b	PPKA atas aset non produktif Allowance for impairment of non-productive assets	(7,186)	-
26c	Aset Pajak Tangguhan Deferred tax assets	(76,077)	-
26d	Penyertaan Investments / Equity investments	-	-
26e	Kekurangan modal pada perusahaan anak asuransi Capital deficiency in an insurance subsidiary	-	-
26f	Eksposur sekuritisasi Securitization exposure	-	-
26g	Lainnya Others	-	-



Komponen Component		Jumlah (Dalam Jutaan Rupiah) Total (In IDR Million)	No. Ref. yang berasal dari Neraca Konsolidasi Ref. No. derived from the Consolidated Balance Sheet
27	Penyesuaian pada CET 1 akibat AT 1 dan Tier 2 lebih kecil daripada faktor pengurangnya Regulatory adjustments applied to Common Equity Tier 1 due to insufficient Additional Tier 1 and Tier 2 to cover deductions	-	-
28	Jumlah pengurang (regulatory adjustment) terhadap CET 1 Total regulatory adjustments to Common equity Tier 1	-	-
29	Jumlah CET 1 setelah faktor pengurang Common Equity Tier 1 capital (CET1)	9,163,760	-
Modal Inti Tambahan (AT 1): Instrumen Additional Tier 1 capital: instruments			
30	Instrumen AT 1 yang diterbitkan oleh Bank (termasuk stock surplus) Directly issued qualifying Additional Tier 1 instruments plus related stock surplus	-	-
31	Yang diklasifikasikan sebagai ekuitas berdasarkan of which: classified as equity under applicable accounting standards	-	-
32	Yang diklasifikasikan sebagai liabilitas berdasarkan of which: classified as liabilities under applicable accounting standards	-	-
33	Modal yang termasuk phase out dari AT 1 Directly issued capital instruments subject to phase out from Additional Tier 1	-	-
34	Instrumen AT 1 yang diterbitkan oleh Entitas Anak yang diakui dalam perhitungan KPMM secara konsolidasi Additional Tier 1 instruments (and CET1 instruments not included in row 5) issued by subsidiaries and held by third parties (amount allowed in group AT1)	-	-
35	Instrumen yang diterbitkan Entitas Anak yang termasuk phase out of which: instruments issued by subsidiaries subject to phase out	-	-
36	Jumlah AT 1 sebelum regulatory adjustment Additional Tier 1 capital before regulatory adjustments	-	-
Modal Inti Tambahan: Faktor Pengurang (Regulatory Adjustment) Additional Tier 1 capital: regulatory adjustments			
37	Investasi pada instrumen AT 1 sendiri Investments in own Additional Tier 1 instruments	-	-
38	Kepemilikan silang pada instrumen AT 1 pada entitas lain Reciprocal crossholdings in Additional Tier 1 instruments	-	-
39	Investasi pada modal bank, entitas keuangan dan asuransi diluar cakupan konsolidasi secara ketentuan, net posisi short yang diperkenankan, dimana Bank tidak memiliki lebih dari 10% modal saham yang diterbitkan (jumlah di atas batasan 10%) Investments in the capital of Banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions, where the Bank does not own more than 10% of the issued common share capital of the entity (amount above 10% threshold)	-	-
40	Investasi signifikan pada modal Bank, entitas keuangan dan asuransi di luar cakupan konsolidasi secara ketentuan (net posisi short yang diperkenankan) Significant investments in the capital of Banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions)	-	-
41	Penyesuaian berdasarkan ketentuan spesifik nasional National specific regulatory adjustment	-	-
41a	Penempatan dana pada instrumen AT 1 pada Bank lain Placement of funds in AT 1 instruments at other banks	-	-



Komponen Component		Jumlah (Dalam Jutaan Rupiah) Total (In IDR Million)	No. Ref. yang berasal dari Neraca Konsolidasi Ref. No. derived from the Consolidated Balance Sheet
42	Penyesuaian pada AT 1 akibat Tier 2 lebih kecil daripada faktor pengurangnya Regulatory adjustments applied to Additional Tier 1 due to insufficient Tier 2 to cover deductions	-	-
43	Jumlah faktor pengurang (regulatory adjustment) terhadap AT 1 Total regulatory adjustments to Additional Tier 1 capital	-	-
44	Jumlah AT 1 setelah faktor pengurang Additional Tier 1 capital (AT1)	-	-
45	Jumlah Modal Inti (Tier 1) (CET 1 + AT 1) Tier 1 capital (T1 = CET 1 + AT 1)	9,163,760	-
Modal Pelengkap (Tier 2): Instrumen dan cadangan Tier 2 capital: instruments and provisions			
46	Instrumen Tier 2 yang diterbitkan oleh Bank (termasuk stock surplus) Directly issued qualifying Tier 2 instruments plus related stock surplus	-	-
47	Modal yang termasuk phase out dari Tier 2 Directly issued capital instruments subject to phase out from Tier 2	-	-
48	Instrumen Tier 2 yang diterbitkan oleh Entitas Anak yang diakui dalam perhitungan KPMM secara konsolidasi Tier 2 instruments issued by subsidiaries and held by third parties	-	-
49	Modal yang diterbitkan Entitas Anak yang termasuk phase out of which: instruments issued by subsidiaries subject to phase out	-	-
50	Cadangan umum PPKA atas aset produktif yang wajib dihitung dengan jumlah paling tinggi sebesar 1,25% dari ATMR untuk Risiko Kredit PPKA's general reserves for productive assets must be calculated at a maximum of 1.25% of the ATMR for Credit Risk	362,509	-
51	Jumlah Modal Pelengkap (Tier 2) sebelum faktor pengurang Tier 2 capital before regulatory adjustments	362,509	-
Modal Pelengkap (Tier 2): Faktor Pengurang (Regulatory Adjustment) Tier 2 capital: regulatory adjustments			
52	Investasi pada instrumen Tier 2 sendiri Investments in own Tier 2 instruments	-	-
53	Kepemilikan silang pada instrumen Tier 2 pada entitas lain Reciprocal crossholdings in Tier 2 instruments and other TLAC liabilities	-	-
54	Investasi pada kewajiban TLAC modal bank, entitas keuangan dan asuransi diluar cakupan konsolidasi secara ketentuan, net posisi short yang diperkenankan, dimana Bank tidak memiliki lebih dari 10% modal saham yang diterbitkan; nilai sebelumnya ditetapkan dengan threshold 5% namun tidak lagi memenuhi kriteria (untuk bank Sistemik Investments in the other TLAC liabilities of banking, financial and insurance entities that are outside the scope of regulatory consolidation and where the bank does not own more than 10% of the issued common share capital of the entity: amount previously designated for the 5% threshold but that no longer meets the conditions (for G-SIBs only)	-	-
55	Investasi signifikan pada modal atau instrumen TLAC Bank, entitas keuangan dan asuransi di luar cakupan konsolidasi secara ketentuan (net posisi short yang diperkenankan) Significant investments in the capital and other TLAC liabilities of banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions)	-	-
56	Penyesuaian berdasarkan ketentuan spesifik nasional National specific regulatory adjustments	-	-
56a	Sinking fund	-	-
56b	Penempatan dana pada instrumen Tier 2 pada Bank lain Placement of funds in Tier 2 instruments at other banks	-	-



	Komponen Component	Jumlah (Dalam Jutaan Rupiah) Total (In IDR Million)	No. Ref. yang berasal dari Neraca Konsolidasi Ref. No. derived from the Consolidated Balance Sheet
57	Jumlah faktor pengurang (regulatory adjustment) Modal Pelengkap Total regulatory adjustments to Tier 2 capital	-	-
58	Jumlah Modal Pelengkap (Tier 2) setelah regulatory adjustment Tier 2 capital (T2)	362,509	-
59	Total Modal (Modal Inti + Modal Pelengkap) Total capital (TC = T1 + T2)	9,526,269	-
60	Total Aset Tertimbang Menurut Risiko (ATMR) Total risk weighted assets	31,268,107	-
Rasio Kecukupan Pemenuhan Modal Minimum (KPMM) dan Tambahan Modal (Capital Buffer) Capital ratios and buffers			
61	Rasio Modal Inti Utama (CET 1) – persentase terhadap ATMR Common Equity Tier 1 (as a percentage of risk weighted assets)	29.31	-
62	Rasio Modal Inti (Tier 1) – persentase terhadap ATMR Tier 1 (as a percentage of risk weighted assets)	29.31	-
63	Rasio Total Modal – persentase terhadap ATMR Total capital (as a percentage of risk weighted assets)	30.47	-
64	Tambahan modal (buffer) – persentase terhadap ATMR Additional capital (buffer) – percentage of ATMR	2.50%	-
65	Capital Conservation Buffer	2.50%	-
66	Countercyclical Buffer	0.00%	-
67	Capital Surcharge untuk Bank Sistemik of which: G-SIB buffer requirement	0.00%	-
68	Untuk bank umum konvensional: Modal Inti Utama (CET 1) yang tersedia untuk memenuhi Tambahan Modal (Buffer) – persentase terhadap ATMR Untuk kantor cabang dari Bank yang berkedudukan di luar negeri: Bagian Dana Usaha yang ditempatkan dalam CEMA (diungkapkan sebagai persentase dari ATMR) yang tersedia untuk memenuhi Buffer. For conventional commercial banks: Core Capital (CET 1) available to meet Additional Capital (Buffer) – percentage of ATMR For branches of banks domiciled abroad: Portion of Business Funds placed in CEMA (expressed as a percentage of ATMR) available to meet the Buffer.	22.47%	-
National minima (jika berbeda dari Basel 3) National minimal (if different from Basel 3)			
69	Rasio terendah CET 1 nasional (jika berbeda dengan Basel 3) National Common Equity Tier 1 minimum ratio (if different from Basel 3 minimum)	-	-
70	Rasio terendah Tier 1 nasional (jika berbeda dengan Basel 3) National Tier 1 minimum ratio (if different from Basel 3 minimum)	-	-
71	Rasio terendah total modal nasional (jika berbeda dengan Basel 3) National total capital minimum ratio (if different from Basel 3 minimum)	-	-
Jumlah di bawah batasan pengurangan (sebelum pembobotan risiko) Amounts below the thresholds for deduction (before risk weighting)			
72	Investasi nonsignifikan pada modal atau kewajiban TLAC lainnya pada entitas keuangan lain Non-significant investments in the capital and other TLAC liabilities of other financial entities	-	-
73	Investasi signifikan pada saham biasa entitas keuangan Significant investments in the common stock of financials	-	-



Komponen Component		Jumlah (Dalam Jutaan Rupiah) Total (In IDR Million)	No. Ref. yang berasal dari Neraca Konsolidasi Ref. No. derived from the Consolidated Balance Sheet
74	Mortgage servicing rights (net dari kewajiban pajak) Mortgage servicing rights (net of related tax liability)	-	-
75	Aset pajak tangguhan yang berasal dari perbedaan temporer (net dari kewajiban pajak) Deferred tax assets arising from temporary differences (net of related tax liability)	-	-
Cap yang dikenakan untuk provisi pada Tier 2 Applicable caps on the inclusion of provisions in Tier 2			
76	Provisi yang dapat diakui sebagai Tier 2 sesuai dengan eksposur berdasarkan pendekatan standar (sebelum dikenakan cap) Provisions eligible for inclusion in Tier 2 in respect of exposures subject to standardised approach (prior to application of cap)	-	-
77	Cap atas provisi yang diakui sebagai Tier 2 berdasarkan pendekatan standar Cap on inclusion of provisions in Tier 2 under standardised approach	-	-
78	Provisi yang dapat diakui sebagai Tier 2 sesuai dengan eksposur berdasarkan pendekatan IRB (sebelum dikenakan cap) Provisions eligible for inclusion in Tier 2 in respect of exposures subject to internal ratings-based approach (prior to application of cap)	-	-
79	Cap atas provisi yang diakui sebagai Tier 2 berdasarkan pendekatan IRB Cap for inclusion of provisions in Tier 2 under internal ratingsbased approach	-	-
Instrumen Modal yang termasuk phase out (hanya berlaku antara 1 Januari 2018 s.d. 1 Januari 2022) Capital instruments subject to phase-out arrangements (only applicable between 1 Jan 2018 and 1 Jan 2022)			
80	Cap pada CET 1 yang termasuk phase out Current cap on CET1 instruments subject to phase out arrangements	-	-
81	Jumlah yang dikecualikan dari CET 1 karena adanya cap (kelebihan di atas cap setelah redemptions dan maturities) Amount excluded from CET1 due to cap (excess over cap after redemptions and maturities)	-	-
82	Cap pada AT 1 yang termasuk phase out Current cap on AT1 instruments subject to phase out arrangements	-	-
83	Jumlah yang dikecualikan dari AT 1 karena adanya cap (kelebihan di atas cap setelah redemptions dan maturities) Amount excluded from AT1 due to cap (excess over cap after redemptions and maturities)	-	-
84	Cap pada Tier 2 yang termasuk phase out Current cap on T2 instruments subject to phase out arrangements	-	-
85	Jumlah yang dikecualikan dari Tier 2 karena adanya cap (kelebihan di atas cap setelah redemptions dan maturities) Amount excluded from T2 due to cap (excess over cap after redemptions and maturities)	-	-

Analisis Kualitatif Qualitative Analysis

Per Posisi 31 Desember 2025, Total Modal Bank adalah sebesar Rp9,5 triliun yang terdiri dari Modal Inti (Tier 1) sebesar Rp9,2 triliun dan Modal Pelengkap (Tier 2) sebesar Rp362 miliar. Untuk Total ATMR adalah sebesar Rp31 triliun.

As at 31 December 2025, the Bank's total capital amounted to IDR9.5 trillion, comprising Common Equity Tier 1 (Tier 1 Capital) of IDR9.2 trillion and Supplementary Capital (Tier 2 Capital) of IDR362 billion. Meanwhile, total Risk-Weighted Assets (RWA) amounted to IDR31 trillion.



Rekonsiliasi Permodalan (CC2) Capital Reconciliation (CC2)

Tabel Komposisi Permodalan (CC2)
Table of Capital Composition (CC2)

(dalam jutaan rupiah / in IDR million)

No	POS - POS POST	Laporan Publikasi posisi keuangan (Individu) Published Statement of Financial Position (Individual)
		Posisi Tgl. Laporan As of Reporting Date
ASET ASSETS		
1	Kas Cash	152,993
2	Penempatan pada Bank Indonesia Placements with Bank Indonesia	7,644,996
3	Penempatan pada bank lain Placements with other banks	74,756
4	Tagihan spot dan derivatif/forward Spot and derivative/forward receivables	-
5	Surat berharga yang dimiliki Securities owned	13,019,332
6	Surat berharga yang dijual dengan janji dibeli kembali (repo) Securities sold under repurchase agreements (repo)	-
7	Tagihan atas surat berharga yang dibeli dengan janji dijual kembali (reverse repo) Receivables from securities purchased under reverse repurchase agreements (reverse repo)	1,014,855
8	Tagihan akseptasi Acceptance receivables	-
9	Kredit yang diberikan Loans	50,530,716
10	Piutang Pembiayaan Konsumen Consumer financing receivables	-
11	Pembiayaan syariah 1) Sharia financing 1)	-
12	Penyertaan modal Equity investments	-
13	Aset keuangan lainnya Other financial assets	461,990
14	Cadangan kerugian penurunan nilai aset keuangan -/- Allowance for impairment losses on financial assets -/-	(770,430)
	a. Surat berharga yang dimiliki Securities owned	-
	b. Kredit yang diberikan dan pembiayaan syariah Loans and sharia financing	(770,429)
	c. Lainnya Others	(1)
15	Aset tidak berwujud Intangible assets	304,824



No	POS - POS POST	Laporan Publikasi posisi keuangan (Individu) Published Statement of Financial Position (Individual)
		Posisi Tgl. Laporan As of Reporting Date
	Akumulasi amortisasi aset tidak berwujud -/ Accumulated amortization of intangible assets -/	(135,705)
16	Aset tetap dan inventaris Property, plant and equipment	2,004,726
	Akumulasi penyusutan aset tetap dan inventaris -/ Accumulated depreciation of property, plant and equipment -/	(1,434,539)
17	Aset non produktif Non-productive assets	19,216
	a. Properti terbengkalai Foreclosed properties	-
	b. Agunan yang diambil alih Foreclosed collateral	-
	c. Rekening tunda Suspense accounts	19,216
	d. Aset antar kantor 2) Inter-office assets 2)	-
18	Sewa Pembiayaan Finance leases	-
19	Aset lainnya Other assets	130,836
	TOTAL ASET TOTAL ASSETS	73,018,566
LIABILITAS DAN EKUITAS LIABILITIES AND EQUITY		
LIABILITAS LIABILITIES		
1	Giro Current Account	434,920
2	Tabungan Savings Deposits	12,392,749
3	Deposito Time Deposits	42,202,904
4	Uang Elektronik Electronic Money	-
5	Liabilitas kepada Bank Indonesia Liabilities to Bank Indonesia	-
6	Liabilitas kepada bank lain Liabilities to other banks	49,789
7	Liabilitas spot dan derivatif/forward Spot and derivative/forward liabilities	-
8	Liabilitas atas surat berharga yang dijual dengan janji dibeli kembali (repo) Liabilities from securities sold under repurchase agreements (repo)	-
9	Liabilitas akseptasi Acceptance liabilities	-



No	POS - POS POST	Laporan Publikasi posisi keuangan (Individu) Published Statement of Financial Position (Individual)
		Posisi Tgl. Laporan As of Reporting Date
10	Surat berharga yang diterbitkan Debt securities issued	2,695,416
11	Pinjaman/pembiayaan yang diterima Borrowings/financing received	5,000,000
12	Setoran jaminan Guarantee deposits	-
13	Liabilitas antar kantor 2) Inter-office liabilities 2)	-
	Liabilitas kepada pemegang polis unit-linked Liabilities to unit-linked policyholders	-
14	Liabilitas lainnya Other liabilities	847,488
15	Kepentingan minoritas (minority interest) Non-controlling interests (minority interest)	-
	TOTAL LIABILITAS TOTAL LIABILITIES	63,623,266
EKUITAS EQUITY		
16	Modal disetor Paid-up Capital	819,304
	a. Modal dasar Authorized capital	819,699
	b. Modal yang belum disetor -/- Unpaid capital -/-	(395)
	c. Saham yang dibeli kembali (treasury stock) -/- Treasury shares (treasury stock) -/-	-
17	Tambahan modal disetor Additional Paid-in Capital	1,349,508
	a. Agio Agio	1,349,508
	b. Disagio -/- Disagio -/-	-
	c. Modal sumbangan Donated capital	-
	d. Dana setoran modal Paid-in capital funds	-
	e. Lainnya Others	-



No	POS - POS POST	Laporan Publikasi posisi keuangan (Individu) Published Statement of Financial Position (Individual)
		Posisi Tgl. Laporan As of Reporting Date
18	Penghasilan komprehensif lainnya Other Comprehensive Income	87,962
	a. Keuntungan Gains	108,802
	b. Kerugian -/- Losses -/-	(20,840)
19	Cadangan Reserves	163,861
	a. Cadangan umum General reserve	163,861
	b. Cadangan tujuan Appropriated reserve	-
20	Laba/rugi Profit/Loss	6,974,665
	a. Tahun-tahun lalu Retained earnings (prior years)	5,551,340
	b. Tahun berjalan 3) Current year profit/loss 3)	1,581,080
	c. Dividen yang dibayarkan -/- Dividends paid -/-	157,755
	TOTAL EKUITAS TOTAL EQUITY	9,395,300
	TOTAL LIABILITAS DAN EKUITAS TOTAL LIABILITIES AND EQUITY	73,018,566

Analisis Kualitatif Qualitative Analysis

Per Posisi 31 Desember 2025, Total Aset Bank adalah sebesar Rp73 triliun dengan Total Liabilitas sebesar Rp64 triliun dan Total Ekuitas sebesar Rp9,4 triliun. Secara Permodalan Bank sangat Kuat untuk menopang aktivitas bisnis dan operasional Bank. Total aset per posisi Desember tahun 2025 meningkat 9.93% atau sebesar Rp6,60 triliun dibandingkan dengan periode Juni tahun 2025. Peningkatan khususnya dikontribusikan oleh pertumbuhan kredit sebesar 5,47% atau sebesar Rp2.619,2 miliar. Dari sisi Liabilitas terdapat pertumbuhan Dana Pihak Ketiga (DPK) sebesar 10,31% atau sebesar Rp5.144,22 miliar.

As at 31 December 2025, the Bank's total assets amounted to IDR73 trillion, with total liabilities of IDR64 trillion and total equity of IDR9.4 trillion. The Bank maintained a very strong capital position to support its business activities and operational continuity. Total assets as at December 2025 increased by 9.93% or IDR6.60 trillion compared to the June 2025 period. This increase was primarily contributed by loan growth of 5.47% or IDR2,619.2 billion. From the liability side, growth in third-party funds (Dana Pihak Ketiga/DPK) was recorded at 10.31% or IDR5,144.22 billion.



Fitur Utama Instrumen Permodalan dan Instrumen TLAC-Eligible (CCA) Main Features of Capital Instruments and TLAC-Eligible Instruments (CCA)

Tabel Fitur Utama Instrumen Permodalan dan Instrumen TLAC-Eligible (CCA)
Table of Main Features of Capital Instruments and TLAC-Eligible Instruments (CCA)

		a	
		Informasi Kuantitatif/Kualitatif Quantitative/ Qualitative Information	Pedoman Pengisian Guidelines for Completion
1	Penerbit Issuer	N/A	Diisi dengan penerbit dari instrumen. Enter the issuer of the instrument.
2	Nomor identifikasi Identification number	N/A	Diisi dengan nomor unik identifikasi atas penerbitan instrumen tersebut (misalnya no. yang tercatat di bursa, ISIN, dll) Enter the unique identification number of the instrument issuance (e.g., stock exchange registration number, ISIN, etc.).
3	Hukum yang digunakan Governing law used	N/A	Diisi dengan hukum yang digunakan, misalnya: hukum Indonesia Enter the governing law used, for example: Indonesian law.
3a	Sarana yang memungkinkan kewajiban pelaksanaan pada Bagian 13 dari Lembar Istilah TLAC tercapai (untuk instrumen TLAC sah lainnya yang diatur oleh hukum asing) Mechanism enabling compliance with the obligation of performance under Section 13 of the TLAC Term Sheet (for other eligible TLAC instruments governed by foreign law)	N/A	Ketentuan OJK tidak mengadopsi TLAC. OJK regulations do not adopt TLAC.
	Perlakuan Instrumen berdasarkan ketentuan KPMM Treatment of the instrument under Capital Adequacy Ratio (CAR) regulations		
4	Pada saat masa transisi During the transition period	N/A	Ketentuan OJK mengenai KPMM tidak mengadopsi masa transisi OJK capital adequacy regulations do not adopt a transitional period.
5	setelah masa transisi After the transition period	Tidak Eligible Not Eligible	Diisi dengan pilihan: CET 1, AT 1, Tier 2, atau Tidak Eligible Select one of the following: CET1, AT1, Tier 2, or Not Eligible.
6	Apakah instrumen eligible untuk Individu/ Konsolidasi atau Konsolidasi dan Individu Whether the instrument is eligible for Individual/Consolidated or Consolidated and Individual reporting	Individu Individual	Diisi dengan pilihan: Individu; Konsolidasi; atau Konsolidasi dan Individu Select one of the following: Individual; Consolidated; or Consolidated and Individual.
7	Jenis Instrumen Instrument type	Saham Biasa Common Shares	Diisi dengan jenis instrumen dengan pilihan: Saham Biasa, Saham Preferen, Surat berharga subordinasi, Pinjaman Subordinasi, Surat berharga, atau pinjaman lainnya Select the type of instrument from the following options: Common Shares, Preference Shares, Subordinated Securities, Subordinated Loans, Securities, or Other Loans.
8	Jumlah yang diakui dalam perhitungan KPMM Amount recognized in CAR calculation	9,526,269	Diisi dalam Jutaan Rupiah Amount to be stated in millions of Rupiah.
9	Nilai par dari instrumen Par value of the instrument	N/A	Diisi dalam Jutaan Rupiah Amount to be stated in millions of Rupiah.
10	Klasifikasi sesuai standar akuntansi keuangan Classification under financial accounting standards	Ekuitas Equity	Diisi dengan pilihan: Ekuitas; Liabilitas –Biaya perolehan amortisasi; Liabilitas – Opsi Nilai Wajar; Non-Pengendali Select one of the following: Equity; Liability – Amortized Cost; Liability – Fair Value Option; Non-Controlling Interest.



		a	Pedoman Pengisian Guidelines for Completion
		Informasi Kuantitatif/Kualitatif Quantitative/ Qualitative Information	
11	Tanggal penerbitan Issuance date	N/A	Diisi: dd/mm/yyyy Enter date in format: dd/mm/yyyy.
12	Tidak ada jatuh tempo (perpetual) atau dengan jatuh tempo Perpetual or with maturity	Perpetual	Diisi dengan pilihan: Perpetual atau Dengan Jatuh Tempo Select one of the following: Perpetual or With Maturity.
13	Tanggal jatuh tempo Maturity date	Tidak ada tanggal jatuh tempo No maturity date	Untuk instrumen dengan jatuh tempo, diisi tanggal jatuh tempo: dd/mm/yyyy. Untuk instrumen perpetual diisi: Tidak ada tanggal jatuh tempo "For instruments with maturity, enter the maturity date: dd/mm/yyyy. For perpetual instruments, enter: No maturity date."
14	Eksekusi call option atas persetujuan Otoritas Jasa Keuangan Exercise of call option subject to approval of the Financial Services Authority (OJK)	Tidak No	Diisi dengan pilihan: Ya; Tidak Select one of the following: Yes or No.
15	Tanggal call option, jumlah penarikan dan persyaratan call option lainnya (bila ada) Call option date, redemption amount, and other call option conditions (if any)	N/A	Diisi dengan tanggal call option (dd/mm/yyyy), persyaratan Call Option lainnya dan jumlah penarikan (dalam jutaan rupiah) Enter the call option date (dd/mm/yyyy), other call option conditions, and redemption amount (in millions of Rupiah).
16	Subsequent call option	N/A	Diisi bila ada fitur jumlah subsequent call option (berapa kali Call Option dapat dilakukan). To be completed if there is a feature on the number of subsequent call options (i.e., how many times the call option may be exercised).
	Kupon / dividen Coupon / dividend		
17	Dividen/ kupon dengan bunga tetap atau floating Fixed or floating dividend/coupon	N/A	Diisi dengan pilihan: - Fixed: bila kupon atau dividen adalah fixed selama jangka waktu instrumen; - Floating: bila kupon atau dividen adalah floating selama jangka waktu instrumen; - Fixed to floating: bila kupon/dividen saat ini adalah fixed, namun bisa berubah menjadi floating di masa mendatang; atau - Floating to fixed: bila kupon/dividen saat ini adalah floating, namun bisa berubah menjadi fixed di masa mendatang Select one of the following: - Fixed: if the coupon or dividend is fixed over the life of the instrument; - Floating: if the coupon or dividend is floating over the life of the instrument; - Fixed to floating: if the current coupon/dividend is fixed but may change to floating in the future; or - Floating to fixed: if the current coupon/dividend is floating but may change to fixed in the future.
18	Tingkat dari coupon rate atau index lain yang menjadi acuan Coupon rate or reference index	N/A	Diisi dengan tingkat dari kupon atau index yang menjadi acuan dari tingkat kupon atau dividen. Filled with the level of the coupon or index which is the reference for the coupon or dividend level.
19	Ada atau tidaknya dividend stopper Existence of dividend stopper	N/A	Diisi dengan pilihan: Ya atau Tidak Select one of the following: Yes or No.
20	Fully discretionary; partial atau mandatory Fully discretionary; partial or mandatory	N/A	Apakah Bank memiliki hak penuh atau partial untuk membatalkan kupon atau dividen, atau tidak dapat membatalkan kupon/dividen. Diisi dengan pilihan: Fully discretionary, Partially Discretionary, atau Mandatory "Whether the Bank has full or partial discretion to cancel coupon or dividend payments, or has no ability to cancel coupon/dividend payments. Select one of the following: Fully discretionary, Partially discretionary, or Mandatory."



		a	Pedoman Pengisian Guidelines for Completion
		Informasi Kuantitatif/Kualitatif Quantitative/ Qualitative Information	
21	Apakah terdapat fitur step up atau insentif lain Existence of step-up feature or other incentive mechanisms	N/A	Diisi dengan pilihan: Ya atau Tidak Select one of the following: Yes or No.
22	Non-kumulatif atau kumulatif Non-cumulative or cumulative	N/A	Diisi dengan pilihan: Non-kumulatif atau kumulatif- Select one of the following: Non-cumulative or cumulative.
23	Dapat dikonversi atau tidak dapat dikonversi Convertible or non-convertible	N/A	Diisi dengan pilihan: dapat dikonversi atau tidak dapat dikonversi Select one of the following: convertible or non-convertible.
24	Jika dapat dikonversi, sebutkan trigger point-nya If convertible, specify trigger point	N/A	Diisi dengan kondisi (trigger point) kapan instrumen dikonversi, termasuk point of non-viability Specify the conditions (trigger points) under which the instrument is converted, including the point of non-viability.
25	Jika dapat dikonversi apakah seluruh atau sebagian If convertible, whether full or partial conversion	N/A	Diisi dengan penjelasan untuk setiap trigger point apakah instrumen akan: (i) pasti dikonversi secara penuh; (ii) kemungkinan dikonversi secara penuh atau sebagian; atau (iii) pasti dikonversi sebagian. "Provide an explanation for each trigger point indicating whether the instrument will: (i) always be fully converted; (ii) possibly be fully or partially converted; or (iii) always be partially converted."
26	Jika dapat dikonversi, bagaimana rate konversinya If convertible, conversion rate	N/A	Diisi dengan penjelasan rate konversi atas instrumen Provide an explanation of the conversion rate of the instrument.
27	Jika dapat dikonversi; apakah mandatory atau optional If convertible, whether mandatory or optional	N/A	Diisi dengan pilihan: Mandatory, Optional, atau N/A Select one of the following: Mandatory, Optional, or N/A.
28	Jika dapat dikonversi, sebutkan jenis instrumen konversinya If convertible, specify type of conversion instrument	N/A	Diisi dengan pilihan: CET 1, AT 1, Tier 2, atau N/A Select one of the following: CET1, AT1, Tier 2, or N/A.
29	Jika dapat dikonversi, sebutkan issuer of instrument it converts into If convertible, specify issuer of the instrument into which it converts	N/A	Diisi dengan penjelasan issuer of instrument it converts into Provide a description of the issuer of the instrument into which it converts.
30	Fitur write-down	N/A	Diisi dengan pilihan: Ya atau Tidak Select one of the following: Yes or No.
31	Jika terjadi write-down, sebutkan trigger-nya If write-down occurs, specify trigger	N/A	Diisi dengan penjelasan kondisi atau trigger point fitur write-down, termasuk point of non-viability Provide an explanation of the conditions or trigger points for the write-down feature, including the point of non-viability.
32	Jika terjadi write-down, apakah penuh atau sebagian If write-down occurs, whether full or partial	N/A	Untuk setiap trigger point untuk fitur write down, jelaskan apakah instrumen akan di write down: (i) akan selalu di write down penuh; (ii) kemungkinan di write down sebagian; (iii) akan selalu di write down sebagian. For each write-down trigger point, specify whether the instrument will be: (i) always fully written down; (ii) possibly written down partially; or (iii) always written down partially.
33	Jika terjadi write down; permanen atau temporer If write-down occurs, permanent or temporary	N/A	Diisi dengan pilihan: Permanen atau Temporer Select one of the following: Permanent or Temporary.
34	Jika terjadi write down temporer, jelaskan mekanisme write-up If temporary write-down, describe write-up mechanism	N/A	Diisi dengan penjelasan mekanisme write-up Provide an explanation of the write-up mechanism.



		a	Pedoman Pengisian Guidelines for Completion
		Informasi Kuantitatif/Kualitatif Quantitative/ Qualitative Information	
34a	Tipe subordinasi Subordination type	N/A	Diisi dengan tipe subordinasi Specify the type of subordination.
35	Hierarki instrumen pada saat likuidasi Instrument hierarchy in liquidation	N/A	Diisi dengan penjelasan hirarki instrumen pada saat likuidasi Provide an explanation of the hierarchy of the instrument in liquidation.
36	Apakah terdapat fitur yang non-compliant Whether any non-compliant features exist	N/A	Diisi dengan pilihan: Ya atau Tidak Select one of the following: Yes or No.
37	Jika Ya, jelaskan fitur yang non-compliant If yes, describe the non-compliant features	N/A	Diisi dengan penjelasan fitur yang non-compliant Provide an explanation of any non-compliant features.

Analisis Kualitatif Qualitative Analysis	
Sesuai dengan ketentuan Otoritas Jasa Keuangan (OJK), struktur permodalan Bank Mandiri Taspen terdiri dari Modal Inti (Tier 1) dan Modal Pelengkap (Tier 2). Modal Inti (Tier 1) Modal Inti (Tier 1) Bank terdiri dari Modal Inti Utama (Common Equity Tier/CET 1) dan Modal Inti Tambahan (Additional Tier 1). Modal inti utama mencakup modal disetor, cadangan tambahan modal (disclosure reserve), dan faktor pengurang modal inti utama. Cadangan tambahan modal terdiri atas faktor penambah (pendapatan komprehensif lainnya dan cadangan tambahan modal lainnya) dan faktor pengurang (pendapatan komprehensif lainnya dan cadangan tambahan modal lainnya). Modal inti (tier 1) posisi 31 Desember 2025 yaitu sebesar Rp9.164 Miliar. Modal Pelengkap (Tier 2) Modal Pelengkap (Tier 2) Bank meliputi Cadangan umum PPA atas aset produktif yang wajib dibentuk (paling tinggi 1,25% dari ATMR risiko kredit). Modal pelengkap (Tier 2) posisi 31 Desember 2025 yaitu sebesar Rp362.5 Miliar. Kecukupan Permodalan Bank telah melakukan pengelolaan modal sesuai dengan regulasi OJK (Basel II dan Basel III) dalam rangka memastikan bahwa Bank dapat menjaga kecukupan modalnya untuk mengatasi risiko-risiko utama pada kegiatan perbankan, yaitu Risiko Kredit, Risiko Pasar dan Risiko Operasional, dengan tetap memberikan return bagi stakeholder. Untuk perhitungan kecukupan modal dengan memperhitungkan risiko kredit dan risiko pasar, Bank menggunakan Pendekatan Standar Basel II (Standardized Approach). Untuk risiko operasional, Bank mengacu kepada Pendekatan Standar (Standardized Approach). Bank memiliki tingkat permodalan yang memadai dengan rasio kecukupan modal (Capital Adequacy Ratio/CAR) sebesar 30,47% dan di atas persyaratan minimum sesuai profil risiko yang ditetapkan oleh regulator, sehingga memadai untuk mendukung rencana bisnis Bank yang diimbangi dengan upaya dalam mengantisipasi seluruh risiko yang dihadapi. Selain perhitungan tersebut, Bank juga memperhitungkan kecukupan permodalan dengan mengacu kepada Pilar 2 Basel II atau yang lebih dikenal dengan pendekatan Internal Capital Adequacy Assessment Process (ICAAP). Sesuai dengan peringkat profil risiko, Bank berada pada peringkat 2 (Low to Moderate), maka perhitungan ICAAP Bank adalah 12% atau sesuai dengan ketentuan regulator.	"In accordance with the provisions of the Financial Services Authority (OJK), Bank Mandiri Taspen's capital structure consists of Tier 1 Capital and Tier 2 Capital. Tier 1 Capital Tier 1 Capital comprises Common Equity Tier 1 (CET1) and Additional Tier 1 (AT1). CET1 includes paid-in capital, disclosure reserves, and regulatory deductions from Tier 1 capital. Disclosure reserves consist of additions (other comprehensive income and other additional capital reserves) and deductions (other comprehensive income and other additional capital reserves). As at 31 December 2025, Tier 1 Capital amounted to IDR9,164 billion. Tier 2 Capital Tier 2 Capital includes general allowance for impairment losses on productive assets required to be maintained (capped at 1.25% of credit risk-weighted assets). As at 31 December 2025, Tier 2 Capital amounted to IDR362.5 billion. Capital Adequacy The Bank has managed its capital in accordance with OJK regulations (Basel II and Basel III) to ensure adequate capital levels to absorb key risks in banking activities, namely credit risk, market risk, and operational risk, while continuing to provide returns to stakeholders. For capital adequacy calculations incorporating credit and market risks, the Bank applied the Basel II Standardized Approach. For operational risk, the Bank used the Standardized Approach. The Bank maintained a strong capital position with a Capital Adequacy Ratio (CAR) of 30.47%, which was above the minimum regulatory requirement based on its risk profile. This provided sufficient support for the Bank's business plan while ensuring appropriate risk mitigation across all exposures. In addition, the Bank also assessed capital adequacy under Basel II Pillar 2 through the Internal Capital Adequacy Assessment Process (ICAAP). Based on its risk profile rating of 2 (Low to Moderate), the Bank's ICAAP requirement was set at 12%, in accordance with regulatory provisions."



Pengungkapan Kualitatif Mengenai Struktur Permodalan dan Kecukupan Permodalan

Qualitative Disclosure on Capital Structure and Capital Adequacy

Tabel Pengungkapan Kualitatif mengenai Struktur Permodalan dan Kecukupan Permodalan Desember 2025
Table of Qualitative Disclosure on Capital Structure and Capital Adequacy December 2025

a. Instrument modal yang diterbitkan oleh Bank Capital Instruments Issued by the Bank	
Bank Mandiri Taspen tidak memiliki instrument modal yang diterbitkan oleh Bank.	Bank Mandiri Taspen did not have any capital instruments issued by the Bank.
b. Pendekatan yang Digunakan Bank Dalam Menilai Kecukupan Modal Approach Used by the Bank in Assessing Capital Adequacy	
Permodalan Bank telah mengacu kepada Ketentuan Otoritas Jasa Keuangan (OJK), yaitu: a. Pilar 1 (satu), dalam melakukan perhitungan kecukupan modal untuk risiko kredit, risiko pasar dan risiko operasional. b. Pilar 2 (dua) Basel II atau lebih dikenal dengan pendekatan <i>Internal Capital Adequacy Assessment Process</i> (ICAAP). Bank menerapkan proses perhitungan kecukupan modal secara internal atau <i>Internal Capital Adequacy Assessment Process</i> (ICAAP) dalam rangka memenuhi kewajiban penyediaan modal minimum (KPMM) sesuai profil risiko dan untuk menetapkan strategi dalam memelihara tingkat permodalan Dalam menghitung kecukupan modal, Bank menggunakan pendekatan Standar Basel II (<i>Standardized Approach</i>) untuk risiko kredit dan telah memasukkan komponen External Rating. Mulai posisi Januari 2023, sesuai SEOJK No.24/SEOJK.3/2021 KPMM risiko kredit akan dihitung menggunakan Pendekatan Standar berdasarkan dokumen Basel III: Finalising Post-Crisis Reforms, dan telah dilakukan Uji Coba sejak posisi Desember 2021. Untuk risiko operasional, sampai dengan posisi Desember 2024 Bank mengacu kepada pendekatan Indikator Dasar Basel II (<i>Basic Indicator Approach</i>) berdasarkan SEOJK No.24/SEOJK.03/2016. Selain itu, Bank juga telah melakukan Uji Coba perhitungan beban modal risiko operasional dengan menggunakan <i>Standardized Approach</i> (SA) sesuai ketentuan SEOJK No. 06/SEOJK.03/2020 perihal Perhitungan Aset Tertimbang Menurut Risiko (ATMR) untuk Risiko Operasional dengan menggunakan Pendekatan Standar yang akan mulai berlaku mulai berlaku efektif di Januari 2023. Sedangkan untuk risiko pasar, sampai dengan posisi Desember 2025 perhitungan ATMR Risiko Pasar Bank sesuai dengan standar baru Basel III Reforms yang didasarkan pada <i>Fundamental Review of the Trading Book</i> (FRTB) yang diatur dalam SEOJK Nomor 23/SEOJK.03/2022 Tentang Perhitungan Aset Tertimbang Menurut Risiko Untuk Risiko Pasar Bagi Bank Umum (SEOJK ATMR Risiko Pasar) dengan menggunakan pendekatan standar (<i>standardized approach</i>). Bank pertama kali melakukan perhitungan ATMR Risiko Pasar pada periode Maret 2025.	The Bank's capital management has been conducted in accordance with Financial Services Authority (OJK) regulations, namely: a. Pillar 1, in calculating capital adequacy for credit risk, market risk, and operational risk. b. Basel II Pillar 2, also known as the <i>Internal Capital Adequacy Assessment Process</i> (ICAAP). The Bank implemented an internal capital adequacy assessment process (ICAAP) to comply with the Minimum Capital Adequacy Requirement (KPMM) based on its risk profile and to establish strategies for maintaining capital levels. In calculating capital adequacy, the Bank applied the Basel II <i>Standardized Approach</i> for credit risk and incorporated external ratings. Starting from January 2023, in accordance with SEOJK No. 24/SEOJK.3/2021, the capital adequacy requirement for credit risk has been calculated using the <i>Standardized Approach</i> based on the Basel III: Finalising Post-Crisis Reforms framework, with parallel testing conducted since December 2021. For operational risk, up to December 2024, the Bank applied the Basel II <i>Basic Indicator Approach</i> in accordance with SEOJK No. 24/SEOJK.03/2016. In addition, the Bank has conducted parallel testing for operational risk capital charges using the <i>Standardized Approach</i> (SA) in accordance with SEOJK No. 06/SEOJK.03/2020 concerning Risk-Weighted Assets (RWA) for Operational Risk using the <i>Standardized Approach</i>, which became effective in January 2023. For market risk, up to December 2025, the Bank calculated Market Risk-Weighted Assets (RWA) based on the new Basel III reforms under the <i>Fundamental Review of the Trading Book</i> (FRTB), as regulated under SEOJK No. 23/SEOJK.03/2022 concerning the Calculation of Risk-Weighted Assets for Market Risk for Commercial Banks using the <i>Standardized Approach</i>. The Bank first implemented market risk RWA calculations in March 2025.



Manajemen Risiko - Pendekatan Manajemen Risiko Bank (OVA)

Risk Management – Bank Risk Management Approach (OVA)

Tabel Pengungkapan Pendekatan Manajemen Risiko Bank (OVA)
Table of Disclosure on the Bank Risk Management Approach (OVA)

a. Model Bisnis dan Interaksi dengan Profil Risiko Business Model and Interaction with Risk Profile	
Bank Mandiri Taspen melakukan evaluasi atas penerapan manajemen risiko dalam setiap aktivitas bisnis Bank secara berkala yang mencakup penilaian/evaluasi untuk setiap jenis risiko yang bertujuan untuk memberikan gambaran profil risiko secara menyeluruh dan berkelanjutan. Model bisnis Bank tercermin dalam profil risiko melalui pengukuran/evaluasi atas parameter-parameter profil risiko. Penilaian terhadap profil risiko bertujuan untuk mendeteksi permasalahan secara lebih dini, melakukan tindak lanjut perbaikan yang sesuai dan lebih cepat, serta melakukan perbaikan dalam praktik tata kelola dan manajemen risiko, sehingga Bank dapat mengelola risiko dengan lebih baik dan memiliki ketahanan yang lebih kuat dalam menghadapi krisis. Dalam menetapkan kecukupan modal sesuai dengan profil risiko dan menetapkan strategi untuk memelihara tingkat permodalan, bank menerapkan Internal Capital Adequacy Assessment Process (ICAAP). Perhitungan modal yang disediakan oleh Bank dilakukan secara internal untuk kemudian hasil perhitungan modal tersebut dilaporkan kepada regulator.	Bank Mandiri Taspen periodically evaluates the implementation of risk management across all business activities of the Bank, covering assessments for each type of risk, with the objective of providing a comprehensive and continuous overview of the Bank's risk profile. The Bank's business model is reflected in its risk profile through the measurement and evaluation of risk profile parameters. The assessment of the risk profile aims to enable early detection of issues, facilitate timely and appropriate corrective actions, and enhance governance and risk management practices, thereby enabling the Bank to manage risks more effectively and strengthen its resilience in facing crises. In determining capital adequacy in accordance with its risk profile and establishing strategies to maintain capital levels, the Bank applies the Internal Capital Adequacy Assessment Process (ICAAP). Capital calculation is performed internally by the Bank, and the results of such calculations are subsequently reported to the regulator.
b. Struktur Tata Kelola Risiko Risk Governance Structure	
Struktur tata kelola manajemen risiko di Bank Mandiri Taspen terdiri dari Dewan Komisaris yang menjalankan fungsi pengawasan risiko melalui Komite Audit dan Komite Pemantau Risiko, serta Direksi yang menjalankan fungsi kebijakan risiko melalui komite terkait manajemen risiko yaitu Komite Manajemen Risiko, Komite Kebijakan Perkreditan dan Asset and Liabilities Committee. Di tingkat operasional, Satuan Kerja Manajemen Risiko bersama Unit Bisnis dan Unit Kerja Kepatuhan melakukan fungsi identifikasi risiko, pengukuran risiko, mitigasi risiko serta pengendalian risiko. Bank Mandiri Taspen menerapkan konsep <i>Three Lines of Defense</i> (TLD) dalam Sistem Pengendalian Intern. Penerapan TLD membedakan antara fungsi-fungsi pemilik risiko (<i>risk owner</i>) sebagai <i>first line of defence</i> terhadap fungsi-fungsi yang menangani risiko (<i>managing risks</i>), dan antara fungsi-fungsi yang monitor spesifik risiko (misal: ketidakpatuhan terhadap eksternal regulator) sebagai <i>second line of defence</i> dengan fungsi-fungsi yang menyediakan <i>independent assurance</i> sebagai <i>third line of defence</i>. 1. Lini Pertahanan Pertama (<i>First Line of Defense</i>) Unit Bisnis/Operasional yang merupakan UPPR sebagai lini pertama yang bertanggung jawab dalam melaksanakan tindakan preventif atau control yang telah diatur dalam ketentuan untuk memitigasi terjadinya risiko. 2. Lini Pertahanan Kedua (<i>Second Line of Defense</i>) Bertanggung jawab dan memiliki fungsi Manajemen Risiko dan Compliance (<i>Risk Oversight</i>) untuk membantu dan/atau memantau pengendalian. Fungsi pengawasan dan pengendalian dilaksanakan oleh Risk Management, Compliance dan Risk Business Control (RBC) 3. Lini Pertahanan Ketiga (<i>Third Line of Defense</i>) Befungsi untuk memberikan penilaian secara independen atas kecukupan <i>internal control</i> serta memastikan <i>First Line of Defense</i> dan <i>Second Line of Defense</i> telah menjalankan fungsinya dengan baik. Untuk menjaga independensi, Internal Audit bertanggungjawab langsung kepada Direktur Utama dan dapat berkomunikasi dengan Dewan Komisaris melalui Komite Audit	The risk governance structure of Bank Mandiri Taspen consists of the Board of Commissioners, which performs oversight functions through the Audit Committee and the Risk Monitoring Committee, and the Board of Directors, which implements risk policies through relevant committees, namely the Risk Management Committee, Credit Policy Committee, and Asset and Liability Committee (ALCO). At the operational level, the Risk Management Work Unit, together with Business Units and the Compliance Unit, performs risk identification, risk measurement, risk mitigation, and risk control functions. Bank Mandiri Taspen applies the <i>Three Lines of Defense</i> (TLD) concept in its internal control system. The implementation of TLD distinguishes between risk owners as the first line of defense and risk management functions, and between functions that monitor specific risks (e.g., non-compliance with external regulations) as the second line of defense and functions that provide independent assurance as the third line of defense. 1. First Line of Defense Business/Operational Units, which act as the Risk Taking Units (UPPR), serve as the first line of defense and are responsible for implementing preventive actions or controls as stipulated in relevant policies to mitigate risk occurrence. 2. Second Line of Defense Responsible for risk management and compliance (risk oversight) functions to support and/or monitor controls. The oversight and control functions are carried out by Risk Management, Compliance, and Risk Business Control (RBC). 3. Third Line of Defense Responsible for providing independent assurance on the adequacy of internal controls and ensuring that both the first and second lines of defense have performed their functions effectively. To maintain independence, Internal Audit reports directly to the President Director and may communicate with the Board of Commissioners through the Audit Committee.



c. Code of Conduct	
Bank Mandiri Taspen telah memiliki <i>code of conduct</i> yang menjelaskan prinsip-prinsip dasar perilaku pribadi dan profesional yang dilakukan oleh Jajaran Perusahaan. Kode etik berlaku bagi seluruh pegawai Bank Mandiri Taspen baik pegawai kontrak maupun tetap, serta berlaku juga untuk semua Dewan Komisaris dan Direksi. Penerapan kode etik diharapkan dapat mendorong terwujudnya perilaku profesional, bertanggung jawab, wajar, patut dan dapat dipercaya dalam melakukan hubungan bisnis dengan sesama rekan kerja maupun para mitra kerja. Kode etik telah dikomunikasikan dan disosialisasikan kepada Dewan komisaris serta organ pendukungnya, Direksi serta seluruh pegawai, antara lain melalui: 1. Website Perusahaan. 2. Email administrator yang disampaikan kepada seluruh pegawai. 3. Pada saat penandatanganan perjanjian kerja bersama yang dilakukan antara pekerja dan manajemen perusahaan. 4. Standing banner, flyer dan media-media advertising lainnya pada area kantor. Selain itu pegawai juga dapat melaporkan dugaan pelanggaran atas implementasi kode etik kepada atasan, melalui mekanisme whistleblowing system yang disebut Letter to CEO (LTC). Setiap perbuatan yang setelah diinvestigasi terbukti sebagai pelanggaran atas kode etik akan dikenakan sanksi sesuai dengan peraturan yang berlaku. Upaya implementasi dan penegakkan kode etik Bank Mandiri Taspen dilakukan dengan penuh kesadaran secara terus-menerus dalam bentuk komitmen, sikap dan perbuatan, yang dilakukan antara lain dengan cara: 1. Pelaksanaan Pembuatan Surat Pernyataan Tahunan (Annual Disclosure) Setiap Pegawai Bank, wajib menandatangani Surat Pernyataan Tahunan Pegawai dalam rangkap 3 (tiga); satu bermaterai cukup. 2. Penandatanganan formulir elektronik surat pernyataan pegawai Setiap pegawai dapat dimungkinkan menggunakan media elektronik dalam menyampaikan surat pernyataan pegawai. 3. Pakta Integritas Surat pernyataan yang ditandatangani oleh Kepala Unit Kerja yang berisi ikrar untuk mencegah dan tidak melakukan perbuatan yang melanggar ketentuan perundang-undangan yang berlaku serta berjanji untuk melaksanakan tugas dan tanggungjawab sejalan dengan nilai-nilai organisasi.	Bank Mandiri Taspen has established a Code of Conduct that defines the fundamental principles of personal and professional behavior applicable to all employees of the Company. The Code of Conduct applies to all employees of Bank Mandiri Taspen, including contract and permanent employees, as well as to members of the Board of Commissioners and the Board of Directors. The implementation of the Code of Conduct is expected to foster professional, responsible, fair, proper, and trustworthy behavior in conducting business relationships with colleagues and business partners. The Code of Conduct has been communicated and disseminated to the Board of Commissioners and its supporting organs, the Board of Directors, and all employees through, among others: 1. The Company's website; 2. Administrator email distributed to all employees; 3. Signing of the collective labor agreement between employees and management; and 4. Standing banners, flyers, and other advertising media within office premises. In addition, employees may report suspected violations of the Code of Conduct to their supervisors through the whistleblowing mechanism known as Letter to CEO (LTC). Any action proven through investigation to constitute a violation of the Code of Conduct shall be subject to sanctions in accordance with applicable regulations. The implementation and enforcement of the Code of Conduct at Bank Mandiri Taspen are carried out continuously and with full awareness, in the form of commitment, attitude, and behavior, including through the following measures: 1. Annual Disclosure Statement All Bank employees are required to sign the Annual Employee Statement in triplicate, one of which is duly stamped. 2. Electronic Employee Declaration Form Employees may submit their employee statements electronically. 3. Integrity Pact A statement signed by the Head of Work Unit containing a pledge to prevent and not engage in acts that violate applicable laws and regulations, and a commitment to perform duties and responsibilities in line with the organization's values.
d. Ruang Lingkup dan Fitur Utama Sistem Pengukuran Risiko Scope and Key Features of the Risk Measurement System	
Bank Mandiri Taspen secara berkelanjutan menerapkan pengukuran risiko yang mengacu kepada <i>international best practices</i> dengan menggunakan pendekatan permodelan kuantitatif maupun kualitatif melalui pengembangan model risiko seperti <i>rating</i>, <i>scoring</i>, <i>Value at Risk (VaR)</i>, <i>portfolio management</i>, <i>stress testing</i> dan model lainnya sebagai pendukung <i>judgemental decision making</i>. Secara periodik, model-model risiko tersebut mengikuti <i>lifecycle</i> model sejalan dengan penerapan Model Risk Management dan divalidasi oleh unit Model Validator yang bersifat independen untuk menjaga keandalan dan validitas model serta memenuhi persyaratan regulasi. Dalam rangka penyesuaian antara penerapan Basel II, III dan Enterprise Risk Management (ERM), Bank Mandiri Taspen terus melaksanakan Implementasi Basel dengan acuan regulasi Otoritas Jasa Keuangan dan BCBS (Basel Committee on Banking Supervision) maupun <i>best practices</i>, yang meliputi area di Risiko Kredit, Risiko Pasar, Risiko Likuiditas, Risiko Suku Bunga pada Banking Book Position, Risiko Operasional, Pengelolaan Modal dan Internal Capital Adequacy Assessment Process (ICAAP), serta Stress Testing dan Recovery Plan.	Bank Mandiri Taspen continuously applies risk measurement practices aligned with international best practices, using both quantitative and qualitative modeling approaches. These include the development of risk models such as rating, scoring, Value at Risk (VaR), portfolio management, stress testing, and other models supporting judgment-based decision making. On a periodic basis, these risk models follow a defined lifecycle in line with the implementation of Model Risk Management and are independently validated by a Model Validation unit to ensure reliability, validity, and compliance with regulatory requirements. In order to align Basel II, Basel III, and Enterprise Risk Management (ERM) implementation, Bank Mandiri Taspen continuously implements Basel-aligned practices based on regulations issued by the Financial Services Authority (OJK) and the Basel Committee on Banking Supervision (BCBS), as well as best practices. These cover credit risk, market risk, liquidity risk, interest rate risk in the banking book, operational risk, capital management, Internal Capital Adequacy Assessment Process (ICAAP), stress testing, and recovery planning.



e. Proses Pelaporan Informasi Risiko yang Diberikan Kepada Dewan Komisaris dan Direksi
Risk Reporting Process Provided to the Board of Commissioners and Board of Directors

Pelaporan informasi risiko disampaikan kepada Dewan komisaris dan Direksi melalui komite yang ada di bawah supervisi Dewan Komisaris dan Direksi. Untuk komite di bawah supervise Dewan Komisaris yang memiliki tugas dan tanggung jawab melakukan kajian dan evaluasi atas kebijakan dan pelaksanaan manajemen risiko bank, serta memberikan masukan dan rekomendasi kepada Dewan Komisaris dalam rangka melaksanakan fungsi pengawasan adalah Komite Pemantau Risiko dan Komite Audit.

Dari 5 (lima) komite yang berada di bawah supervisi Direksi, terdapat 3 (tiga) komite yang berkaitan langsung dengan pengelolaan manajemen risiko yaitu Komite Manajemen Risiko (KMR), Komite Kebijakan Perkreditan (KKP) dan Asset & Liabilities Committee (ALCO).

Risk information reporting is submitted to the Board of Commissioners and the Board of Directors through committees established under their respective supervision. For committees under the supervision of the Board of Commissioners, which are responsible for reviewing and evaluating the Bank's risk management policies and implementation, and providing input and recommendations to support the supervisory function, these include the Risk Monitoring Committee and the Audit Committee.

Out of the five committees under the supervision of the Board of Directors, three committees are directly related to risk management, namely the Risk Management Committee (RMC), Credit Policy Committee (CPC), and Asset and Liability Committee (ALCO).

f. Stress Test

Untuk mengukur tingkat ketahanan Bank Mandiri Taspen dalam menghadapi suatu scenario kejadian eksternal yang ekstrim (exceptional) tetapi mungkin terjadi (plausible), Bank Mandiri Taspen melakukan stress testing sebagai dasar pengambilan keputusan dan penyusunan contingency plan serta sebagai pemenuhan atas ketentuan regulasi yang berlaku di Indonesia. Bagi Bank Mandiri Taspen, stress testing bertujuan untuk mengestimasi besarnya potensi kerugian yang dapat terjadi, ketahanan modal Bank dalam menyerap kerugian, kecukupan likuiditas untuk memenuhi kewajiban kontraktual maupun behavioral Bank, serta mengidentifikasi langkah-langkah yang harus dilakukan untuk memitigasi risiko dan menjadi ketahanan modal.

Terdapat beberapa jenis stress testing yang dilakukan di Bank Mandiri Taspen berdasarkan jenis risikonya, diantaranya:

1. Stress Testing Risiko Kredit

Model Stress Testing dibuat dengan mempertimbangkan faktor risiko yang mempengaruhi tingkat NPL pada seluruh portfolio kredit. Dalam perhitungan Stress Testing risiko kredit.

2. Stress Testing Risiko Likuiditas

Perhitungan Stress Testing Likuiditas diukur mengikuti Flow Based (Liquidity Gap Analysis). Liquidity gap merupakan metodologi untuk memproyeksikan arus kas masuk dan arus kas keluar di masa mendatang. Hasil pengukuran liquidity gap menunjukkan kondisi likuiditas Bank yaitu surplus likuiditas (positive liquidity gap) atau defisit likuiditas (negative liquidity gap). Proyeksi kondisi likuiditas tersebut akan menentukan strategi yang akan dilaksanakan oleh Bank, seperti strategi penempatan dana, strategi pendanaan dan strategi terkait likuiditas seperti strategi pricing dana.

3. Stress Testing Risiko Pasar

Adapun lingkup perhitungan stress testing risiko pasar yang diukur sebagai berikut:

a. Sensitivity Analysis

Sensitivity Analysis dalam hal ini atas portofolio surat berharga merupakan metode yang digunakan untuk mengetahui harga dari suatu instrument keuangan atas perubahan faktor pasar. Adapun contoh perubahan faktor pasar yang dapat dipertimbangkan antara lain BI7DRR, Market Yield Government Bonds, JIBOR ataupun faktor lain yang dapat mempengaruhi nilai valuasi dari portofolio surat berharga kategori FVTOCI (Fair Value Through Other Comprehensive Income), dimana setiap perubahan nilai valuasi surat berharga dapat mempengaruhi nilai comprehensive income yang secara langsung mempengaruhi aspek permodalan Bank.

b. Stress Testing EVE

Metode EVE merupakan salah satu metode dalam perhitungan IRRBB (Interest Rate Risk in the Banking Book). Adapun dalam melakukan pengukuran Risiko IRRBB, Bank menggunakan 2 (Dua) metode yaitu EVE dan NII sensitivity. Bank menghitung stress testing IRRBB hanya untuk metode EVE, dimana stress testing EVE untuk menghitung potensi risiko kerugian yang dapat mempengaruhi mode Bank yang diakibatkan dari perubahan faktor pasar seperti perubahan suku bunga pasar, Market Yield Government Bonds, JIBOR ataupun faktor lain yang dapat mempengaruhi portofolio Bank.

To assess Bank Mandiri Taspen's resilience in facing extreme (exceptional) but plausible external scenarios, the Bank conducts stress testing as a basis for decision-making and contingency planning, as well as to comply with applicable regulatory requirements in Indonesia. For Bank Mandiri Taspen, stress testing aims to estimate potential losses, assess the Bank's capital adequacy in absorbing losses, evaluate liquidity sufficiency to meet contractual and behavioral obligations, and identify mitigation actions to strengthen capital resilience.

Several types of stress testing are conducted at Bank Mandiri Taspen based on risk categories, including:

1. Credit Risk Stress Testin

The stress testing model is developed by considering risk factors affecting the Non-Performing Loan (NPL) level across the entire credit portfolio.

2. Liquidity Risk Stress Testing

Liquidity stress testing is measured using a flow-based approach (Liquidity Gap Analysis). Liquidity gap analysis is a methodology used to project future cash inflows and outflows. The results indicate whether the Bank is in a liquidity surplus (positive liquidity gap) or liquidity deficit (negative liquidity gap). These projections determine the Bank's strategies, including funding placement strategies, funding strategies, and liquidity pricing strategies.

3. Market Risk Stress Testing

The scope of market risk stress testing includes:

a. Sensitivity Analysis

Sensitivity analysis for the securities portfolio is used to assess changes in financial instrument prices due to changes in market factors. These factors include BI7DRR, government bond market yields, JIBOR, or other variables affecting the valuation of securities classified as Fair Value Through Other Comprehensive Income (FVOCI). Changes in valuation directly affect other comprehensive income and subsequently impact the Bank's capital position.

b. EVE Stress Testing

The Economic Value of Equity (EVE) method is one of the approaches used in Interest Rate Risk in the Banking Book (IRRBB). The Bank applies two IRRBB measurement methods, namely EVE and Net Interest Income (NII) sensitivity. However, stress testing is conducted only for the EVE method, which estimates potential losses affecting the Bank's capital due to changes in market factors such as interest rates, government bond yields, JIBOR, and other variables impacting the Bank's portfolio.



4. Stress Testing Terintegrasi

Integrasi dari stress testing risiko kredit, pasar, likuiditas berdampak financial terhadap Bank. Pada integritas stress testing digunakan satu jenis skenario yang diaplikasikan pada risiko-risiko utama (kredit, pasar, likuiditas) untuk melihat dampak risikonya serta dihitung dampak atas profitabilitas yang ditimbulkan. Skenario yang digunakan dapat bersumber dari skenario idiosyncratic, market wide shock atau kombinasi keduanya. Terkait mekanisme implementasi skenario pada masing-masing risiko sesuai dengan yang dijelaskan pada poin di atas. Setelah diperoleh dampak risiko, dilakukan perhitungan dampak yang ditimbulkan pada neraca, profit & loss ataupun rasio keuangan lainnya.

4. Integrated Stress Testing

Integrated stress testing combines credit, market, and liquidity risk stress testing to assess the overall financial impact on the Bank. A single scenario is applied across key risk types (credit, market, liquidity) to evaluate risk impacts and their effect on profitability. Scenarios may originate from idiosyncratic events, market-wide shocks, or a combination of both. The implementation of scenarios follows the methodologies described above for each risk type. The resulting risk impacts are then translated into effects on the balance sheet, profit and loss, and other financial ratios.

g. Strategi dan Proses Untuk Mengatur, Melindungi Nilai dan Memitigasi Risiko yang Muncul dari Model Bisnis Bank Strategies and Processes to Manage, Protect Value, and Mitigate Risks Arising from the Bank's Business Model

Strategi pengelolaan risiko pasar dan risiko likuiditas dilakukan melalui tahapan identifikasi, pengukuran, pemantauan dan pengendalian risiko. Strategi lindung nilai atas portofolio Bank yang menimbulkan potensi kerugian dilakukan dengan mempertimbangkan risk appetite, analisa data historis, strategi dan kebutuhan bisnis, serta proyeksi pergerakan faktor pasar di masa yang akan datang.

Dalam hal mitigasi risiko, Bank menetapkan limit yang mengacu pada Risk Appetite Statement (RAS), ketentuan internal dan ketentuan perundang-undangan yang berlaku. Pemantauan atas eksposur risiko pasar banking book dilakukan secara periodik oleh Divisi Risk Management (Departement Market, Liquidity & Data Analytics) yang meliputi antara lain utilisasi limit risiko pasar, sensitivity analysis, dan stress test secara berkala. Untuk risiko likuiditas, Bank menyusun dan melakukan review berkala terhadap Contingency Funding Plan (CFP) dan Recovery Plan yang mengatur tentang prosedur perusahaan dalam menghadapi kondisi likuiditas yang memburuk.

Market risk and liquidity risk management strategies are carried out through the stages of risk identification, measurement, monitoring, and control. Hedging strategies for the Bank's portfolios that potentially generate losses are implemented by taking into consideration the risk appetite, historical data analysis, business strategy and requirements, as well as projections of future market factor movements.

In terms of risk mitigation, the Bank establishes limits based on the Risk Appetite Statement (RAS), internal policies, and applicable laws and regulations. Monitoring of market risk exposures in the banking book is conducted periodically by the Risk Management Division (Market, Liquidity & Data Analytics Department), which includes, among others, monitoring of market risk limit utilization, sensitivity analysis, and periodic stress testing. For liquidity risk, the Bank prepares and periodically reviews the Contingency Funding Plan (CFP) and Recovery Plan, which set out the procedures to be implemented by the Bank in dealing with deteriorating liquidity conditions.

Rasio Pengungkit Leverage Ratio

Kewajiban Pemenuhan Rasio Pengungkit Leverage Ratio Compliance Requirement

Tabel Laporan Total Eksposur dalam Rasio Leverage
Table of Total Exposure Report in the Leverage Ratio

(dalam jutaan rupiah / in IDR million)

No	Keterangan Description	Jumlah Amount
1	Total aset di neraca pada laporan keuangan publikasi (nilai gross sebelum dikurangi CKPN). Total assets in the statement of financial position as per the published financial statements (gross amount before deduction of allowance for impairment losses/CKPN).	73,238,406
2	Penyesuaian untuk nilai penyertaan pada bank, lembaga keuangan, perusahaan asuransi, dan/atau entitas lain yang berdasarkan standar akuntansi keuangan harus dikonsolidasikan namun di luar cakupan konsolidasi berdasarkan ketentuan Otoritas Jasa Keuangan. Adjustment for investments in banks, financial institutions, insurance companies, and/or other entities which, in accordance with financial accounting standards, should be consolidated but are excluded from the consolidation scope under Financial Services Authority (OJK) regulations.	-



No	Keterangan Description	Jumlah Amount
3	Penyesuaian untuk nilai kumpulan aset keuangan atau aset syariah yang mendasari (<i>underlying</i>) yang telah dialihkan dalam sekuritisasi aset memenuhi persyaratan jual putus sebagaimana diatur dalam peraturan perundang-undangan OJK mengenai Prinsip Kehati-hatian dalam Aktivitas Sekuritisasi Aset bagi Bank Umum. Dalam hal aset keuangan atau aset syariah yang mendasari (<i>underlying</i>) dimaksud telah dikurangi dari total aset pada neraca maka angka pada baris ini adalah 0 (nol). Adjustment for the value of underlying financial assets or sharia assets that have been transferred in asset securitization transactions that meet the criteria for a true sale as stipulated under OJK prudential regulations on Asset Securitization Activities for Commercial Banks. In cases where such underlying financial assets or sharia assets have already been deducted from total assets in the statement of financial position, the amount in this line shall be zero.	-
4	Penyesuaian terhadap pengecualian sementara atas penempatan giro pada Bank Indonesia dalam rangka memenuhi ketentuan giro wajib minimum (jika ada). Adjustment for temporary exemption of demand deposits placed with Bank Indonesia in order to comply with statutory reserve requirements (if any).	-
5	Penyesuaian untuk aset fidusia yang diakui sebagai komponen neraca berdasarkan standar akuntansi keuangan namun dikeluarkan dari perhitungan total eksposur dalam Rasio Leverage. Adjustment for fiduciary assets recognized as part of the balance sheet under financial accounting standards but excluded from the leverage ratio exposure measure.	-
6	Penyesuaian untuk nilai pembelian atau penjualan aset keuangan secara reguler dengan menggunakan metode pakuntansi tanggal perdagangan. Adjustment for purchases or sales of financial assets on a regular way settlement basis using the trade date accounting method.	-
7	Penyesuaian untuk nilai transaksi <i>cash pooling</i> yang memenuhi persyaratan sebagaimana diatur dalam Peraturan Otoritas Jasa Keuangan ini. Adjustment for cash pooling transactions that meet the requirements as regulated under Financial Services Authority (OJK) regulations.	-
8	Penyesuaian untuk nilai eksposur transaksi derivatif. Adjustment for derivative exposures.	-
9	Penyesuaian untuk nilai eksposur Securities Financing Transaction (SFT) sebagai contoh transaksi <i>reverse repo</i> . Adjustment for Securities Financing Transactions (SFT), such as reverse repurchase agreements (reverse repo).	-
10	Penyesuaian untuk nilai eksposur Transaksi Rekening Administratif (TRA) yang telah dikalikan dengan Faktor Konversi Kredit (FKK). Adjustment for off-balance sheet exposures (TRA) that have been multiplied by the Credit Conversion Factor (CCF).	114
11	<i>Prudent valuation adjustments</i> berupa faktor pengurang modal dan Cadangan Kerugian Penurunan Nilai (CKPN). Prudent valuation adjustments, consisting of capital deductions and allowance for impairment losses (CKPN).	(465,036)
12	Penyesuaian lainnya. Other adjustments.	-
13	Total eksposur dalam perhitungan Rasio Leverage. Total exposure used in the calculation of the Leverage Ratio.	72,773,484



Perhitungan Rasio Pengungkit Leverage Ratio Calculation

Tabel Laporan Total Eksposur dalam Rasio Leverage
Table of Total Exposure Report in the Leverage Ratio

(dalam jutaan rupiah / in IDR million)

Keterangan Description	Periode Period	
	T	T-1
Eksposur Aset dalam Laporan Posisi Keuangan (Neraca) On-Balance Sheet Asset Exposure (Statement of Financial Position / Balance Sheet)		
1 Eksposur Aset dalam Laporan Posisi Keuangan (Neraca) termasuk aset jaminan, namun tidak termasuk eksposur transaksi derivatif dan eksposur SFT. *Nilai gross sebelum dikurangi CKPN "On-balance sheet asset exposure includes collateral assets, but excludes derivative transaction exposures and Securities Financing Transactions (SFT) exposures." *Gross value before deduction of allowance for impairment losses (CKPN)"	72,223,551	67,398,994
2 Nilai penambahan kembali untuk agunan derivatif yang diserahkan kepada pihak lawan dan penyediaan agunan tersebut mengakibatkan penurunan total eksposur aset dalam neraca karena adanya penerapan standar akuntansi. Re-addition of collateral provided in derivative transactions where such collateral provision results in a reduction of total on-balance sheet asset exposure due to accounting standards application.	-	-
3 (Pengurangan atas piutang terkait cash variation margin yang diberikan dalam transaksi derivatif). (Deduction of receivables related to cash variation margin provided in derivative transactions).	-	-
4 (Penyesuaian untuk surat berharga yang diterima dalam eksposur SFT yang diakui sebagai aset). (Adjustment for securities received under SFT exposures that are recognized as assets).	-	-
5 Cadangan Kerugian Penuruna Nilai (CKPN) atas aset tersebut sesuai standar akuntansi yang berlaku. Allowance for impairment losses (CKPN) on such assets in accordance with applicable accounting standards.	(219,840)	(204,251)
6 (Aset yang telah diperhitungkan sebagai faktor pengurang Modal Inti (tier 1) sebagaimana dimaksud dalam peraturan Otoritas Jasa Keuangan yang mengatur mengenai kewajiban penyediaan modal minimum bank umum). (Assets that have been deducted from Common Equity Tier 1 (CET1) capital in accordance with Financial Services Authority (OJK) regulations on minimum capital adequacy requirements for commercial banks).	(245,196)	(289,230)
7 Total eksposur Aset dalam Laporan Posisi Keuangan (Keuangan) (Penjumlahan dari baris 1 sampai dengan baris 6) Total on-balance sheet asset exposure (sum of line items 1 to 6).	71,758,515	66,905,513
Eksposur Transaksi Derivatif Derivative Transaction Exposure		
8 Nilai Replacement Cost (RC) untuk seluruh transaksi derivatif baik dalam hal terdapat variation margin yang memenuhi syarat ataupun terdapat perjanjian hapus yang memenuhi persyaratan tertentu. Replacement Cost (RC) value for all derivative transactions, whether there is a variation margin that meets the requirements or there is a write-off agreement that meets certain requirements	-	-
9 Nilai penambahan yang merupakan Potential Futures Exposures (PFE) untuk seluruh transaksi derivatif. The added value which is the Potential Futures Exposures (PFE) for all derivative transactions.	-	-
10 (pengecualian atas eksposur transaksi derivatif yang diselesaikan melalui central counterparty (CCP)). (except for exposure to derivative transactions settled through a central counterparty (CCP)).	-	-



	Keterangan Description	Periode Period	
		T	T-1
11	Penyesuaian untuk nilai nosional efektif dari derivatif kredit. Adjustment for the effective notional value of credit derivatives.	-	-
12	(Penyesuaian untuk nilai nosional efektif yang dilakukan saling hapus dan pengurangan add-on untuk transaksi penjualan kredit derivatif. (Adjustment for effective notional value offsets and add-on reductions for derivative credit sales transactions.	-	-
13	Total Eksposur Transaksi Derivatif (Penjumlahan baris 8 sampai dengan baris 12). Total Derivative Transaction Exposure (Summation of rows 8 to 12).	-	-
Eksposur Securities Financing Transaction (SFT) Securities Financing Transaction (SFT) Exposure			
14	Nilai Gross SFT. Gross SFT Value	1,014,855	2,599,789
15	(Nilai bersih antara liabilitas kas dan tagihan kas). (Net amount between cash liabilities and cash receivables).	-	-
16	Risiko Kredit akibat kegagalan pihak lawan terkait aset SFT yang mengacu perhitungan Current Exposure sebagaimana diatur dalam Lampiran I Peraturan Otoritas Jasa Keuangan ini. Credit risk arising from counterparty default related to SFT assets, based on the Current Exposure method as stipulated in Appendix I of this Financial Services Authority (OJK) Regulation.	-	-
17	Eksposur sebagai agen SFT. Exposure as SFT agent.	-	-
18	Total Eksposur SFT (Penjumlahan baris 14 sampai dengan baris 17). "Total SFT Exposure (Sum of lines 14 to 17)."	1,014,855	2,599,789
Eksposur Transaksi Rekening Administratif (TRA) Off-Balance Sheet Exposure (Administrative Account Transactions / TRA)			
19	Nilai seluruh kewajiban komitmen atau kewajiban kontijensi. *Nilai gross sebelum dikurangi CKPN "Total amount of all commitment liabilities or contingent liabilities. *Gross value before deduction of allowance for impairment losses (CKPN)"	1,137	1,303
20	(Penyesuaian terhadap hasil perkalian antara nilai kewajiban komitmen atau kewajiban kontijensi dan Faktor Konversi Kredit (FKK) kemudian dikurangi CKPN). Adjustment for the product of commitment or contingent liability amounts and the Credit Conversion Factor (CCF), then net of allowance for impairment losses (CKPN).	(1,023)	(1,173)
21	(Cadangan Kerugian Penurunan Nilai (CKPN) atas TRA tersebut sesuai standar akuntansi yang berlaku). (Allowance for impairment losses (CKPN) on such TRA exposures in accordance with applicable accounting standards).	-	-
22	Total Eksposur Transaksi Rekening Administratif (TRA) (Penjumlahan dari baris 19 sampai dengan baris 21). "Total Off-Balance Sheet Exposure (Administrative Account Transactions / TRA) (Sum of lines 19 to 21)."	114	130
Modal dan Total Eksposur Capital and Total Exposure			
23	Modal Inti (Tier 1). Core Capital (Tier 1).	9,163,760	8,663,033
24	Total Eksposur (Penjumlahan baris 7, 13, 18 dan 22). Total Exposure (sum of lines 7, 13, 18, and 22).	72,773,484	69,505,432



Keterangan Description		Periode Period	
		T	T-1
Rasio Leverage Leverage Ratio			
25	Nilai Rasio Leverage Leverage Ratio Value	12,59%	12,46%
26	Nilai Minimum Rasio Leverage Minimum Leverage Ratio Requirement	3,00%	3,00%
27	Buffer terhadap nilai Rasio Leverage Leverage Ratio Buffer	N/A	N/A
Pengungkapan Nilai Rata-Rata Disclosure of Average Value			
28	Nilai rata-rata dari nilai tercatat aset SFT secara gross, setelah penyesuaian untuk transaksi akuntansi penjualan (sale accounting transaction) yang dihitung secara bersih (nett) dengan liabilitas kas dalam SFT dan tagihan kas dalam SFT Average value of the gross carrying amount of Securities Financing Transactions (SFT) assets, after adjustment for sale accounting transactions, calculated net of cash liabilities in SFT and cash receivables in SFT.	-	-
29	Nilai akhir triwulan laporan dari nilai tercatat aset SFT secara gross, setelah penyesuaian untuk transaksi akuntansi penjualan (sale accounting transaction) yang dihitung secara bersih (nett) dengan liabilitas kas dalam SFT dan tagihan kas dalam SFT Quarter-end value of the gross carrying amount of SFT assets, after adjustment for sale accounting transactions, calculated net of cash liabilities in SFT and cash receivables in SFT.	-	-
30	Total Eksposur, termasuk dampak dari penyesuaian terhadap pengecualian sementara atas penempatan giro pada Bank Indonesia dalam rangka memenuhi ketentuan giro wajib minimum (jika ada), yang telah memasukkan nilai rata-rata dari nilai tercatat aset SFT secara gross sebagaimana dimaksud dalam baris 28 Total Exposure, including the impact of adjustments for temporary exemption of demand deposits placed with Bank Indonesia to meet statutory reserve requirements (if any), incorporating the average value of gross SFT assets as referred to in line 28.	-	-
30a	Total Eksposur, tidak termasuk dampak dari penyesuaian terhadap pengecualian sementara atas penempatan giro pada Bank Indonesia - 46 - Keterangan Periode T T-1 dalam rangka memenuhi ketentuan giro wajib minimum (jika ada), yang telah memasukkan nilai rata-rata dari nilai tercatat aset SFT secara gross sebagaimana dimaksud dalam baris 28 Total Exposure, excluding the impact of adjustments for temporary exemption of demand deposits placed with Bank Indonesia to meet statutory reserve requirements (if any), incorporating the average value of gross SFT assets as referred to in line 28.	-	-
31	Nilai Rasio Pengungkit, termasuk dampak dari penyesuaian terhadap pengecualian sementara atas penempatan giro pada Bank Indonesia dalam rangka memenuhi ketentuan giro wajib minimum (jika ada), yang telah memasukkan nilai rata-rata dari nilai tercatat aset SFT secara gross sebagaimana dimaksud dalam baris 28 Leverage Ratio, including the impact of adjustments for temporary exemption of demand deposits placed with Bank Indonesia to meet statutory reserve requirements (if any), incorporating the average value of gross SFT assets as referred to in line 28.	-	-
31a	Nilai Rasio Pengungkit, tidak termasuk dampak dari penyesuaian terhadap pengecualian sementara atas penempatan giro pada Bank Indonesia dalam rangka memenuhi ketentuan giro wajib minimum (jika ada), yang telah memasukkan nilai rata-rata dari nilai tercatat aset SFT secara gross sebagaimana dimaksud dalam baris 28 Leverage Ratio, excluding the impact of adjustments for temporary exemption of demand deposits placed with Bank Indonesia to meet statutory reserve requirements (if any), incorporating the average value of gross SFT assets as referred to in line 28.	-	-

Analisis Kualitatif Qualitative Analysis	
Bank memiliki tingkat Rasio Pengungkit yang sangat memadai	The Bank maintained a highly adequate Leverage Ratio level.



Risiko Kredit

Credit Risk

Risiko kredit merupakan risiko yang terjadi akibat kegagalan debitur dan/atau pihak lain dalam memenuhi kewajibannya kepada Bank. Dalam rangka mengelola risiko dimaksud, Bank melakukan pengukuran terhadap risiko kredit atas portofolio yang ada secara kuantitatif maupun kualitatif, guna meminimalkan potensi kerugian akibat tidak terpenuhinya kewajiban pembayaran kredit, baik pada level debitur individual maupun pada level portofolio secara keseluruhan.

Credit risk is the risk arising from the failure of debtors and/or other counterparties to fulfill their obligations to the Bank. In managing such risk, the Bank performs both quantitative and qualitative assessments of credit risk across its existing portfolio, in order to minimize potential losses resulting from non-fulfillment of credit repayment obligations, both at the individual debtor level and at the overall portfolio level.

Pengungkapan Kualitatif Umum (CRA) General Qualitative Disclosure (CRA)

Tabel Pengungkapan Informasi Kualitatif terkait Risiko Kredit secara Umum (CRA)
Table of Qualitative Disclosure on General Credit Risk (CRA)

Analisis Kualitatif Qualitative Analysis	
1.	Model bisnis Bank Mandiri Taspen tercermin dalam komponen profil Risiko Kredit Bank. Saat ini Bank Mandiri Taspen memiliki portofolio pada Kredit serta Surat Berharga. Dari sisi kredit, Bank saat ini fokus pada bisnis pensiun. Selanjutnya pada portofolio Surat Berharga, Bank memiliki Surat Berharga Negara (SBN) yang memiliki risiko sangat rendah (<i>risk free</i>). Berdasarkan segmen kredit, Bank fokus pada bisnis pensiun dimana komposisi segmen pensiun terhadap total kredit sebesar 98.61%. Berdasarkan portofolionya, sebagian besar portofolio Bank juga pada Kredit Pensiun & Pegawai sebesar 98.32%. Selanjutnya berdasarkan sektor ekonomi, sebesar 24.12% kredit Bank merupakan kredit dengan sektor ekonomi Rumah Tangga. Kualitas portofolio yang dimiliki Bank sangat baik. Hal ini ditunjukkan dengan besarnya NPL yang terjaga di angka 0.63% dan LAR di angka 1.12%. Bank memiliki beberapa strategi yang dilakukan sebagai bentuk mitigasi risiko antara lain: - Bank telah melakukan <i>monitoring</i> secara harian, mingguan, maupun bulanan atas portofolio kredit Bank yang disampaikan kepada Manajemen. - Bank secara rutin telah melakukan evaluasi atas profil debitur meninggal dunia sebagai acuan dalam melakukan evaluasi terhadap Risk Acceptance Criteria (RAC) produk perkreditan. - Bank secara berkala melakukan evaluasi atas parameter verifikasi Kesehatan tersebut agar semakin sensitif dalam melakukan seleksi nasabah. - Bank melakukan evaluasi pembentukan CKPN secara berkala, selanjutnya membentuk tambahan pencadangan risiko yang cukup untuk meng-cover portofolio yang berpotensi risiko tinggi. - Bank telah menetapkan <i>Trigger Level</i> terkait kualitas aset pada risiko kredit. - Bank melakukan rekonsiliasi premi harian untuk memastikan data penutupan pertanggungan sesuai antara bank dengan asuransi. Rekonsiliasi data klaim dilakukan secara bulanan disertai Berita Acara (BA), selanjutnya Bank mengirimkan surat tagihan sesuai hasil rekonsiliasi kepada asuradur untuk memastikan seluruh klaim yang diajukan bank dapat dibayarkan. - Bank telah menambah rekanan asuransi jiwa baru sebagai strategi agar penutupan asuransi tidak terkonsentrasi. - Bank melakukan evaluasi atas kinerja keuangan asuradur secara semesteran melalui Tim Akreditasi Rekanan (TAR), untuk memastikan kesehatan keuangan asuradur dapat meng-cover risiko Bank. - Bank juga melakukan <i>Benchmark</i> dengan Perusahaan Induk terkait evaluasi atas kinerja asuransi rekanan untuk mendorong percepatan penyelesaian klaim asuransi.

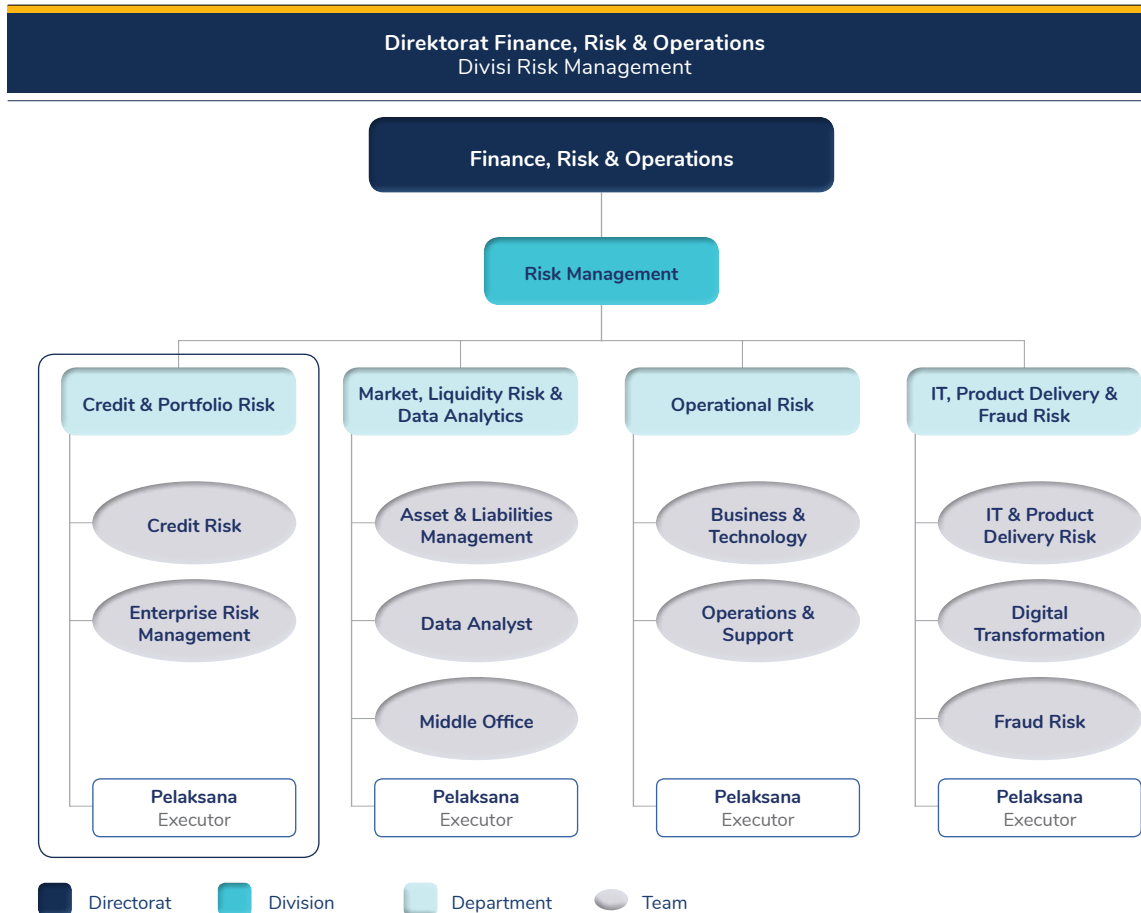


Analisis Kualitatif Qualitative Analysis

2. Bank menetapkan Kebijakan Manajemen Risiko yang mencakup kegiatan identifikasi risiko, pengukuran risiko, pemantauan risiko dan pengendalian risiko. Pengelolaan Risiko Kredit secara umum diterapkan pada tingkat transaksional maupun tingkat portofolio sebagai berikut: A. Pengelolaan Risiko Kredit pada Tingkat Transaksional Salah satu penerapan kebijakan manajemen risiko diterapkan saat pelaksanaan proses akuisisi kredit, yaitu implementasi <i>four-eyes principle</i>. Penerapan prinsip tersebut adalah bahwa setiap proses pengambilan keputusan kredit melibatkan <i>business unit</i> dan <i>risk management unit</i> secara independen untuk memperoleh keputusan yang obyektif, pada tahapan ini <i>business unit</i> dan <i>risk management unit</i> melakukan proses identifikasi risiko kredit untuk setiap <i>credit account</i> yang dikelola. Mekanisme pengambilan keputusan kredit dilakukan melalui Rapat Komite Kredit (Credit Committee) menggunakan Nota Analisa Kredit (NAK) oleh pejabat Pemegang Kewenangan Memutus Kredit dari <i>business unit</i> dan <i>risk approval</i> yang memiliki kompetensi, kemampuan dan integritas. Bank juga mengimplementasikan <i>application scoring</i> pada tools <i>Loan Origination System (LOS)</i> untuk melakukan akuisisi kredit segmen mikro dan pensiunan. Bank secara periodik melakukan review terhadap ketentuan kredit & produk, menyusun <i>Risk Acceptance Criteria (RAC)</i> dan melakukan analisis risiko dari seluruh produk Bank. Selanjutnya untuk meningkatkan kompetensi SDM para pejabat Pemegang Kewenangan Memutus Kredit, maka Bank dari sisi <i>people development</i> melakukan <i>assesment & training</i> dimana setiap pemilik limit kewenangan (pemutus kredit) harus melalui serangkaian proses yang telah dirancang untuk memperoleh kewenangan memutus kredit. Proses tersebut dimulai dengan uji kompetensi, selanjutnya melakukan review terhadap pemutus kredit dimana setiap pemutus kredit secara periodik akan di-review untuk mengetahui kualitas debitur yang sudah diberikan kredit. Hasil review tersebut juga akan menjadi dasar kenaikan limit kewenangan maupun pencabutan limit kewenangan memutus kredit. Dengan demikian, proses pemberian kredit menjadi lebih komprehensif dan hati-hati. B. Pengelolaan Risiko Kredit pada Tingkat Portofolio Pada tingkat portofolio dilakukan proses pemantauan portofolio kredit setelah kredit tersebut dicairkan. Monitoring portofolio dilakukan secara rutin sebagai bentuk <i>awareness</i> manajemen terhadap pengelolaan risiko kredit melalui forum <i>Risk Threshold Trigger and Action (RTTA)</i>. Dalam rangka menjaga kualitas portofolio, Bank akan menerapkan kebijakan <i>stop booking</i> untuk produk kredit yang memiliki tingkat risiko yang cenderung meningkat. Selain itu Bank menerapkan strategi <i>exit</i> dalam rangka pencegahan peningkatan NPL. Dalam rangka memenuhi ketentuan dalam Surat Edaran Otoritas Jasa Keuangan, nomor 24 /SEOJK.03/2021 tentang Perhitungan Aset Tertimbang Menurut Risiko untuk Risiko Kredit dengan Menggunakan Pendekatan Standar bagi Bank Umum, bank telah melakukan perhitungan ATMR risiko kredit dengan menggunakan pendekatan standar (<i>Standardized Approach</i>). Bank juga telah menetapkan <i>limit appetite</i> risiko kredit, dengan metode <i>survey</i> yang dilakukan berdasarkan data historis 5 tahun dituangkan dalam ketentuan internal bank yaitu Kebijakan Manajemen Risiko PT Bank Mandiri Taspen dan dimonitor secara bulanan.	The Bank has established a Risk Management Policy covering risk identification, risk measurement, risk monitoring, and risk control activities. Credit Risk management is generally applied at both transactional and portfolio levels, as follows A. Credit Risk Management at Transactional Level One of the implementations of the risk management policy is applied during the credit acquisition process through the implementation of the <i>four-eyes principle</i>. Under this principle, each credit decision-making process involves both the <i>business unit</i> and the <i>risk management unit</i> independently to ensure an objective decision. At this stage, both units conduct credit risk identification for each managed account. The credit approval mechanism is conducted through the Credit Committee Meeting (Credit Committee) based on the Credit Analysis Memorandum (CAM), executed by authorized credit approving officers from the <i>business unit</i> and <i>risk approval</i> function, who possess the required competency, capability, and integrity. The Bank also implements <i>application scoring</i> through the <i>Loan Origination System (LOS)</i> to support credit acquisition for micro and pension segments. The Bank periodically reviews credit provisions and product frameworks, develops <i>Risk Acceptance Criteria (RAC)</i>, and conducts risk analysis across all Bank products. Furthermore, to enhance the competency of credit approving officers, the Bank conducts structured assessment and training programs as part of its <i>people development</i> initiative. Each authorized credit approver must undergo a qualification process before being granted approval authority. This process begins with competency testing, followed by periodic performance reviews of credit approvers based on the quality of approved loans. The results of these reviews serve as the basis for increasing or revoking credit approval limits. Accordingly, the credit granting process is carried out in a more comprehensive and prudent manner. B. Credit Risk Management at Portfolio Level At the portfolio level, credit monitoring is conducted after loan disbursement. Portfolio monitoring is carried out regularly as part of management awareness of credit risk management through the <i>Risk Threshold Trigger and Action (RTTA)</i> forum. To maintain portfolio quality, the Bank implements a <i>stop booking</i> policy for credit products with increasing risk levels. In addition, the Bank applies an <i>exit</i> strategy to prevent the increase of non-performing loans (NPL). In compliance with Financial Services Authority (OJK) Circular Letter No. 24/SEOJK.03/2021 regarding the calculation of Risk-Weighted Assets (RWA) for credit risk using the <i>Standardized Approach</i> for Commercial Banks, the Bank has implemented RWA credit risk calculations using the <i>Standardized Approach</i>. The Bank has also established a credit risk <i>appetite</i> limit using a <i>survey-based</i> methodology derived from five years of historical data, which has been incorporated into the Bank's internal policy, namely the Risk Management Policy of PT Bank Mandiri Taspen, and is monitored on a monthly basis.
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Analisis Kualitatif Qualitative Analysis

3. Pengelolaan manajemen risiko untuk Risiko Kredit diterapkan sesuai dengan Struktur Organisasi Manajemen Risiko sebagai berikut:
Credit risk management is implemented in accordance with the Risk Management Organizational Structure as follows:



Sesuai dengan struktur organisasi tersebut, saat ini Divisi Risk Management memiliki 4 (empat) Departemen yang fokus pada tugas dan tanggungjawab masing-masing, yaitu terdiri dari Departemen Credit & Portfolio Risk, Departemen Market, Liquidity Risk & Data Analytics, Departemen Operational Risk, serta Departemen IT, Produk Delivery & Fraud Risk.

Dalam pengelolaan manajemen risiko untuk Risiko Kredit juga terdapat fungsi *Procedure Review* yaitu tim yang berperan aktif sebagai *reviewer* atas ketentuan-ketentuan terkait perkreditan yang ditetapkan oleh Bank Mandiri Taspen.

Dalam rangka memperoleh gambaran risiko secara menyeluruh dan berkelanjutan, Bank Mandiri Taspen menyusun Laporan Profil Risiko yang menggambarkan risiko yang melekat dalam kegiatan bisnis bank (*inherent risk*) dan kualitas penerapan manajemen risiko (KPMR) untuk 8 (delapan) jenis risiko (risiko kredit, pasar, operasional, likuiditas, hukum, strategi, reputasi dan kepatuhan). Dalam penyusunannya melibatkan seluruh unit kerja yang tugas dan tanggungjawabnya telah diatur dalam Surat Keputusan *Group in Charge*. *Group in Charge* melakukan evaluasi atas Metode *Self Assessment* penilaian Profil Risiko, dimana hasil evaluasi tersebut akan dijadikan sebagai dasar penilaian profil risiko 1 tahun kedepan. Penetapan penilaian risiko mengacu kepada *rule rating* yang telah ditetapkan, adapun metode yang digunakan dalam penyusunan *rule rating* RBBR menggunakan analisa data historis dan *peers* (perusahaan pesaing), maupun *expert judgement* yang diyakini memberikan hasil perhitungan yang lebih detail.

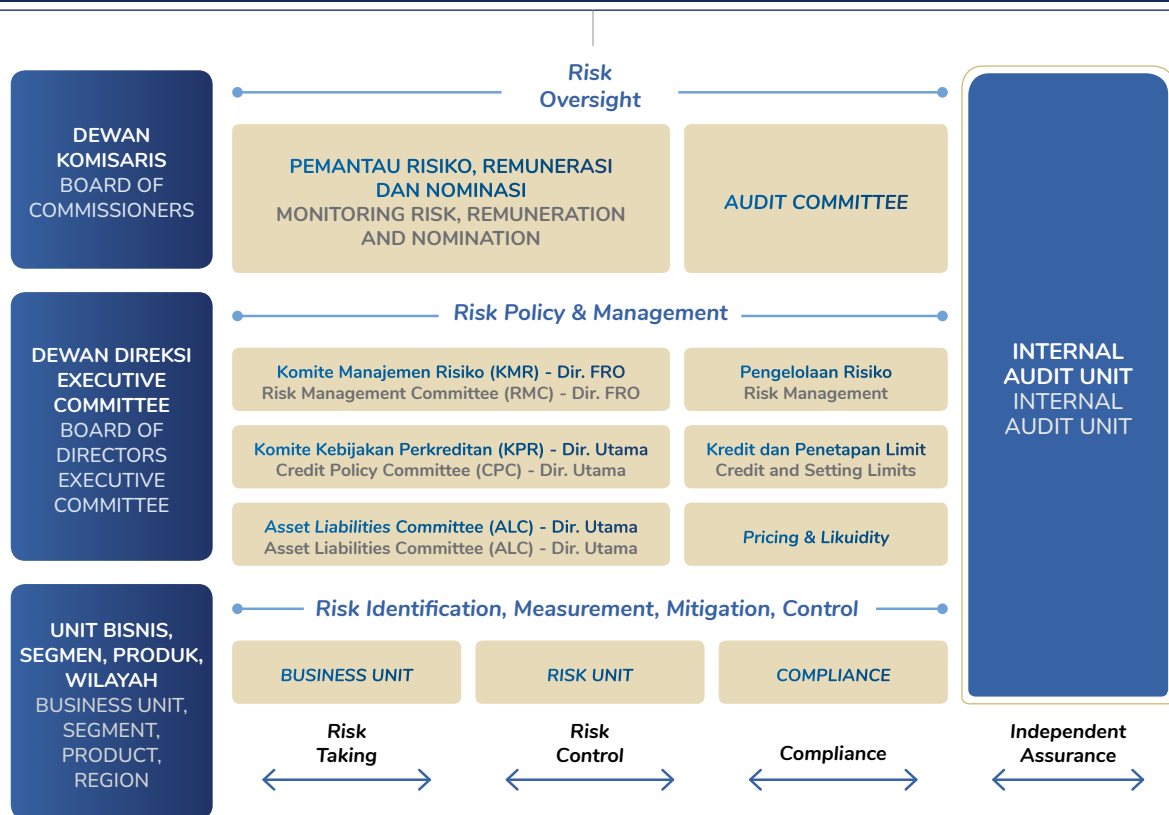
Based on the organizational structure, the Risk Management Division currently consists of four (4) departments, each focusing on its respective duties and responsibilities, namely the Credit & Portfolio Risk Department, Market, Liquidity Risk & Data Analytics Department, Operational Risk Department, and IT, Product Delivery & Fraud Risk Department.

Within credit risk management, there is also a *Procedure Review* function, which serves as an active team responsible for reviewing credit-related policies and provisions established by Bank Mandiri Taspen.

In order to obtain a comprehensive and continuous risk overview, Bank Mandiri Taspen prepares a Risk Profile Report that reflects inherent risks in the Bank's business activities and the quality of risk management implementation (KPMR) across eight (8) types of risk, namely credit, market, operational, liquidity, legal, strategic, reputational, and compliance risk. The preparation of this report involves all work units whose duties and responsibilities have been defined under the *Group-in-Charge* Decree. The *Group-in-Charge* performs an evaluation of the Risk Profile *Self-Assessment* methodology, and the results of such evaluation serve as the basis for the risk profile assessment for the subsequent one-year period. The risk rating determination is based on an established rating rule, where the Risk-Based Bank Rating (RBBR) methodology incorporates historical data analysis, peer comparison (benchmarking against peer institutions), and expert judgment, which is considered to provide a more comprehensive and detailed assessment.



Analisis Kualitatif Qualitative Analysis

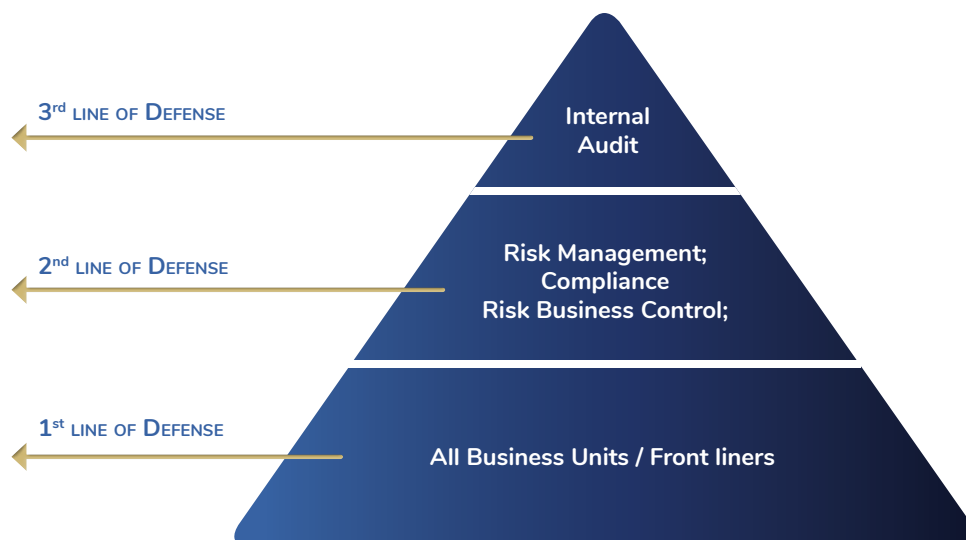


Bank Mandiri Taspen juga menerapkan pengelolaan manajemen risiko untuk Risiko Kredit secara menyeluruh, yang ikut melibatkan jajaran Dewan Komisaris serta Dewan Direksi dalam pelaksanaan fungsi pengawasan.

Bank Mandiri Taspen also implements comprehensive credit risk management, involving both the Board of Commissioners and the Board of Directors in the supervisory function.

4. Hubungan antara fungsi manajemen Risiko Kredit, pengendalian risiko, kepatuhan, dan audit internal tercermin dalam penerapan pendekatan *Three Lines of Defense*. Hal ini merupakan upaya dalam peningkatan efektivitas proses manajemen risiko kredit dan budaya manajemen risiko ke seluruh jajaran organisasi Bank, yang dapat dilihat pada gambar berikut:

The relationship between Credit Risk management, risk control, compliance, and internal audit functions is reflected in the implementation of the *Three Lines of Defense* approach. This serves as an effort to enhance the effectiveness of the credit risk management process and embed a risk management culture across all levels of the Bank's organization, as illustrated below:





Analisis Kualitatif Qualitative Analysis

A. Pemilik Risiko (Risk Owner) / All Business Units Unit yang melakukan aktivitas operasional dan bisnis Bank, berada di garis depan dan bertindak sebagai pertahanan lapis pertama. Unit ini diharapkan memastikan adanya lingkungan pengendalian yang kondusif, menerapkan kebijakan manajemen risiko yang telah ditetapkan secara penuh kesadaran dengan mempertimbangkan faktor risiko dalam keputusan dan tindakan yang dilakukan, serta mampu menunjukkan adanya pengendalian internal yang efektif, pemantauan & transparansi terhadap efektivitas pengendalian internal tersebut. B. Satuan Kerja Manajemen Risiko (SKMR), Satuan Kerja Kepatuhan (SKK) dan Unit Kerja Risk Business Control Pertahanan lapis kedua di mana unit ini diharapkan untuk bertanggung jawab dalam mengembangkan dan memantau implementasi manajemen risiko dan kepatuhan Bank secara keseluruhan serta melakukan pengawasan, pemantauan, dan pelaporan risiko-risiko Bank. C. Satuan Kerja Audit Intern (SKAI) Pertahanan lapis ketiga yang bersifat independen terhadap fungsi-fungsi lainnya dan diharapkan melakukan review dan evaluasi terhadap aktivitas operasional dan bisnis Bank dan implementasi risiko secara keseluruhan serta memastikan bahwa pertahanan lapis pertama dan kedua berjalan sesuai dengan ketentuan yang berlaku.	A. Risk Owner / All Business Units Units conducting the Bank's operational and business activities serve as the frontline and act as the first line of defense. These units are expected to ensure a conducive control environment, fully implement established risk management policies with due consideration of risk factors in all decisions and actions, and demonstrate effective internal controls, monitoring, and transparency over the effectiveness of such controls. B. Risk Management Work Unit (SKMR), Compliance Work Unit (SKK), and Risk Business Control Unit These functions represent the second line of defense, responsible for developing and monitoring the overall implementation of the Bank's risk management and compliance framework, as well as performing oversight, monitoring, and reporting of the Bank's risk exposures. C. Internal Audit Work Unit (SKAI) This function represents the third line of defense and operates independently from other functions. It is responsible for reviewing and evaluating the Bank's operational and business activities, as well as overall risk implementation, and ensuring that both the first and second lines of defense operate in accordance with applicable regulations.
5. Dalam menjalankan fungsi pengawasan Dewan Direksi dan Dewan Komisaris, Bank memiliki media pelaporan sebagai berikut: A. Komite Pemantau Risiko Komite Pemantau Risiko berfungsi sebagai media pelaporan informasi-informasi terkait perkembangan perkreditan Bank B. Komite Manajemen Risiko Komite Manajemen Risiko berfungsi sebagai media pelaporan informasi-informasi terkait perkembangan perkreditan serta dilaporkan juga terkait profil risiko kredit. C. Risk Threshold Trigger and Action (RTTA) Risk Threshold Trigger and Action (RTTA) merupakan forum untuk membahas aktivitas identifikasi, pengukuran, pemantauan, dan pengendalian terhadap risiko kredit yang dilakukan secara bulanan dengan menetapkan beberapa parameter yang signifikan yang dapat berdampak terhadap portofolio kredit. D. Dashboard Kualitas Portofolio Kredit Dashboard Kualitas Portofolio Kredit merupakan media pelaporan berupa dashboard yang dilakukan secara harian, mingguan bulanan kepada direksi, untuk memonitor kualitas portofolio kredit.	In carrying out the supervisory function of the Board of Directors and the Board of Commissioners, the Bank has established the following reporting channels: A. Risk Monitoring Committee The Risk Monitoring Committee serves as a reporting platform for information related to the development of the Bank's lending activities. B. Risk Management Committee The Risk Management Committee serves as a reporting platform for information related to the development of lending activities and also reports on the credit risk profile. C. Risk Threshold Trigger and Action (RTTA) The Risk Threshold Trigger and Action (RTTA) is a forum used to discuss credit risk identification, measurement, monitoring, and control activities, conducted on a monthly basis. The forum establishes key significant parameters that may impact the credit portfolio. D. Credit Portfolio Quality Dashboard The Credit Portfolio Quality Dashboard is a reporting tool in the form of a dashboard that is delivered on a daily, weekly, and monthly basis to the Board of Directors to monitor the quality of the credit portfolio.



Pengungkapan Kualitas Kredit Atas Aset (CR1) Disclosure of Credit Quality of Assets (CR1)

Tabel Pengungkapan Kualitas Kredit atas Aset (CR1)
Table of Disclosure of Credit Quality of Assets (CR1)

Bank secara Individu

(dalam jutaan rupiah / in IDR million)

		Nilai Tercatat Bruto Gross Carrying Amount		CKPN Allowance for Impairment Losses (CKPN)	CKPN Allowance for Impairment Losses (CKPN)		CKPN (Pendekatan IRB) Allowance for Impairment Losses (IRB Approach)	Nilai Bersih (a+b-c) Net Value (a + b - c)
		Tagihan yang Telah Jatuh Tempo Past Due Receivables	Tagihan yang Belum Jatuh Tempo Not Past Due Receivable		Stage 2 dan Stage 3 Stage 2 and Stage 3	Stage 1 Stage 1		
		a	b	c	d	e	f	g
1	Kredit Loans	317,632	50,213,084	770,429	212,653	557,776	-	49,760,286
2	Surat Berharga Securities	-	12,424,901,319	-	-	-	-	12,424,901
3	Transaksi Rekening Administratif Off-Balance Sheet Transactions (Administrative Accounts)	-	1,137	-	-	-	-	1,137
4	Total	317,632	62,639,122	770,429	212,653	557,776	-	62,186,324

Pengungkapan Mutasi Kredit dan Surat Berharga yang Telah Jatuh Tempo (CR2) Disclosure of Changes in Overdue Loans and Securities (CR2)

Tabel Pengungkapan Mutasi Kredit dan Surat Berharga yang Telah Jatuh Tempo (CR2)
Table of Disclosure of Changes in Overdue Loans and Securities (CR2)

Bank secara Individu

(dalam jutaan rupiah / in IDR million)

			a
1	Kredit dan Surat Berharga yang Telah Jatuh Tempo pada periode pelaporan terakhir Loans and Securities Past Due at the end of the last reporting period		248,136
2	Kredit dan Surat Berharga yang Telah Jatuh Tempo sejak periode pelaporan terakhir Loans and Securities that became Past Due since the last reporting period		311,902
3	Kredit dan Surat Berharga yang kembali menjadi tagihan yang belum jatuh tempo Loans and Securities that have returned to Not Past Due status		11,585
4	Nilai hapus buku Write-offs		143,033
5	Perubahan lain Other changes		(87,789)
6	Kredit dan Surat Berharga yang Telah Jatuh Tempo pada akhir periode pelaporan (1+2-3-4+5) Loans and Securities Past Due at the end of the reporting period (1 + 2 - 3 - 4 + 5)		317,632



Pengungkapan Kuantitatif Terkait Teknik MRK (CR3)

Quantitative Disclosure Related to CRM Techniques (CR3)

Tabel Pengungkapan Kuantitatif terkait Teknik MRK (CR3)
Table of Quantitative Disclosure Related to CRM Techniques (CR3)

Bank secara Individu

(dalam jutaan rupiah / in IDR million)

		Tagihan yang Tidak Dijamin dengan Teknik MRK Receivables Not Covered by CRM Techniques	Tagihan yang Dijamin dengan Teknik MRK Receivables Covered by CRM Techniques	Tagihan yang Dijamin dengan Agunan Receivables Secured by Collateral	Tagihan yang Dijamin dengan Garansi, Penjaminan dan/atau Asuransi Kredit Receivables Covered by Guarantees, Sureties, and/or Credit Insurance	Tagihan yang Dijamin dengan Derivatif Kredit Receivables Covered by Credit Derivatives
		a	b	c	d	e
1	Kredit Loans	49,686,164	74,122	-	-	-
2	Surat Berharga Securities	12,424,901,319	-	-	-	-
3	Total	62,111,065	74,122	-	-	-
4	Kredit dan Surat Berharga yang Telah Jatuh Tempo Loans and Securities Past Due	317,632	-	-	-	-

Pengungkapan Eksposur Risiko Kredit dan Dampak Teknik MRK (CR4)

Disclosure of Credit Risk Exposures and the Impact of CRM Techniques (CR4)

Tabel Pengungkapan Eksposur Risiko Kredit dan Dampak Teknik MRK (CR4)
Table of Disclosure of Credit Risk Exposures and the Impact of CRM Techniques (CR4)

Bank secara Individu

(dalam jutaan rupiah / in IDR million)

Kategori Portofolio Portfolio Categories		Tagihan Bersih Sebelum Penerapan FKK dan Teknik MRK Net Exposures Before Application of Credit Conversion Factor (CCF) and Credit Risk Mitigation (CRM) Techniques		Tagihan Bersih Setelah penerapan FKK dan Teknik MRK Net Exposures After Application of Credit Conversion Factor (CCF) and Credit Risk Mitigation (CRM) Techniques		ATMR dan Rata-Rata Bobot Risiko Risk-Weighted Assets (RWA) and Average Risk Weight	
		Laporan Posisi Keuangan Statement of Financial Position (Balance Sheet)	TRA	Laporan Posisi Keuangan Statement of Financial Position (Balance Sheet)	TRA	ATMR	Rata-Rata Bobot Risiko (e/(c+d)) Average Risk Weight (e / (c + d))
		a	b	c	d	e	f
1	Tagihan kepada Pemerintah Claims on Governments	20,248,468	-	20,248,468	-	-	0%
2	Tagihan kepada Entitas Sektor Publik Claims on Public Sector Entities	-	-	-	-	-	0%



Kategori Portofolio Portfolio Categories		Tagihan Bersih Sebelum Penerapan FKK dan Teknik MRK Net Exposures Before Application of Credit Conversion Factor (CCF) and Credit Risk Mitigation (CRM) Techniques		Tagihan Bersih Setelah penerapan FKK dan Teknik MRK Net Exposures After Application of Credit Conversion Factor (CCF) and Credit Risk Mitigation (CRM) Techniques		ATMR dan Rata-Rata Bobot Risiko Risk-Weighted Assets (RWA) and Average Risk Weight	
		Laporan Posisi Keuangan Statement of Financial Position (Balance Sheet)	TRA	Laporan Posisi Keuangan Statement of Financial Position (Balance Sheet)	TRA	ATMR	Rata-Rata Bobot Risiko (e/(c+d)) Average Risk Weight (e / (c + d))
		a	b	c	d	e	f
3	Tagihan kepada Bank Pembangunan Multilateral dan Lembaga Internasional Claims on Multilateral Development Banks and International Institutions	-	-	-	-	-	0%
4	Tagihan kepada Bank Claims on Banks	74,756	-	74,756	-	14,951	20%
	Tagihan kepada Perusahaan Efek dan Lembaga Jasa Keuangan Lain 1) Claims on Securities Companies and Other Financial Services Institutions 1)	-	-	-	-	-	0%
5	Tagihan berupa Covered Bond Covered Bond Exposures	-	-	-	-	-	0%
6	Tagihan kepada Korporasi - Eksposur Korporasi Umum 2) Corporate Exposures – General Corporate Exposures 2)	98,752	-	98,752	-	98,752	100%
	Tagihan kepada perusahaan efek dan lembaga jasa keuangan lain 3) Claims on Securities Companies and Other Financial Services Institutions 3)	-	-	-	-	-	0%
	Eksposur Pembiayaan Khusus 4) Specialised Lending Exposures 4)	-	-	-	-	-	0%
7	Tagihan berupa Surat Berharga/ Piutang Subordinasi, Ekuitas, dan Instrumen Modal Lainnya Subordinated Debt, Equity, and Other Capital Instruments	-	-	-	-	-	0%
8	Tagihan kepada Usaha Mikro, Usaha Kecil, dan Portofolio Ritel Claims on Micro, Small Enterprises and Retail Portfolios	10,904,181	1,137	10,830,059	455	8,122,885	75%



Kategori Portofolio Portfolio Categories	Tagihan Bersih Sebelum Penerapan FKK dan Teknik MRK Net Exposures Before Application of Credit Conversion Factor (CCF) and Credit Risk Mitigation (CRM) Techniques	Tagihan Bersih Setelah penerapan FKK dan Teknik MRK Net Exposures After Application of Credit Conversion Factor (CCF) and Credit Risk Mitigation (CRM) Techniques	ATMR dan Rata-Rata Bobot Risiko Risk-Weighted Assets (RWA) and Average Risk Weight	Laporan Posisi Keuangan Statement of Financial Position (Balance Sheet)	TRA	Laporan Posisi Keuangan Statement of Financial Position (Balance Sheet)	TRA	ATMR	Rata-Rata Bobot Risiko (e/(c+d)) Average Risk Weight (e / (c + d))
	a	b	c	d	e	f			
9 Kredit Beragun Properti Property-Backed Loans	-	-	-	-	-	0%			
Kredit Beragun Properti Rumah Tinggal yang Pembayaranannya Tidak Bergantung Secara Material pada Arus Kas Properti Residential Property-Backed Loans not materially dependent on property cash flows	51,279	-	51,279	-	16,969	33%			
Kredit Beragun Properti Rumah Tinggal yang Pembayaranannya Bergantung Secara Material pada Arus Kas Properti Residential Property-Backed Loans materially dependent on property cash flows	-	-	-	-	-	0%			
Kredit Beragun Properti Komersial yang Pembayaranannya Tidak Bergantung Secara Material pada Arus Kas Properti Commercial Property-Backed Loans not materially dependent on property cash flows	-	-	-	-	-	0%			
Kredit Beragun Properti Komersial yang Pembayaranannya Bergantung Secara Material pada Arus Kas Properti Commercial Property-Backed Loans materially dependent on property cash flows	-	-	-	-	-	0%			
Kredit Pengadaan Tanah, Pengolahan Tanah, dan Konstruksi Land Acquisition, Development, and Construction Financing	-	-	-	-	-	0%			
10 Tagihan yang Telah Jatuh Tempo Past Due Exposures	160,459	-	160,459	-	160,211	100%			
11 Aset Lainnya Other Assets	1,050,744	-	1,050,744	-	897,751	85%			
12 Total	32,588,639	1,137	32,514,517	455	9,311,520	29%			



Pengungkapan Eksposur Berdasarkan Kelas Aset dan Bobot Risiko (CR5) Disclosure of Exposures by Asset Class and Risk Weight (CR5)

Tabel Pengungkapan Eksposur berdasarkan Kelas Aset dan Bobot Risiko (CR5)
Table of Disclosure of Exposures by Asset Class and Risk Weight (CR5)

Bank secara Individu

(dalam jutaan rupiah / in IDR million)

Kategori Portofolio Portfolio Categories	0%	20%	50%	100%	150%	Lainnya Others	Tagihan Bersih Setelah FKK dan Teknik MRK Net Exposure After Application of CCF and CRM Techniques
1 Tagihan kepada Pemerintah Claims on Governments	20,248,468	-	-	-	-	-	20,248,468

Kategori Portofolio Portfolio Categories	20%	50%	100%	150%	Lainnya Others	Tagihan Bersih Setelah FKK dan Teknik MRK Net Exposure After Application of CCF and CRM Techniques
2 Tagihan kepada Entitas Sektor Publik Claims on Public Sector Entities	-	-	-	-	-	-

Kategori Portofolio Portfolio Categories	0%	20%	30%	50%	100%	150%	Lainnya Others	Tagihan Bersih Setelah FKK dan Teknik MRK Net Exposure After Application of CCF and CRM Techniques
3 Tagihan kepada Bank Pembangunan Multilateral dan Lembaga Internasional Claims on Multilateral Development Banks and International Institutions	-	-	-	-	-	-	-	-

Kategori Portofolio Portfolio Categories	20%	30%	40%	50%	75%	100%	150%	Lainnya Others	Tagihan Bersih Setelah FKK dan Teknik MRK Net Exposure After Application of CCF and CRM Techniques
4 Tagihan kepada Bank Claims on Banks	74,756	-	-	-	-	-	-	-	74,756
Tagihan kepada Perusahaan Efek dan Lembaga Jasa Keuangan Lain 1) Claims on Securities Companies and Other Financial Services Institutions 1)	-	-	-	-	-	-	-	-	-



Kategori Portofolio Portfolio Categories		10%	15%	20%	25%	35%	50%	100%	Lainnya Others	Tagihan Bersih Setelah FKK dan Teknik MRK Net Exposure After Application of CCF and CRM Techniques
5	Tagihan berupa Covered Bond Covered Bond Exposures	-	-	-	-	-	-	-	-	-

Kategori Portofolio Portfolio Categories		20%	50%	65% ⁵⁾	75%	80%	85%	100%	130%	150%	Lainnya Others	Tagihan Bersih Setelah FKK dan Teknik MRK Net Exposure After Application of CCF and CRM Techniques
6	Tagihan kepada Korporasi Umum 2) Corporate Exposures – General Corporate Exposures 2)	-	-	-	-	-	-	98,752	-	-	-	98,752
	Tagihan kepada perusahaan efek dan lembaga jasa keuangan lain 3) Claims on Securities Companies and Other Financial Services Institutions 3)	-	-	-	-	-	-	-	-	-	-	-
	Eksposur Pembiayaan Khusus 4) Specialised Lending Exposures 4)	-	-	-	-	-	-	-	-	-	-	-

Kategori Portofolio Portfolio Categories		100%	150%	250%	400% ⁵⁾	Lainnya Others	Tagihan Bersih Setelah FKK dan Teknik MRK Net Exposure After Application of CCF and CRM Techniques
7	Tagihan berupa Surat Berharga/ Piutang Subordinasi, Ekuitas, dan Instrumen Modal Lainnya Subordinated Debt, Equity, and Other Capital Instruments	-	-	-	-	-	-



Kategori Portofolio Portfolio Categories		45%	75%	85%	100%	Lainnya Others	Tagihan Bersih Setelah FKK dan Teknik MRK Net Exposure After Application of CCF and CRM Techniques
8	Tagihan kepada Usaha Mikro, Usaha Kecil, dan Portofolio Ritel Claims on Micro, Small Enterprises and Retail Portfolios	-	10,061,624	-	-	-	9,940,952

Kategori Portofolio Portfolio Categories		0% ⁵⁾	20%	25%	30%	35%	40%	45%	50%	60%	
9	Kredit Beragun Properti Property-Backed Loans	-	12,453	6,261	12,381	-	9,392	-	10,561	-	
	Kredit Beragun Properti Rumah Tinggal yang Pembayaranannya Tidak Bergantung Secara Material pada Arus Kas Properti Residential Property-Backed Loans not materially dependent on property cash flows	-	12,453	6,261	12,381		9,392		10,561		
	tanpa pendekatan pembagian kredit ⁵⁾ without credit segmentation approach 5)	-	-	-	-		-		-		
	dengan menggunakan pendekatan pembagian kredit (dijamin) ⁵⁾ with credit segmentation approach (secured) 5)		-								
	dengan menggunakan pendekatan pembagian kredit (dijamin) ⁵⁾ with credit segmentation approach (secured) 5)	-	-		-		-		-		
	Kredit Beragun Properti Rumah Tinggal yang Pembayaranannya Bergantung Secara Material pada Arus Kas Properti Residential Property-Backed Loans materially dependent on property cash flows				-	-		-		-	
	Kredit Beragun Properti Komersial yang Pembayaranannya Tidak Bergantung Secara Material pada Arus Kas Properti Commercial Property-Backed Loans not materially dependent on property cash flows	-	-		-		-		-	-	
	tanpa pendekatan pembagian kredit ⁵⁾ without credit segmentation approach 5)	-	-		-		-		-	-	
	dengan menggunakan pendekatan pembagian kredit (dijamin) ⁵⁾ with credit segmentation approach (secured) 5)									-	
	dengan menggunakan pendekatan pembagian kredit (dijamin) ⁵⁾ with credit segmentation approach (secured) 5)	-	-		-		-		-		
	Kredit Beragun Properti Komersial yang Pembayaranannya Bergantung Secara Material pada Arus Kas Properti Commercial Property-Backed Loans materially dependent on property cash flows										
	Kredit Pengadaan Tanah, Pengolahan Tanah, dan Konstruksi ⁵⁾ Land Acquisition, Development, and Construction Financing 5)										



	65% ^{b)}	70%	75%	85%	90%	100%	105%	110%	150%	Lainnya Others	Tagihan Bersih Setelah FKK dan Teknik MRK Net Exposure After Application of CCF and CRM Techniques
	-	231	-	-	-	-	-	-	-	-	51,279
	-	231	-	-		-			-	-	51,279
	-	-	-	-		-			-	-	-
										-	-
	-		-	-		-			-	-	-
	-		-				-		-	-	-
	-		-	-		-			-	-	-
										-	-
										-	-
	-		-	-		-			-	-	-
		-			-			-	-	-	-
						-			-	-	-



Kategori Portofolio Portfolio Categories		50%	100%	150%	Lainnya Others	Tagihan Bersih Setelah FKK dan Teknik MRK Net Exposure After Application of CCF and CRM Techniques
10	Tagihan yang Telah Jatuh tempo Past Due Exposures	769.00	159,417.00	273.00	-	160,459.00

Kategori Portofolio Portfolio Categories		0%	20%	100%	150%	1250%5)	Lainnya Others	Tagihan Bersih Setelah FKK dan Teknik MRK Net Exposure After Application of CCF and CRM Techniques
11	Aset Lainnya Other Assets	137,382.00	-	879,577.00	-	-	-	1,016,959.00

No	Bobot Risiko Risk Weight	Tagihan Bersih Laporan Posisi Keuangan Net Exposure – Statement of Financial Position (Balance Sheet)	Tagihan Bersih TRA (sebelum pengenaan FKK) Net Exposure (TRA) before application of CCF	Rata-Rata FKK Average of CCF	Tagihan Bersih (Setelah pengenaan FKK dan Teknik MRK) Net Exposure (after application of CCF and CRM techniques)
1	< 40%	20,491,701	-	-	20,491,701
2	40% -70%	20,953	-	-	20,953
3	75%	10,904,181	1,137	40%	10,904,636
4	85%	-	-	-	-
5	90% -100%	1,137,746	-	40%	1,137,746
6	105% -130%	-	-	-	-
7	150%	273	-	-	273
8	250%	-	-	-	-
9	400%	-	-	-	-
10	1250%	-	-	-	-
11	Total Tagihan Bersih Total Net Exposures	32,554,854	1,137	-	32,555,309



Pengungkapan Tambahan Terkait Kualitas Kredit atas Aset (CRB) Additional Disclosure Related to Credit Quality of Assets (CRB)

Pengungkapan Tambahan terkait Kualitas Kredit atas Aset (CRB) Additional Disclosure Related to Credit Quality of Assets (CRB)

Analisis Kualitatif Qualitative Analysis		
1.	Bank mendefinisikan "Tagihan yang Telah Jatuh Tempo" dan "Tagihan yang Mengalami Penurunan Nilai" sesuai dengan SEOJK no 24/SEOJK.03.2021 sebagai berikut: a. Tagihan yang Telah Jatuh Tempo adalah tagihan yang telah jatuh tempo lebih dari 90 (sembilan puluh) hari, baik atas pembayaran pokok dan/atau pembayaran bunga, atau tagihan kepada debitur yang wanprestasi. b. Tagihan yang Mengalami Penurunan Nilai adalah tagihan yang teridentifikasi mengalami penurunan nilai, yaitu berada pada Stage 2 (aset kurang baik) dan Stage 3 (aset tidak baik).	The Bank defines "Past Due Receivables" and "Impaired Receivables" in accordance with SEOJK No. 24/SEOJK.03/2021 as follows: a. Past Due Receivables are receivables that are more than 90 (ninety) days past due, either for principal and/or interest payments, or receivables from debtors in default. b. Impaired Receivables are receivables identified as impaired, namely those classified under Stage 2 (underperforming assets) and Stage 3 (non-performing assets).
2.	Tagihan yang telah jatuh tempo diklasifikasikan sebagai tagihan yang mengalami penurunan nilai sehingga tidak terdapat tagihan yang telah jatuh tempo (lebih dari 90 hari) yang tidak dianggap mengalami penurunan nilai.	Past due receivables are classified as impaired receivables; therefore, there are no past due receivables (more than 90 days) that are not considered impaired.
3.	Dalam perhitungan CKPN, Bank menggunakan metode <i>expected loss</i> yang bersifat <i>forward looking</i> yang mewajibkan Bank untuk mengukur estimasi risiko berdasarkan data makroekonomi. Perhitungan pencadangan secara <i>forward looking</i> dimaksudkan agar Bank lebih siap dalam menghadapi potensi serta skenario dari kondisi makroekonomi di masa mendatang. Secara umum terdapat 3 (tiga) Stage yang dibagi sesuai dengan hasil evaluasi terhadap risiko kredit. Pada Stage 1, Bank mengukur penyisihan kerugian untuk aset keuangan sejumlah kerugian kredit ekspektasian 12 (dua belas) bulan. Pada Stage 2 dan Stage 3, Bank mengukur penyisihan kerugian untuk aset keuangan sejumlah kerugian ekspektasian dihitung sepanjang umur kredit (<i>lifetime</i>).	In calculating Expected Credit Loss (CKPN), the Bank applies a forward-looking expected loss methodology, which requires the Bank to estimate risk based on macroeconomic data. This forward-looking provisioning approach is intended to enhance the Bank's preparedness in facing potential future macroeconomic conditions and scenarios. In general, credit exposures are categorized into three (3) Stages based on credit risk evaluation results. In Stage 1, the Bank measures loss allowances for financial assets at an amount equal to 12-month expected credit losses. In Stage 2 and Stage 3, the Bank measures loss allowances for financial assets at an amount equal to lifetime expected credit losses.



Pengungkapan Tagihan Bersih Berdasarkan Wilayah (CRB 1) Disclosure of Net Claims by Region (CRB 1)

Tabel Pengungkapan Tagihan Bersih Berdasarkan Wilayah (CRB 1)
Table of Disclosure of Net Claims by Region (CRB 1)

Bank secara Individu

No.	Kategori Portofolio Portfolio Categories	Posisi 31 Desember 2025 Position as of 31 December 2025			
		Tagihan Bersih Berdasarkan Wilayah Net Exposure by Region			
		Distribution 1 Distribution 1	Distribution 2 Distribution 2	Distribution 3 Distribution 3	
a	b	c	d	e	
1	Tagihan kepada Pemerintah Claims on Governments	-	-	-	
2	Tagihan kepada Entitas Sektor Publik Claims on Public Sector Entities	-	-	-	
3	Tagihan kepada Bank Pembangunan Multilateral dan Lembaga Internasional Claims on Multilateral Development Banks and International Institutions	-	-	-	
4	Tagihan kepada Bank Claims on Banks	-	-	-	
5	Tagihan berupa Covered Bond Covered Bond Exposures	-	-	-	
6	Tagihan kepada Perusahaan Efek dan Lembaga Jasa Keuangan Lainnya Claims on Securities Companies and Other Financial Services Institutions	-	-	-	
7	Tagihan berupa Surat Berharga/Piutang Subordinasi, Ekuitas, dan Instrumen Modal Lainnya Subordinated Debt Claims, Equity, and Other Capital Instruments	-	-	-	
8	Kredit Beragun Properti Rumah Tinggal Residential Property-Backed Loans	2,159	3,164	17,401	
9	Kredit Beragun Properti Komersial Commercial Property-Backed Loans	-	-	-	
10	Kredit untuk Pengadaan Tanah, Pengolahan Tanah, dan Konstruksi Land Acquisition, Development, and Construction Loans	-	-	-	
11	Kredit Pegawai atau Pensiunan Employee or Pension Loans	6,695,791	5,275,675	4,982,926	
12	Tagihan kepada Usaha Mikro, Usaha Kecil, dan Portofolio Ritel Claims on Micro, Small Enterprises and Retail Portfolios	22,527	15,265	27,903	
13	Tagihan kepada Korporasi Corporate Exposures	3,374	5,470	47,524	
14	Tagihan yang Telah Jatuh Tempo Past Due Exposures	50,772	31,869	33,496	
15	Aset Lainnya Other Assets	-	-	-	
	TOTAL	6,774,623	5,331,442	5,109,251	



(dalam jutaan rupiah / in IDR million)

Posisi 31 Desember 2025 Position as of 31 December 2025							
Tagihan Bersih Berdasarkan Wilayah Net Exposure by Region							
	Distribution 4 Distribution 4	Distribution 5 Distribution 5	Distribution 6 Distribution 6	Distribution 7 Distribution 7	Distribution 8 Distribution 8	Distribution 9 Distribution 9	Total
	f	g	h	i	j	k	l
	-	-	-	-	-	-	20,248,468
	-	-	-	-	-	-	-
	-	-	-	-	-	-	-
	-	-	-	-	-	-	74,756
	-	-	-	-	-	-	-
	-	-	-	-	-	-	-
	-	-	-	-	-	-	-
	2,607	2,826	2,217	14,336	1,936	4,590	51,237
	-	-	-	-	-	-	-
	-	-	-	-	-	-	-
	3,786,906	4,123,118	5,543,808	4,835,794	4,193,618	10,245,925	49,683,561
	26,451	12,596	19,536	234,484	3,075	25,400	387,236
	4,248	997	7,096	12,553	1,886	7,902	99,978
	27,748	23,442	31,445	26,040	30,042	62,777	317,632
	-	-	-	-	-	-	1,050,743
	3,847,960	4,162,979	5,604,103	5,123,207	4,230,557	10,346,595	71,913,611



No.	Kategori Portofolio Portfolio Categories				
		Distribution 1 Distribution 1	Distribution 2 Distribution 2	Distribution 3 Distribution 3	
a	b	m	n	o	
1	Tagihan kepada Pemerintah Claims on Governments	-	-	-	
2	Tagihan kepada Entitas Sektor Publik Claims on Public Sector Entities	-	-	-	
3	Tagihan kepada Bank Pembangunan Multilateral dan Lembaga Internasional Claims on Multilateral Development Banks and International Institutions	-	-	-	
4	Tagihan kepada Bank Claims on Banks	-	-	-	
5	Tagihan berupa Covered Bond Covered Bond Exposures	-	-	-	
6	Tagihan kepada Perusahaan Efek dan Lembaga Jasa Keuangan Lainnya Claims on Securities Companies and Other Financial Services Institutions	-	-	-	
7	Tagihan berupa Surat Berharga/Piutang Subordinasi, Ekuitas, dan Instrumen Modal Lainnya Subordinated Debt Claims, Equity, and Other Capital Instruments	-	-	-	
8	Kredit Beragun Properti Rumah Tinggal Residential Property-Backed Loans	2,319	3,372	14,537	
9	Kredit Beragun Properti Komersial Commercial Property-Backed Loans	-	-	-	
10	Kredit untuk Pengadaan Tanah, Pengolahan Tanah, dan Konstruksi Land Acquisition, Development, and Construction Loans	-	-	-	
11	Kredit Pegawai atau Pensiunan Employee or Pension Loans	6,213,016	4,892,580	4,509,469	
12	Tagihan kepada Usaha Mikro, Usaha Kecil, dan Portofolio Ritel Claims on Micro, Small Enterprises and Retail Portfolios	14,725	7,585	17,175	
13	Tagihan kepada Korporasi Corporate Exposures	5,551	2,623	30,308	
14	Tagihan yang Telah Jatuh Tempo Past Due Exposures	12,389	3,358	6,635	
15	Aset Lainnya Other Assets	-	-	-	
	TOTAL	6,248,000	4,909,519	4,578,124	



Posisi 31 Desember 2024
Position as of 31 December 2024

Tagihan Bersih Berdasarkan Wilayah
Net Exposure by Region

	Distribution 4 Distribution 4	Distribution 5 Distribution 5	Distribution 6 Distribution 6	Distribution 7 Distribution 7	Distribution 8 Distribution 8	Distribution 9 Distribution 9	Total
	p	q	r	s	t	u	v
	-	-	-	-	-	-	18,185,493
	-	-	-	-	-	-	-
	-	-	-	-	-	-	-
	-	-	-	-	-	-	47,978
	-	-	-	-	-	-	-
	-	-	-	-	-	-	-
	-	-	-	-	-	-	-
	2,252	1,952	2,040	14,921	1,901	5,038	48,334
	-	-	-	-	-	-	-
	-	-	-	-	-	-	-
	3,367,512	3,746,642	5,095,576	4,674,122	3,820,621	9,475,230	45,794,767
	15,656	11,012	17,226	196,060	3,912	14,357	297,707
	15,379	998	57,660	16,016	4,359	4,511	148,928
	3,204	3,372	5,605	4,019	6,778	17,238	62,599
	-	-	-	-	-	-	1,016,959
	3,404,004	3,763,976	5,178,107	4,905,138	3,837,571	9,516,374	65,602,766



Pengungkapan Tagihan Bersih Berdasarkan Sektor Ekonomi (CRB2) Disclosure of Net Claims by Economic Sector (CRB 2)

Tabel Pengungkapan Tagihan Bersih Berdasarkan Sektor Ekonomi (CRB 2)
Table of Disclosure of Net Claims by Economic Sector (CRB 2)

Bank secara Individu

No.	Sektor Ekonomi Economic Sector	Tagihan kepada Pemerintah Claims on Governments	Tagihan kepada Entitas Sektor Publik Claims on Public Sector Entities	Tagihan kepada Bank Pembangunan Multilateral dan Lembaga Internasional Claims on Multilateral Development Banks and International Institutions	Tagihan kepada Bank Claims on Banks	Tagihan berupa Covered Bond Exposures	Tagihan kepada Perusahaan Efek dan Lembaga Jasa Keuangan Lainnya Claims on Securities Companies and Other Financial Services Institutions	
a	b	c	d	e	f	g	h	
Posisi 31 Desember 2025 Position as of 31 December 2025								
1	Pertanian, Kehutanan dan Perikanan Agriculture, Forestry and Fishing	-	-	-	-	-	-	
2	Pertambangan dan Penggalian Mining and Quarrying	-	-	-	-	-	-	
3	Industri Pengolahan Manufacturing	-	-	-	-	-	-	
4	Pengadaan Listrik, Gas, Uap/Air Panas dan Udara Dingin Electricity, Gas, Steam/Hot Water and Air Conditioning Supply	-	-	-	-	-	-	
5	Pengelolaan Air, Pengelolaan Air Limbah, Pengelolaan dan Daur Ulang Sampah, dan Aktivitas Remediasi Water Supply, Waste Management, Waste and Recycling Activities, and Remediation Activities	-	-	-	-	-	-	
6	Konstruksi Construction	-	-	-	-	-	-	
7	Perdagangan Besar dan Eceran; Reparasi dan Perawatan Mobil dan Sepeda Motor Wholesale and Retail Trade; Repair of Motor Vehicles and Motorcycles	-	-	-	-	-	-	
8	Pengangkutan dan Pergudangan Transportation and Warehousing	-	-	-	-	-	-	
9	Penyediaan Akomodasi dan Penyediaan Makan Minum Accommodation and Food and Beverage Services	-	-	-	-	-	-	
10	Informasi dan Komunikasi Information and Communication	-	-	-	-	-	-	
11	Aktivitas Keuangan dan Asuransi Financial and Insurance Activities	-	-	-	-	-	-	
12	Real Estat Real Estate	-	-	-	-	-	-	



(dalam jutaan rupiah / in IDR million)

	Tagihan berupa Surat Berharga/ Piutang Subordinasi, Ekuitas, dan Instrumen Modal Lainnya Subordinated Debt Claims, Equity, and Other Capital Instruments	Kredit Beragun Properti Rumah Tinggal Residential Property-Backed Loans	Kredit Beragun Properti Komersial Commercial Property-Backed Loans	Kredit untuk Pengadaan Tanah, Pengolahan Tanah, dan Konstruksi Land Acquisition, Development, and Construction Loans	Kredit Pegawai atau Pensiunan Employee or Pension Loans	Tagihan kepada Usaha Mikro, Usaha Kecil, dan Portofolio Ritel Claims on Micro, Small Enterprises and Retail Portfolios	Tagihan kepada Korporasi Corporate Exposures	Tagihan yang Telah Jatuh Tempo Past Due Exposures	Aset Lainnya Other Assets
	i	j	k	l	m	n	o	p	q
	-	-	-	-	7,643,734	2,491	-	48,846	-
	-	-	-	-	15,026	24	1,688	-	-
	-	-	-	-	352,535	2,939	508	1,231	-
	-	-	-	-	66	-	-	-	-
	-	-	-	-	4,993	-	-	-	-
	-	-	-	-	5,668	112	-	51	-
	-	-	-	-	9,973,710	185,276	2,293	79,072	-
	-	-	-	-	536,633	1,099	-	4,734	-
	-	-	-	-	9,601,041	4,744	998	65,621	-
	-	-	-	-	22,561	19	-	128	-
	-	-	-	-	229,049	-	4,996	289	-
	-	-	-	-	1,904	-	-	-	-



No.	Sektor Ekonomi Economic Sector	Tagihan kepada Pemerintah Claims on Governments	Tagihan kepada Entitas Sektor Publik Claims on Public Sector Entities	Tagihan kepada Bank Pembangunan Multilateral dan Lembaga Internasional Claims on Multilateral Development Banks and International Institutions	Tagihan kepada Bank Claims on Banks	Tagihan berupa Covered Bond Covered Bond Exposures	Tagihan kepada Perusahaan Efek dan Lembaga Jasa Keuangan Lainnya Claims on Securities Companies and Other Financial Services Institutions	
a	b	c	d	e	f	g	h	
13	Aktivitas Profesional, Ilmiah dan Teknis Professional, Scientific and Technical Activities	-	-	-	-	-	-	
14	Aktivitas Penyewaan dan Sewa Guna Usaha Tanpa Hak Opsi, Ketenagakerjaan, Agen Perjalanan dan Penunjang Usaha Lainnya Rental and Leasing Activities, Employment Services, Travel Agencies, and Other Business Support Services	-	-	-	-	-	-	
15	Administrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib Public Administration, Defence and Mandatory Social Security	-	-	-	-	-	-	
16	Pendidikan Education	-	-	-	-	-	-	
17	Aktivitas Kesehatan Manusia dan Aktivitas Sosial Human Health and Social Work Activities	-	-	-	-	-	-	
18	Kesenian, Hiburan dan Rekreasi Arts, Entertainment and Recreation	-	-	-	-	-	-	
19	Aktivitas Jasa Lainnya Other Service Activities	-	-	-	-	-	-	
20	Aktivitas Rumah Tangga sebagai Pemberi Kerja; Aktivitas yang Menghasilkan Barang dan Jasa oleh Rumah Tangga yang Digunakan untuk Memenuhi Kebutuhan Sendiri Activities of Households as Employers; Undifferentiated Goods- and Services-Producing Activities of Households for Own Use	-	-	-	-	-	-	
21	Aktivitas Badan Internasional dan Badan Ekstra Internasional Lainnya Activities of Extraterritorial Organizations and Bodies	-	-	-	-	-	-	
22	Rumah Tangga Households	-	-	-	-	-	-	
23	Bukan Lapangan Usaha Lainnya Other Non-Business Fields	-	-	-	-	-	-	
24	Lainnya Others	-	-	-	-	-	-	
	Total	20,248,468	-	-	74,756	-	-	



	Tagihan berupa Surat Berharga/ Piutang Subordinasi, Ekuitas, dan Instrumen Modal Lainnya Subordinated Debt Claims, Equity, and Other Capital Instruments	Kredit Beragun Properti Rumah Tinggal Residential Property-Backed Loans	Kredit Beragun Properti Komersial Commercial Property-Backed Loans	Kredit untuk Pengadaan Tanah, Pengolahan Tanah, dan Konstruksi Land Acquisition, Development, and Construction Loans	Kredit Pegawai atau Pensiunan Employee or Pension Loans	Tagihan kepada Usaha Mikro, Usaha Kecil, dan Portofolio Ritel Claims on Micro, Small Enterprises and Retail Portfolios	Tagihan kepada Korporasi Corporate Exposures	Tagihan yang Telah Jatuh Tempo Past Due Exposures	Aset Lainnya Other Assets
	i	j	k	l	m	n	o	p	q
	-	-	-	-	3,759	-	-	-	-
	-	-	-	-	4,816,488	138	-	24,191	-
	-	-	-	-	-	-	-	-	-
	-	-	-	-	17,616	152	-	359	-
	-	-	-	-	80,893	7,647	-	2,000	-
	-	-	-	-	23,706	262	-	296	-
	-	-	-	-	2,841,131	784	156	21,314	-
	-	-	-	-	1,697,344	595	-	12,141	-
	-	-	-	-	-	-	-	-	-
	-	51,237	-	-	11,815,704	180,955	80,411	57,359	-
	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-
	-	51,237	-	-	49,683,561	387,236	99,978	317,632	1,050,743



No.	Sektor Ekonomi Economic Sector	Tagihan kepada Pemerintah Claims on Governments	Tagihan kepada Entitas Sektor Publik Claims on Public Sector Entities	Tagihan kepada Bank Pembangunan dan Lembaga Multilateral dan Lembaga Internasional Claims on Multilateral Development Banks and International Institutions	Tagihan kepada Bank Claims on Banks	Tagihan berupa Covered Bond Covered Bond Exposures	Tagihan kepada Perusahaan Efek dan Lembaga Jasa Keuangan Lainnya Claims on Securities Companies and Other Financial Services Institutions	
a	b	c	d	e	f	g	h	
Posisi 31 Desember 2024 Position as of 31 December 2025								
1	Pertanian, Kehutanan dan Perikanan Agriculture, Forestry and Fishing	-	-	-	-	-	-	
2	Pertambangan dan Penggalian Mining and Quarrying	-	-	-	-	-	-	
3	Industri Pengolahan Manufacturing	-	-	-	-	-	-	
4	Pengadaan Listrik, Gas, Uap/Air Panas dan Udara Dingin Electricity, Gas, Steam/Hot Water and Air Conditioning Supply	-	-	-	-	-	-	
5	Pengelolaan Air, Pengelolaan Air Limbah, Pengelolaan dan Daur Ulang Sampah, dan Aktivitas Remediasi Water Supply, Waste Management, Waste and Recycling Activities, and Remediation Activities	-	-	-	-	-	-	
6	Konstruksi Construction	-	-	-	-	-	-	
7	Perdagangan Besar dan Eceran; Reparasi dan Perawatan Mobil dan Sepeda Motor Wholesale and Retail Trade; Repair of Motor Vehicles and Motorcycles	-	-	-	-	-	-	
8	Pengangkutan dan Pergudangan Transportation and Warehousing	-	-	-	-	-	-	
9	Penyediaan Akomodasi dan Penyediaan Makanan Minum Accommodation and Food and Beverage Services	-	-	-	-	-	-	
10	Informasi dan Komunikasi Information and Communication	-	-	-	-	-	-	
11	Aktivitas Keuangan dan Asuransi Financial and Insurance Activities	-	-	-	-	-	-	
12	Real Estat Real Estate	-	-	-	-	-	-	
13	Aktivitas Profesional, Ilmiah dan Teknis Professional, Scientific and Technical Activities	-	-	-	-	-	-	
14	Aktivitas Penyewaan dan Sewa Guna Usaha Tanpa Hak Opsi, Ketenagakerjaan, Agen Perjalanan dan Penunjang Usaha Lainnya Rental and Leasing Activities, Employment Services, Travel Agencies, and Other Business Support Services	-	-	-	-	-	-	
15	Administrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib Public Administration, Defence and Mandatory Social Security	-	-	-	-	-	-	
16	Pendidikan Education	-	-	-	-	-	-	
17	Aktivitas Kesehatan Manusia dan Aktivitas Sosial Human Health and Social Work Activities	-	-	-	-	-	-	



(dalam jutaan rupiah / in IDR million)

	Tagihan berupa Surat Berharga/ Piutang Subordinasi, Ekuitas, dan Instrumen Modal Lainnya Subordinated Debt Claims, Equity, and Other Capital Instruments	Kredit Beragun Properti Rumah Tinggal Residential Property-Backed Loans	Kredit Beragun Properti Komersial Commercial Property-Backed Loans	Kredit untuk Pengadaan Tanah, Pengolahan Tanah, dan Konstruksi Land Acquisition, Development, and Construction Loans	Kredit Pegawai atau Pensiunan Employee or Pension Loans	Tagihan kepada Usaha Mikro, Usaha Kecil, dan Portofolio Ritel Claims on Micro, Small Enterprises and Retail Portfolios	Tagihan kepada Korporasi Corporate Exposures	Tagihan yang Telah Jatuh Tempo Past Due Exposures	Aset Lainnya Other Assets
	i	j	k	l	m	n	o	p	q
	-	-	-	-	7,234,179	517	-	8,675	-
	-	-	-	-	14,720	42	-	300	-
	-	-	-	-	317,484	1,867	56,298	330	-
	-	-	-	-	72	-	-	-	-
	-	-	-	-	4,792	-	-	-	-
	-	-	-	-	4,842	559	-	-	-
	-	116	-	-	10,074,824	160,950	2,146	14,767	-
	-	-	-	-	475,987	64	-	1,080	-
	-	-	-	-	8,606,236	4,481	277	11,067	-
	-	-	-	-	20,138	36	-	78	-
	-	-	-	-	148,534	-	5,008	259	-
	-	-	-	-	1,446	65	-	-	-
	-	-	-	-	3,387	-	-	-	-
	-	-	-	-	4,172,701	109	-	4,737	-
	-	-	-	-	-	-	-	-	-
	-	-	-	-	18,375	117	-	- 1	-
	-	-	-	-	74,436	12,064	-	235	-



No.	Sektor Ekonomi Economic Sector	Tagihan kepada Pemerintah Claims on Governments	Tagihan kepada Entitas Sektor Publik Claims on Public Sector Entities	Tagihan kepada Bank Pembangunan Multilateral dan Lembaga Internasional Claims on Multilateral Development Banks and International Institutions	Tagihan kepada Bank Claims on Banks	Tagihan berupa Covered Bond Covered Bond Exposures	Tagihan kepada Perusahaan Efek dan Lembaga Jasa Keuangan Lainnya Claims on Securities Companies and Other Financial Services Institutions	
a	b	c	d	e	f	g	h	
18	Kesenian, Hiburan dan Rekreasi Arts, Entertainment and Recreation	-	-	-	-	-	-	
19	Aktivitas Jasa Lainnya Other Service Activities	-	-	-	-	-	-	
20	Aktivitas Rumah Tangga sebagai Pemberi Kerja; Aktivitas yang Menghasilkan Barang dan Jasa oleh Rumah Tangga yang Digunakan untuk Memenuhi Kebutuhan Sendiri Activities of Households as Employers; Undifferentiated Goods- and Services-Producing Activities of Households for Own Use	-	-	-	-	-	-	
21	Aktivitas Badan Internasional dan Badan Ekstra Internasional Lainnya Activities of Extraterritorial Organizations and Bodies	-	-	-	-	-	-	
22	Rumah Tangga Households	-	-	-	-	-	-	
23	Bukan Lapangan Usaha Lainnya Other Non-Business Fields	-	-	-	-	-	-	
24	Lainnya Others	-	-	-	-	-	-	
	Total	18,185,493	-	-	47,978	-	-	

Pengungkapan Tagihan Bersih Berdasarkan Sisa Jangka Waktu Kontrak (CRB3) Disclosure of Net Claims by Remaining Contractual Maturity (CRB 3)

Tabel Pengungkapan Tagihan Bersih Berdasarkan Sisa Jangka Waktu Kontrak (CRB 3)
Table of Disclosure of Net Claims by Remaining Contractual Maturity (CRB 3)

Bank secara Individu

No.	Kategori Portofolio	Posisi 31 Desember 2025 Position as of 31 December 2025						
		Tagihan bersih berdasarkan sisa jangka waktu kontrak Net receivables based on remaining contractual maturity						
		< 1 tahun < 1 year	> 1 tahun s.d. 3 tahun > 1 year s.d. 3 years	> 3 tahun s.d. 5 tahun > 3 years s.d.5 years	> 5 tahun > 5 years	Non Kontraktual Non- Contractual	Total	
a	b	c	d	e	f	g	h	
1	Tagihan kepada Pemerintah	-	-	-	-	20,248,468	20,248,468	
2	Tagihan kepada Entitas Sektor Publik	-	-	-	-	-	-	
3	Tagihan kepada Bank Pembangunan Multilateral dan Lembaga Internasional	-	-	-	-	-	-	
4	Tagihan kepada Bank	-	-	-	-	74,756	74,756	



	Tagihan berupa Surat Berharga/ Piutang Subordinasi, Ekuitas, dan Instrumen Modal Lainnya Subordinated Debt Claims, Equity, and Other Capital Instruments	Kredit Beragun Properti Rumah Tinggal Residential Property-Backed Loans	Kredit Beragun Properti Komersial Commercial Property-Backed Loans	Kredit untuk Pengadaan Tanah, Pengolahan Tanah, dan Konstruksi Land Acquisition, Development, and Construction Loans	Kredit Pegawai atau Pensiunan Employee or Pension Loans	Tagihan kepada Usaha Mikro, Usaha Kecil, dan Portofolio Ritel Claims on Micro, Small Enterprises and Retail Portfolios	Tagihan kepada Korporasi Corporate Exposures	Tagihan yang Telah Jatuh Tempo Past Due Exposures	Aset Lainnya Other Assets
	i	j	k	l	m	n	o	p	q
	-	-	-	-	21,122	271	-	-	-
	-	-	-	-	2,455,048	1,480	141	3,122	-
	-	-	-	-	1,735,775	645	-	3,471	-
	-	-	-	-	-	-	-	-	-
	-	48,218	-	-	10,410,667	114,441	73,536	14,478	-
	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-
	-	48,334	-	-	45,794,767	297,707	148,928	62,599	1,016,959

(dalam jutaan rupiah / in IDR million)

	Posisi 31 Desember 2024 Position as of 31 December 2024						Portfolio Categories
	Tagihan bersih berdasarkan sisa jangka waktu kontrak Net receivables based on remaining contractual maturity						
	< 1 tahun < 1 year	> 1 tahun s.d. 3 tahun > 1 year s.d. 3 years	> 3 tahun s.d. 5 tahun > 3 years s.d. 5 years	> 5 tahun > 5 years	Non Kontraktual Non-Contractual	Total	
	i	j	k	l	m	n	b
	-	-	-	-	18,185,493	18,185,493	Claims on Governments
	-	-	-	-	-	-	Claims on Public Sector Entities
	-	-	-	-	-	-	Claims on Multilateral Development Banks and International Institutions
	-	-	-	-	47,978	47,978	Claims on Banks



No.	Kategori Portofolio	Posisi 31 Desember 2025 Position as of 31 December 2025						
		Tagihan bersih berdasarkan sisa jangka waktu kontrak Net receivables based on remaining contractual maturity						
		< 1 tahun < 1 year	> 1 tahun s.d. 3 tahun > 1 year s.d. 3 years	> 3 tahun s.d. 5 tahun > 3 years s.d.5 years	> 5 tahun > 5 years	Non Kontraktual Non- Contractual	Total	
a	b	c	d	e	f	g	h	
5	Tagihan berupa Covered Bond	-	-	-	-	-	-	
6	Tagihan kepada Perusahaan Efek dan Lembaga Jasa Keuangan Lainnya	-	-	-	-	-	-	
7	Tagihan berupa Surat Berharga/Piutang Subordinasi, Ekuitas, dan Instrumen Modal Lainnya	-	-	-	-	-	-	
8	Kredit Beragun Properti Rumah Tinggal	103	1,106	2,167	47,860	-	51,237	
9	Kredit Beragun Properti Komersial	-	-	-	-	-	-	
10	Kredit untuk Pengadaan Tanah, Pengolahan Tanah, dan Konstruksi	-	-	-	-	-	-	
11	Kredit Pegawai atau Pensiunan	168,660	957,577	1,891,286	46,666,038	-	49,683,561	
12	Tagihan kepada Usaha Mikro, Usaha Kecil, dan Portofolio Ritel	40,868	204,289	69,059	73,020	-	387,236	
13	Tagihan kepada Korporasi	62,073	1,528	814	26,634	8,929	99,978	
14	Tagihan yang Telah Jatuh Tempo	3,063	8,556	13,466	292,547	-	317,632	
15	Aset Lainnya	-	-	-	-	1,050,743	1,050,743	
	TOTAL	274,767	1,173,057	1,976,792	47,106,099	21,382,896	71,913,611	

Pengungkapan Tagihan dan Pencadangan Berdasarkan Wilayah (CRB 4) Disclosure of Claims and Allowances by Region (CRB 4)

Tabel Pengungkapan Tagihan Bersih dan Pencadangan berdasarkan Wilayah (CRB 4)
Table of Disclosure of Net Claims and Allowances by Region (CRB 4)

Bank secara Individu

No.	Keterangan Description	Posisi 31 Desember 2025 Position as of 31 December 2025			
		Wilayah Region			
		Distribution 1 Distribution 1	Distribution 2 Distribution 2	Distribution 3 Distribution 3	
a	b	c	d	e	
1	Tagihan Receivables	6,774,623	5,331,442	5,109,251	
2	Tagihan yang Mengalami Penurunan Nilai Impaired Receivables	75,170	48,732	58,754	
	a. Belum Jatuh Tempo a. Not Past Due	24,398	16,864	25,258	



	Posisi 31 Desember 2024 Position as of 31 December 2024						Portfolio Categories
	Tagihan bersih berdasarkan sisa jangka waktu kontrak Net receivables based on remaining contractual maturity						
	< 1 tahun < 1 year	> 1 tahun s.d. 3 tahun > 1 year s.d. 3 years	> 3 tahun s.d. 5 tahun > 3 years s.d. 5 years	> 5 tahun > 5 years	Non Kontraktual Non-Contractual	Total	
	i	j	k	l	m	n	b
	-	-	-	-	-	-	Covered Bond Exposures
	-	-	-	-	-	-	Claims on Securities Companies and Other Financial Services Institutions
	-	-	-	-	-	-	Subordinated Debt Claims, Equity, and Other Capital Instruments
	79	1,168	2,642	44,445	-	48,334	Residential Property-Backed Loans
	-	-	-	-	-	-	Commercial Property-Backed Loans
	-	-	-	-	-	-	Land Acquisition, Development, and Construction Loans
	172,456	811,626	1,548,234	43,262,450	-	45,794,767	Employee or Pension Loans
	34,384	171,143	36,823	55,357	-	297,707	Claims on Micro, Small Enterprises and Retail Portfolios
	109,368	497	1,021	26,520	11,523	148,929	Corporate Exposures
	325	1,036	1,622	59,617	-	62,599	Past Due Exposures
	-	-	-	-	1,016,959	1,016,959	Other Assets
	316,613	985,470	1,590,341	43,448,389	19,261,953	65,602,767	TOTAL

(dalam jutaan rupiah / in IDR million)

	Posisi 31 Desember 2025 Position as of 31 December 2025						
	Wilayah Region						
	Distribution 4 Distribution 4	Distribution 5 Distribution 5	Distribution 6 Distribution 6	Distribution 7 Distribution 7	Distribution 8 Distribution 8	Distribution 9 Distribution 9	Total
	f	g	h	i	j	k	l
	3,847,960	4,162,979	5,604,103	5,123,207	4,230,557	10,346,595	50,530,716
	39,420	40,016	51,905	58,101	40,258	105,225	517,582
	11,672	16,574	20,460	32,061	10,216	42,448	199,950



No.	Keterangan Description	Posisi 31 Desember 2025 Position as of 31 December 2025			
		Wilayah Region			
		Distribution 1 Distribution 1	Distribution 2 Distribution 2	Distribution 3 Distribution 3	
a	b	c	d	e	
	b. Telah Jatuh Tempo b. Past Due	50,772	31,869	33,496	
3	CKPN - Stage 1	76,105	58,077	55,834	
4	CKPN - Stage 2	5,830	5,564	5,860	
5	CKPN - Stage 3	24,034	16,819	16,795	
6	Tagihan yang Dihapus Buku Written-off Receivables	23,035	12,982	13,739	

No.	Keterangan Description	Posisi 31 Desember 2024 Position as of 31 December 2024			
		Wilayah Region			
		Distribution 1 Distribution 1	Distribution 2 Distribution 2	Distribution 3 Distribution 3	
a	b	m	n	o	
1	Tagihan Receivables	6,239,655	4,893,000	4,570,962	
2	Tagihan yang Mengalami Penurunan Nilai Impaired Receivables	54,913	23,632	39,923	
	a. Belum Jatuh Tempo a. Not Past Due	24,811	12,600	19,749	
	b. Telah Jatuh Tempo b. Past Due	30,102	11,032	20,174	
3	CKPN - Stage 1	87,721	67,826	63,607	
4	CKPN - Stage 2	6,861	2,876	4,144	
5	CKPN - Stage 3	17,713	7,674	13,539	
6	Tagihan yang Dihapus Buku Written-off Receivables	56,500	26,479	33,073	



	Posisi 31 Desember 2025 Position as of 31 December 2025						
	Wilayah Region						
	Distribution 4 Distribution 4	Distribution 5 Distribution 5	Distribution 6 Distribution 6	Distribution 7 Distribution 7	Distribution 8 Distribution 8	Distribution 9 Distribution 9	Total
	f	g	h	i	j	k	l
	27,748	23,442	31,445	26,040	30,042	62,777	317,632
	38,508	43,609	60,264	67,019	45,467	112,894	557,776
	3,319	3,949	5,216	12,955	2,716	10,071	55,480
	13,575	12,198	16,474	14,131	14,560	28,586	157,173
	7,845	10,402	12,584	15,510	12,695	34,241	143,033

	Posisi 31 Desember 2024 Position as of 31 December 2024						
	Wilayah Region						
	Distribution 4 Distribution 4	Distribution 5 Distribution 5	Distribution 6 Distribution 6	Distribution 7 Distribution 7	Distribution 8 Distribution 8	Distribution 9 Distribution 9	Total
	p	q	r	s	t	u	v
	3,397,868	3,756,719	5,164,213	4,909,551	3,829,232	9,500,214	46,261,415
	23,835	28,628	36,402	59,165	29,724	79,955	376,177
	11,754	16,030	20,944	43,715	14,073	37,096	200,772
	12,082	12,598	15,457	15,450	15,651	42,859	175,406
	44,450	49,991	69,244	81,880	52,441	130,644	647,804
	3,625	3,827	4,511	19,846	2,906	8,307	56,903
	8,877	9,225	9,852	11,432	8,873	25,621	112,806
	23,806	27,859	32,780	33,449	25,794	65,795	325,535



Pengungkapan Tagihan dan Pencadangan Berdasarkan Sektor Ekonomi (CRB 5) Disclosure of Claims and Allowances by Economic Sector (CRB 5)

Tabel Pengungkapan Tagihan dan Pencadangan Berdasarkan Sektor Ekonomi (CRB 5)
Table of Disclosure of Claims and Allowances by Economic Sector (CRB 5)

Bank secara Individu

(dalam jutaan rupiah / in IDR million)

No.	Sektor Ekonomi Economic Sector	Tagihan Receivables	Tagihan yang Mengalami Penurunan Nilai Impaired Receivables		CKPN Stage 1 CKPN Stage 1	CKPN Stage 2 CKPN Stage 2	CKPN Stage 3 CKPN Stage 3	Tagihan yang Dihapus Buku Written-off Receivables
			Belum Jatuh Tempo Not Past Due	Telah Jatuh Tempo Past Due				
a	b	c	d	e	f	g	h	i
Posisi 31 Desember 2025 Position as of 31 December 2025								
1	Pertanian, Kehutanan dan Perikanan Agriculture, Forestry and Fishing	7,695,071	28,456	48,846	92,468	7,176	25,578	21,272
2	Pertambangan dan Penggalian Mining and Quarrying	16,738	124	-	123	19	-	-
3	Industri Pengolahan Manufacturing	357,214	2,222	1,231	2,479	482	400	595
4	Pengadaan Listrik, Gas, Uap/Air Panas dan Udara Dingin Electricity, Gas, Steam/Hot Water and Air Conditioning Supply	66	-	-	-	-	-	-
5	Pengelolaan Air, Pengelolaan Air Limbah, Pengelolaan dan Daur Ulang Sampah, dan Aktivitas Remediasi Water Supply, Waste Management, Waste and Recycling Activities, and Remediation Activities	4,993	-	-	87	-	-	-
6	Konstruksi Construction	5,830	112	51	52	20	15	-
7	Perdagangan Besar dan Eceran; Reparasi dan Perawatan Mobil dan Sepeda Motor Wholesale and Retail Trade; Repair of Motor Vehicles and Motorcycles	10,240,352	48,961	79,072	169,370	16,594	42,999	46,813
8	Pengangkutan dan Pergudangan Transportation and Warehousing	542,466	2,877	4,734	3,580	518	2,960	1,758
9	Penyediaan Akomodasi dan Penyediaan Makan Minum Accommodation and Food and Beverage Services	9,672,404	32,478	65,621	110,172	9,575	32,036	26,831
10	Informasi dan Komunikasi Information and Communication	22,708	-	128	112	-	37	-
11	Aktivitas Keuangan dan Asuransi Financial and Insurance Activities	234,334	1,211	289	894	229	85	277
12	Real Estat Real Estate	1,904	-	-	147	-	-	-
13	Aktivitas Profesional, Ilmiah dan Teknis Professional, Scientific and Technical Activities	3,759	-	-	38	-	-	-
14	Aktivitas Penyewaan dan Sewa Guna Usaha Tanpa Hak Opsi, Ketenagakerjaan, Agen Perjalanan dan Penunjang Usaha Lainnya Rental and Leasing Activities, Employment Services, Travel Agencies, and Other Business Support Services	4,840,817	15,025	24,191	36,764	3,708	9,925	10,637



No.	Sektor Ekonomi Economic Sector	Tagihan Receivables	Tagihan yang Mengalami Penurunan Nilai Impaired Receivables		CKPN Stage 1 CKPN Stage 1	CKPN Stage 2 CKPN Stage 2	CKPN Stage 3 CKPN Stage 3	Tagihan yang Dihapus Buku Written-off Receivables
			Belum Jatuh Tempo Not Past Due	Telah Jatuh Tempo Past Due				
a	b	c	d	e	f	g	h	i
15	Administrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib Public Administration, Defence and Mandatory Social Security	-	-	-	-	-	-	-
16	Pendidikan Education	18,127	377	359	187	281	234	249
17	Aktivitas Kesehatan Manusia dan Aktivitas Sosial Human Health and Social Work Activities	90,541	6,361	2,000	833	2,455	1,303	966
18	Kesenian, Hiburan dan Rekreasi Arts, Entertainment and Recreation	24,263	-	296	122	-	290	-
19	Aktivitas Jasa Lainnya Other Service Activities	2,863,384	13,593	21,314	22,852	3,197	9,563	5,513
20	Aktivitas Rumah Tangga sebagai Pemberi Kerja; Aktivitas yang Menghasilkan Barang dan Jasa oleh Rumah Tangga yang Digunakan untuk Memenuhi Kebutuhan Sendiri Activities of Households as Employers; Undifferentiated Goods- and Services-Producing Activities of Households for Own Use	1,710,080	7,186	12,141	24,035	1,962	6,167	5,780
21	Aktivitas Badan Internasional dan Badan Ekstra Internasional Lainnya Activities of Extraterritorial Organizations and Bodies	-	-	-	-	-	-	-
22	Rumah Tangga Households	12,185,665	40,969	57,359	93,461	9,266	25,581	22,343
23	Bukan Lapangan Usaha Lainnya Other Non-Business Fields	-	-	-	-	-	-	-
24	Lainnya Others	-	-	-	-	-	-	-
	Total	50,530,716	199,950	317,632	557,776	55,480	157,173	143,033

No.	Sektor Ekonomi Economic Sector	Tagihan Receivables	Tagihan yang Mengalami Penurunan Nilai Impaired Receivables		CKPN Stage 1 CKPN Stage 1	CKPN Stage 2 CKPN Stage 2	CKPN Stage 3 CKPN Stage 3	Tagihan yang Dihapus Buku Written-off Receivables
			Belum Jatuh Tempo Not Past Due	Telah Jatuh Tempo Past Due				
a	b	c	d	e	f	g	h	i
Posisi 31 Desember 2024 Position as of 31 December 2024								
1	Pertanian, Kehutanan dan Perikanan Agriculture, Forestry and Fishing	7,229,427	23,165	27,820	110,016	5,821	19,144	57,966
2	Pertambangan dan Penggalian Mining and Quarrying	15,354	99	577	117	99	277	-
3	Industri Pengolahan Manufacturing	375,013	2,748	434	2,563	598	103	628



No.	Sektor Ekonomi Economic Sector	Tagihan Receivables	Tagihan yang Mengalami Penurunan Nilai Impaired Receivables		CKPN Stage 1 CKPN Stage 1	CKPN Stage 2 CKPN Stage 2	CKPN Stage 3 CKPN Stage 3	Tagihan yang Dihapus Buku Written-off Receivables
			Belum Jatuh Tempo Not Past Due	Telah Jatuh Tempo Past Due				
a	b	c	d	e	f	g	h	i
4	Pengadaan Listrik, Gas, Uap/Air Panas dan Udara Dingin Electricity, Gas, Steam/Hot Water and Air Conditioning Supply	71	-	-	0	-	-	-
5	Pengelolaan Air, Pengelolaan Air Limbah, Pengelolaan dan Daur Ulang Sampah, dan Aktivitas Remediasi Water Supply, Waste Management, Waste and Recycling Activities, and Remediation Activities	4,766	-	-	117	-	-	-
6	Konstruksi Construction	5,393	123	-	55	20	-	-
7	Perdagangan Besar dan Eceran; Reparasi dan Perawatan Mobil dan Sepeda Motor Wholesale and Retail Trade; Repair of Motor Vehicles and Motorcycles	10,251,810	57,750	50,602	211,177	20,106	35,834	107,455
8	Pengangkutan dan Pergudangan Transportation and Warehousing	476,335	3,080	2,191	3,593	447	1,111	1,931
9	Penyediaan Akomodasi dan Penyediaan Makan Minum Accommodation and Food and Beverage Services	8,606,211	29,243	33,128	126,435	7,911	22,061	61,322
10	Informasi dan Komunikasi Information and Communication	20,165	-	102	92	-	24	-
11	Aktivitas Keuangan dan Asuransi Financial and Insurance Activities	153,135	60	341	443	9	82	-
12	Real Estat Real Estate	1,701	264	-	39	199	-	-
13	Aktivitas Profesional, Ilmiah dan Teknis Professional, Scientific and Technical Activities	3,369	-	-	41	-	-	-
14	Aktivitas Penyewaan dan Sewa Guna Usaha Tanpa Hak Opsi, Ketenagakerjaan, Agen Perjalanan dan Penunjang Usaha Lainnya Rental and Leasing Activities, Employment Services, Travel Agencies, and Other Business Support Services	4,164,659	13,935	10,426	37,546	2,831	5,688	16,137
15	Administrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib Public Administration, Defence and Mandatory Social Security	-	-	-	-	-	-	-
16	Pendidikan Education	19,051	171	598	258	56	599	97
17	Aktivitas Kesehatan Manusia dan Aktivitas Sosial Human Health and Social Work Activities	90,754	12,730	479	954	4,343	244	1,198
18	Kesenian, Hiburan dan Rekreasi Arts, Entertainment and Recreation	21,335	368	-	129	44	-	-
19	Aktivitas Jasa Lainnya Other Service Activities	2,453,871	8,922	8,395	25,271	2,197	5,273	15,743
20	Aktivitas Rumah Tangga sebagai Pemberi Kerja; Aktivitas yang Menghasilkan Barang dan Jasa oleh Rumah Tangga yang Digunakan untuk Memenuhi Kebutuhan Sendiri Activities of Households as Employers; Undifferentiated Goods- and Services-Producing Activities of Households for Own Use	1,737,236	7,509	7,833	29,307	2,594	4,362	13,561



No.	Sektor Ekonomi Economic Sector	Tagihan Receivables	Tagihan yang Mengalami Penurunan Nilai Impaired Receivables		CKPN Stage 1 CKPN Stage 1	CKPN Stage 2 CKPN Stage 2	CKPN Stage 3 CKPN Stage 3	Tagihan yang Dihapus Buku Written-off Receivables
			Belum Jatuh Tempo Not Past Due	Telah Jatuh Tempo Past Due				
a	b	c	d	e	f	g	h	i
21	Aktivitas Badan Internasional dan Badan Ekstra Internasional Lainnya Activities of Extraterritorial Organizations and Bodies	-	-	-	-	-	-	-
22	Rumah Tangga Households	10,631,757	40,603	32,481	99,649	9,627	18,003	49,495
23	Bukan Lapangan Usaha Lainnya Other Non-Business Fields	-	-	-	-	-	-	-
24	Lainnya Others	-	-	-	-	-	-	-
	Total	46,261,415	200,772	175,406	647,804	56,903	112,806	325,535

Pengungkapan Tagihan Berdasarkan Hari Tunggakan (CRB 6)

Disclosure of Claims by Days Past Due (CRB 6)

Tabel Pengungkapan Tagihan Berdasarkan Hari Tunggakan (CRB 6)
Table of Disclosure of Claims by Days Past Due (CRB 6)

Bank secara Individu

(dalam jutaan rupiah / in IDR million)

No.	Jenis Eksposur Exposure Type	Posisi 31 Desember 2025 Position as of 31 December 2025				Posisi 31 Desember 2024 Position as of 31 December 2024			
		Tagihan Berdasarkan Hari Tunggakan Receivables by Days Past Due				Tagihan Berdasarkan Hari Tunggakan Receivables by Days Past Due			
		> 90 hari s.d. 120 hari > 90 days s.d. 120 days	> 120 hari s.d. 180 hari > 120 days s.d. 180 hdays	> 180 hari > 180 days	Total	> 90 hari s.d. 120 hari > 90 days s.d. 120 days	> 120 hari s.d. 180 hari > 120 days s.d. 180 hdays	> 180 hari > 180 days	Total
a	b	c	d	e	f	g	h	i	j
1	Kredit yang termasuk dalam Tagihan yang Telah Jatuh Tempo Loans included in Past Due Receivables	89,408	134,609	93,615	317,632	69,121	53,572	52,713	175,406
2	Surat Berharga yang termasuk dalam Tagihan yang Telah Jatuh Tempo Securities included in Past Due Receivables	-	-	-	-	-	-	-	-
	TOTAL	89,408	134,609	93,615	317,632	69,121	53,572	52,713	175,406



Pengungkapan Tambahan Terkait Perlakuan Terhadap Aset Bermasalah (CRB-A) Additional Disclosure Related to the Treatment of Non-Performing Assets (CRB-A)

Pengungkapan Tambahan terkait Perlakuan terhadap Aset Bermasalah (CRB-A) Additional Disclosure Related to the Treatment of Non-Performing Assets (CRB-A)

Analisis Kualitatif Qualitative Analysis		
1.	Bank mendefinisikan "Tagihan yang Telah Jatuh Tempo" dan "Tagihan yang Mengalami Penurunan Nilai" sesuai dengan SEOJK no 24/SEOJK.03.2021 sebagai berikut: a. Tagihan yang Telah Jatuh Tempo adalah tagihan yang telah jatuh tempo lebih dari 90 (sembilan puluh) hari, baik atas pembayaran pokok dan/atau pembayaran bunga, atau tagihan kepada debitur yang wanprestasi. b. Tagihan yang Mengalami Penurunan Nilai adalah tagihan yang teridentifikasi mengalami penurunan nilai, yaitu berada pada Stage 2 (aset kurang baik) dan Stage 3 (aset tidak baik).	The Bank defines "Past Due Receivables" and "Impaired Receivables" in accordance with SEOJK No. 24/SEOJK.03/2021 as follows: a. Past Due Receivables are receivables that are more than 90 (ninety) days past due, either for principal and/or interest payments, or receivables from debtors in default. b. Impaired Receivables are receivables identified as impaired, namely those classified under Stage 2 (underperforming assets) and Stage 3 (non-performing assets).
2.	Tagihan yang telah jatuh tempo diklasifikasikan sebagai tagihan yang mengalami penurunan nilai sehingga tidak terdapat tagihan yang telah jatuh tempo (lebih dari 90 hari) yang tidak dianggap mengalami penurunan nilai.	Past due receivables are classified as impaired receivables; therefore, there are no past due receivables (more than 90 days) that are not considered impaired.
3.	Dalam perhitungan CKPN, Bank menggunakan metode expected loss yang bersifat forward looking yang mewajibkan Bank untuk mengukur estimasi risiko berdasarkan data makroekonomi. Perhitungan pencadangan secara forward looking dimaksudkan agar Bank lebih siap dalam menghadapi potensi serta skenario dari kondisi makroekonomi di masa mendatang. Secara umum terdapat 3 (tiga) Stage yang dibagi sesuai dengan hasil evaluasi terhadap risiko kredit. Pada Stage 1, Bank mengukur penyisihan kerugian untuk aset keuangan sejumlah kerugian kredit ekspektasi 12 (dua belas) bulan. Pada Stage 2 dan Stage 3, Bank mengukur penyisihan kerugian untuk aset keuangan sejumlah kerugian kredit ekspektasi dihitung sepanjang umur kredit (lifetime).	In calculating Expected Credit Loss (CKPN), the Bank applies a forward-looking expected loss methodology, which requires the Bank to estimate risk based on macroeconomic data. This forward-looking provisioning approach is intended to enhance the Bank's preparedness in facing potential future macroeconomic conditions and scenarios. In general, credit exposures are categorized into three (3) Stages based on credit risk evaluation results. In Stage 1, the Bank measures loss allowances for financial assets at an amount equal to 12-month expected credit losses. In Stage 2 and Stage 3, the Bank measures loss allowances for financial assets at an amount equal to lifetime expected credit losses.

Analisis Kualitatif Qualitative Analysis		
1.	Aset performing dikategorikan untuk aset dengan kualitas Lancar (Kol 1), dan kualitas Dalam Perhatian Khusus (DPK) (Kol 2). Sedangkan aset non-performing dikategorikan untuk aset dengan kualitas Kurang Lancar (Kol 3), Diragukan (Kol 4), dan Macet (Kol 5). Aset non-performing tersebut sama dengan Tagihan yang telah Jatuh Tempo. Penetapan kualitas L (Lancar), DPK (Dalam Perhatian Khusus), KL (Kurang Lancar), D (Diragukan), dan M (Macet) sesuai dengan Peraturan Otoritas Jasa Keuangan mengenai penilaian kualitas aset bank umum.	Performing assets are categorized as assets with Current quality (Grade 1) and Special Mention (Grade 2). Meanwhile, non-performing assets are categorized as assets with Substandard (Grade 3), Doubtful (Grade 4), and Loss (Grade 5) quality. These non-performing assets are equivalent to past due receivables. The classification of Current (L), Special Mention (DPK), Substandard (KL), Doubtful (D), and Loss (M) is conducted in accordance with Financial Services Authority (OJK) regulations regarding the assessment of asset quality for commercial banks.
2.	Restrukturisasi Kredit merupakan upaya perbaikan yang dilakukan Bank dalam kegiatan perkreditan terhadap Debitur yang mengalami kesulitan untuk memenuhi kewajibannya dengan tetap memperhatikan prinsip objektivitas, independensi, menghindari benturan kepentingan serta prinsip kewajaran. Pelaksanaan restrukturisasi mempertimbangkan kriteria antara lain debitur mengalami kesulitan pembayaran angsuran pokok dan/atau bunga, dan/atau debitur diperkirakan akan mengalami kesulitan keuangan, serta debitur yang masih memiliki prospek usaha/prospek pendapatan yang baik dan dinilai mampu memenuhi kewajiban setelah kredit direstrukturisasi. Bank memiliki kredit yang disalurkan kepada korporasi yang pembobotannya mengikuti ketentuan dari otoritas jasa keuangan akan tetapi saat ini Bank hanya memiliki 3 (tiga) pengkategorian segmentasi kredit yaitu Pensiun, Mikro dan Retail.	Credit restructuring is a corrective measure undertaken by the Bank in lending activities for debtors experiencing difficulties in fulfilling their obligations, while still adhering to the principles of objectivity, independence, avoidance of conflicts of interest, and fairness. Restructuring is carried out by considering criteria such as debtors experiencing difficulties in paying principal and/or interest installments, and/or debtors who are expected to face financial difficulties, as well as debtors who still have viable business prospects or income potential and are deemed capable of meeting their obligations after restructuring. The Bank provides credit to corporate borrowers, with risk-weighting following the regulations of the Financial Services Authority. However, currently the Bank only has three credit segments, namely Pension, Micro, and Retail segments..



Analisis Kualitatif Qualitative Analysis		
1.	Agunan dinilai berdasarkan prinsip independensi, jujur, obyektif, profesional dengan memperhatikan kriteria obyek penilaian antara lain <i>marketability</i> , <i>ascertainability</i> , <i>stability of value</i> , <i>transferability</i> serta <i>legality</i> .	Collateral is assessed based on the principles of independence, integrity, objectivity, and professionalism, by considering valuation criteria such as <i>marketability</i> , <i>ascertainability</i> , <i>stability of value</i> , <i>transferability</i> , and <i>legality</i> .
2.	Dalam penggunaan teknik MRK pada perhitungan Aset Tertimbang Menurut Risiko untuk Risiko Kredit, Bank hanya menggunakan agunan yang bersifat tunai.	In the application of Credit Risk Mitigation (CRM) techniques for the calculation of Risk-Weighted Assets (RWA) for credit risk, the Bank only recognizes cash collateral.

Analisis Kualitatif Qualitative Analysis		
1.	Bank menggunakan Lembaga pemeringkat sesuai dengan ketentuan dalam SEOJK Nomor 37/SEOJK.03/2016 tentang Lembaga Pemeringkat dan Peringkat yang Diakui Otoritas Jasa Keuangan, yaitu Perusahaan Pemeringkat Fitch Rating dan PT. Pemeringkat Efek Indonesia	The Bank uses rating agencies in accordance with SEOJK No. 37/SEOJK.03/2016 concerning Rating Agencies and Ratings Recognized by the Financial Services Authority, namely Fitch Ratings and PT Pemeringkat Efek Indonesia.
2.	Bobot risiko sesuai peringkat ditetapkan untuk jenis kategori portfolio sesuai dengan yang diatur dalam SEOJK Nomor 24/SEOJK.03/2021 tentang Perhitungan Aset Tertimbang Menurut Risiko untuk Risiko Kredit dengan Menggunakan Pendekatan Standar bagi Bank Umum. Kategori Portfolio yang menggunakan peringkat adalah kredit pegawai atau pensiun dan Tagihan Kepada Lembaga Jasa Keuangan lainnya.	Risk weights based on credit ratings are applied to portfolio categories as stipulated in SEOJK No. 24/SEOJK.03/2021 concerning the Calculation of Risk-Weighted Assets for Credit Risk Using the Standardized Approach for Commercial Banks. Portfolio categories that utilize external ratings include employee or pension loans and exposures to other financial service institutions.

Pengungkapan Aset Performing dan Non-Performing (CRB-A 1) Disclosure of Performing and Non-Performing Assets (CRB-A 1)

Tabel Pengungkapan Aset Performing dan Non-Performing (CRB-A 1)
Table of Disclosure of Performing and Non-Performing Assets (CRB-A 1)

Bank secara Individu

(dalam jutaan rupiah / in IDR million)

		Non Performing (Kualitas KL, D, M)							
		Performing (Kualitas L dan DPK) Performing (Current and Special Mention)		Tagihan yang Mengalami Penurunan Nilai Impaired Receivables		Tagihan yang Tidak Mengalami Penurunan Nilai Receivables Not Impaired			
						Memiliki Tunggalan > 90 Hari Past Due > 90 Days		Memiliki Tunggalan ≤ 90 Hari Past Due ≤ 90 Days	
						Nilai Tercatat Bruto Gross Carrying Amount	CKPN	Nilai Tercatat Bruto Gross Carrying Amount	CKPN
		a	b	c	d	e	f	g	h
1	Surat Berharga Securities	13,019,332	-	-	-	-	-	-	-
2	Kredit Loans	50,213,084	613,257	317,632	157,173	-	-	-	-
	a. Korporasi a. Corporate	-	-	-	-	-	-	-	-



		Performing (Kualitas L dan DPK) Performing (Current and Special Mention)		Non Performing (Kualitas KL, D, M)					
				Tagihan yang Mengalami Penurunan Nilai Impaired Receivables		Tagihan yang Tidak Mengalami Penurunan Nilai Receivables Not Impaired			
						Memiliki Tunggakan > 90 Hari Past Due > 90 Days		Memiliki Tunggakan ≤ 90 Hari Past Due ≤ 90 Days	
				Nilai Tercatat Bruto Gross Carrying Amount	CKPN	Nilai Tercatat Bruto Gross Carrying Amount	CKPN	Nilai Tercatat Bruto Gross Carrying Amount	CKPN
		a	b	c	d	e	f	g	h
	b. Ritel b. Retail	50,213,084	613,257	317,632	157,173	-	-	-	-
3	Transaksi Rekening Administratif Off-Balance Sheet Transactions (Administrative Accounts)	927	-	-	-	-	-	-	-

Pengungkapan Aset Restrukturisasi Performing dan Non-Performing (CRB-A12) Disclosure of Performing and Non-Performing Restructured Assets (CRB-A12)

Tabel Pengungkapan Aset Restrukturisasi Performing dan Non-Performing (CRB-A 2)
Table of Disclosure of Performing and Non-Performing Restructured Assets (CRB-A 2)

Bank secara Individu

(dalam jutaan rupiah / in IDR million)

		Performing (Kualitas L dan DPK) Performing (Current and Special Mention)		Non Performing (Kualitas KL, D, M) Non-Performing (Substandard, Doubtful, Loss)		Stage 1		Stage 2		Stage 3	
		Nilai Tercatat Bruto Gross Carrying Amount	CKPN	Nilai Tercatat Bruto Gross Carrying Amount	CKPN	Nilai Tercatat Bruto Gross Carrying Amount	CKPN	Nilai Tercatat Bruto Gross Carrying Amount	CKPN	Nilai Tercatat Bruto Gross Carrying Amount	CKPN
		a	b	c	d	e	f	g	h	i	j
1	Surat Berharga Securities	-	-	-	-	-	-	-	-	-	-
2	Kredit Loans	24,365	8,345	1,826	1,331	-	-	24,365	768	1,826	1,331
	a. Korporasi a. Corporate	-	-	-	-	-	-	-	-	-	-
	b. Ritel b. Retail	24,365	8,345	1,826	1,331	-	-	24,365	768	1,826	1,331

		Performing (Kualitas L dan DPK) Performing (Current and Special Mention)		Non Performing (Kualitas KL, D, M) Non-Performing (Substandard, Doubtful, Loss)		Stage 1		Stage 2		Stage 3	
		Nilai Tercatat Bruto Gross Carrying Amount	CKPN	Nilai Tercatat Bruto Gross Carrying Amount	CKPN	Nilai Tercatat Bruto Gross Carrying Amount	CKPN	Nilai Tercatat Bruto Gross Carrying Amount	CKPN	Nilai Tercatat Bruto Gross Carrying Amount	CKPN
		a	b	c	d	e	f	g	h	i	j
3	Transaksi Rekening Administratif Off-Balance Sheet Transactions (Administrative Accounts)	280	-	-	-	-	-	-	-	-	-

Pengungkapan Kualitatif Terkait Teknik MRK (CRC) Qualitative Disclosure Related to CRM Techniques (CRC)

Pengungkapan Kualitatif terkait Teknik MRK (CRC) Qualitative Disclosure Related to CRM Techniques (CRC)

Analisis Kualitatif Qualitative Analysis		
1.	Agunan dinilai berdasarkan prinsip independensi, jujur, obyektif, profesional dengan memperhatikan kriteria obyek penilaian antara lain marketability, ascertainability, stability of value, transferability serta legality.	Collateral is assessed based on the principles of independence, integrity, objectivity, and professionalism, by considering valuation criteria such as marketability, ascertainability, stability of value, transferability, and legality.
2.	Dalam penggunaan teknik MRK pada perhitungan Aset Tertimbang Menurut Risiko untuk Risiko Kredit, Bank hanya menggunakan agunan yang bersifat tunai.	In the application of Credit Risk Mitigation (CRM) techniques for the calculation of Risk-Weighted Assets (RWA) for credit risk, the Bank only recognizes cash collateral.

Pengungkapan Kualitatif Counterparty Credit Risk (CCRA) Qualitative Disclosure of Counterparty Credit Risk (CCRA)

Tabel Pengungkapan Kualitatif Counterparty Credit Risk (CCRA) Table of Qualitative Disclosure of Counterparty Credit Risk (CCRA)

Counterparty Credit Risk	
Bank mendefinisikan Counterparty Credit Risk sesuai dengan Peraturan Otoritas Jasa Keuangan Nomor 18/POJK.03/2016 Tentang Penerapan Manajemen Risiko Bagi Bank Umum, sebagai risiko yang timbul akibat terjadinya kegagalan pihak lawan dalam memenuhi kewajibannya dan timbul dari jenis transaksi yang memiliki karakteristik tertentu. Pada Bank, risiko kredit akibat pihak lawan (counterparty credit risk) dapat terjadi akibat adanya transaksi repo atau reverse repo.	Bank defines Counterparty Credit Risk in accordance with Financial Services Authority (OJK) Regulation No. 18/POJK.03/2016 concerning the Implementation of Risk Management for Commercial Banks, as the risk arising from the failure of a counterparty to fulfill its obligations, which arises from certain types of transactions with specific characteristics. In the Bank, counterparty credit risk may arise from repo or reverse repo transactions.
Dalam melaksanakan perhitungan KPMM, sejalan dengan SEOJK No. 23/SEOJK.03/2022 tentang Perhitungan Aset Tertimbang Menurut Risiko Untuk Risiko Pasar Bagi Bank Umum, perhitungan Credit Valuation Adjustment (CVA) dimasukkan kedalam perhitungan ATMR Risiko Pasar.	In the calculation of Capital Adequacy Requirements (KPMM), in line with SEOJK No. 23/SEOJK.03/2022 concerning the Calculation of Risk-Weighted Assets for Market Risk for Commercial Banks, the Credit Valuation Adjustment (CVA) is included in the calculation of Market Risk-Weighted Assets (RWA).



Analisis Eksposur Counterparty Credit Risk (CCR1) Analysis of Counterparty Credit Risk Exposures (CCR1)

Tabel Analisis Eksposur Counterparty Credit Risk (CCR1)
Table of Analysis of Counterparty Credit Risk Exposures (CCR1)

		a	b	c	d	e	f
		Replacement cost (RC) Replacement cost (RC)	Potential future exposure (PFE) Potential future exposure (PFE)	EEPE	Alpha digunakan untuk perhitungan regulatory EAD Alpha used for the calculation of regulatory EAD (Exposure at Default)	Tagihan Bersih "Net Receivables"	ATMR RWA
1	SA-CCR (untuk derivatif) SA-CCR (for derivatives)	-	-		1.4	-	-
2	Metode Internal Model (untuk derivatif dan SFT) Internal Model Method (for derivatives and SFT)					N/A	N/A
3	Pendekatan sederhana untuk mitigasi risiko kredit (untuk SFT) Simple Approach for Credit Risk Mitigation (for SFT)					N/A	N/A
4	Pendekatan komprehensif untuk mitigasi risiko kredit (untuk SFT) Comprehensive Approach for Credit Risk Mitigation (for SFT)					-	-
5	VaR untuk SFT VaR for SFT					N/A	N/A
6	Total						-

Analisis Kualitatif Qualitative Analysis	
Bank belum memiliki eksposur atas laporan tersebut	The Bank does not have any exposure related to the above report.



Eksposur CCR Berdasarkan Kategori Portofolio dan Bobot Risiko (CCR3) CCR Exposures by Portfolio Category and Risk Weight (CCR3)

Tabel Eksposur CCR berdasarkan Kategori Portofolio dan Bobot Risiko (CCR3)
Table of CCR Exposures by Portfolio Category and Risk Weight (CCR3)

Bank secara Individu

(dalam jutaan rupiah / in IDR Million)

Kategori Portofolio Portfolio Category	Bobot Risiko Risk Weights								
	a	b	c	d	e	f	g	h	i
	0%	10%	20%	50%	75%	100%	150%	Lainnya Others	Total Tagihan Bersih Total Net Receivables
Indonesia									
Tagihan kepada Pemerintah dan Bank Sentral Claims on Governments and Central Banks	1,014,855	-	-	-	-	-	-	-	1,014,855
Tagihan kepada Entitas Sektor Publik Claims on Public Sector Entities	-	-	-	-	-	-	-	-	-
Tagihan kepada Bank Pembangunan Multilateral dan Lembaga Internasional Claims on Multilateral Development Banks and International Institutions	-	-	-	-	-	-	-	-	-
Tagihan kepada Bank Lain Claims on Banks	-	-	-	-	-	-	-	-	-
Tagihan kepada perusahaan sekuritas Claims on Securities Companies	-	-	-	-	-	-	-	-	-
Tagihan kepada Korporasi Claims on Corporates	-	-	-	-	-	-	-	-	-
Tagihan Kepada Usaha Mikro, Usaha Kecil, dan Portofolio Ritel Claims on Micro, Small Enterprises and Retail Portfolios	-	-	-	-	-	-	-	-	-
Aset lainnya Other Assets	-	-	-	-	-	-	-	-	-
Total	1,014,855	-	-	-	-	-	-	-	1,014,855

Analisis Kualitatif Qualitative Analysis	
Bank hanya memiliki eksposur pada Tagihan kepada Pemerintah dan Bank Sentral	The Bank only has exposure to claims on Governments and Central Banks.



Tagihan Bersih Derivatif Kredit (CCR6) Net Credit Derivative Receivables (CCR6)

Tabel Tagihan Bersih Derivatif Kredit (CCR6)
Table of Net Credit Derivative Receivables (CCR6)

	a	b
	Proteksi yang dibeli (Protection bought) Protection bought	Proteksi yang dijual (Protection sold) Protection sold
Indonesia		
Nilai Notional		
Single-name credit default swaps	-	-
Index credit default swaps	-	-
Total return swaps	-	-
Credit options	-	-
Derivatif kredit lainnya Other credit derivatives	-	-
Total Nilai Notional	-	-
Nilai wajar Fair Value		
Nilai wajar positif (aset) Positive fair value (asset)	-	-
Nilai wajar negatif (kewajiban) Negative fair value (liability)	-	-

Analisis Kualitatif Qualitative Analysis

Bank belum memiliki eksposur atas laporan tersebut

The Bank has no exposure related to this report.

Pengungkapan Kualitatif Mengenai Eksposur Sekuritisasi (SECA) Qualitative Disclosure on Securitization Exposures (SECA)

Pengungkapan Kualitatif mengenai Eksposur Sekuritisasi (SECA)
Qualitative Disclosure on Securitization Exposures (SECA)

Eksposur Sekuritisasi Securitization Exposures	
Pada posisi 31 Desember 2025, Bank tidak memiliki sekuritisasi aset.	As of 31 December 2025, the Bank did not have any securitization exposures.



Eksposur Sekuritisasi Pada Banking Book (SEC1) Securitization Exposures in the Banking Book (SEC1)

Tabel Eksposur Sekuritisasi pada Banking Book (SEC1)
Table of Securitization Exposures in the Banking Book (SEC1)

		a	b	c	e	f	g	i	j	k
		Bank sebagai originator Bank as Originator			Bank sebagai sponsor Bank as Sponsor			Bank sebagai investor Bank as Investor		
		Traditional Traditional	Sintetis Synthetic	Sub-total Sub-total	Traditional Traditional	Sintetis Synthetic	Sub-total Sub-total	Traditional Traditional	Sintetis Synthetic	Sub-total Sub-total
1	Retail (total) – antara lain Retail (total) – including	-	-	-	-	-	-	-	-	-
2	Kredit perumahan Residential mortgage loans	-	-	-	-	-	-	-	-	-
3	Kartu kredit Credit cards	-	-	-	-	-	-	-	-	-
4	Eksposur ritel lainnya Other retail exposures	-	-	-	-	-	-	-	-	-
5	Re-sekuritisasi Re-securitisation	-	-	-	-	-	-	-	-	-
6	Non-retail (total) – antara lain Non-retail (total) – including	-	-	-	-	-	-	-	-	-
7	Kredit korporasi Corporate loans	-	-	-	-	-	-	-	-	-
8	Kredit komersil Commercial loans	-	-	-	-	-	-	-	-	-
9	Sewa dan piutang Leases and receivables	-	-	-	-	-	-	-	-	-
10	Non-retail lainnya Other non-retail exposures	-	-	-	-	-	-	-	-	-
11	Re-sekuritisasi Re-securitisation	-	-	-	-	-	-	-	-	-

Analisis Kualitatif Qualitative Analysis

Bank belum memiliki eksposur atas laporan tersebut.

The Bank does not have any exposure related to the above report.



Eksposur Sekuritisasi Pada Trading Book (SEC2) Securitization Exposures in the Trading Book (SEC2)

Tabel Eksposur Sekuritisasi pada Trading Book (SEC2)
Table of Securitization Exposures in the Trading Book (SEC2)

		a	b	c	
		Bank sebagai originator Bank as Originator			
		Traditional Traditional	Sintetis Synthetic	Sub-total Sub-total	
1	Retail (total) – antara lain Retail (total) – including	-	-	-	
2	Kredit perumahan Residential mortgage loans	-	-	-	
3	Kartu kredit Credit cards	-	-	-	
4	Eksposur ritel lainnya Other retail exposures	-	-	-	
5	Re-sekuritisasi Re-securitisation	-	-	-	
6	Non-retail (total) – antara lain Non-retail (total) – including	-	-	-	
7	Kredit korporasi Corporate loans	-	-	-	
8	Kredit komersil Commercial loans	-	-	-	
9	Sewa dan piutang Leases and receivables	-	-	-	
10	Non-retail lainnya Other non-retail exposures	-	-	-	
11	Re-sekuritisasi Re-securitisation	-	-	-	

Analisis Kualitatif Qualitative Analysis

Bank belum memiliki eksposur atas laporan tersebut	The Bank does not have any exposure related to the above report.
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	e	f	g	i	j	k
	Bank sebagai sponsor Bank as Sponsor			Bank sebagai investor Bank as Investor		
	Traditional Traditional	Sintetis Synthetic	Sub-total Sub-total	Traditional Traditional	Sintetis Synthetic	Sub-total Sub-total
	-	-	-	-	-	-
	-	-	-	-	-	-
	-	-	-	-	-	-
	-	-	-	-	-	-
	-	-	-	-	-	-
	-	-	-	-	-	-
	-	-	-	-	-	-
	-	-	-	-	-	-
	-	-	-	-	-	-
	-	-	-	-	-	-
	-	-	-	-	-	-
	-	-	-	-	-	-
	-	-	-	-	-	-



Eksposur Sekuritisasi Pada Banking Book dan Terkait Persyaratan Modalnya – Bank Yang Bertindak Sebagai Originator atau Sponsor (SEC3)

Securitization Exposures in the Banking Book and Related Capital Requirements – Bank Acting as Originator or Sponsor (SEC3)

Tabel Eksposur Sekuritisasi pada Banking Book dan terkait Persyaratan Modalnya - Bank yang Bertindak Sebagai Originator atau Sponsor (SEC3)
Table of Securitization Exposures in the Banking Book and Related Capital Requirements – Bank Acting as Originator or Sponsor (SEC3)

Indonesia Indonesia		a	b	c	d	e	f	g	
		Nilai eksposur (berdasarkan Bobot Risiko) "Exposure Value (based on Risk Weight)"					Nilai eksposur (berdasarkan regulatory approach) "Exposure Value (based on regulatory approach)"		
		≤20% Bobot Risiko "≤20% Risk Weight"	>20% to 50% Bobot Risiko ">20% to 50% Risk Weight"	>50% to 100% Bobot Risiko ">50% to 100% Risk Weight"	>100% to <1250% Bobot Risiko ">100% to <1250% Risk Weighto"	1250% Bobot Risiko " 1250% Risk Weight"	IRB RBA (termasuk IAA) "IRB RBA (including IAA)"	IRB SFA IRB SFA	
1	Total eksposur Total exposure	-	-	-	-	-	-	-	
2	Sekuritisasi tradisional Traditional securitisation	-	-	-	-	-	-	-	
3	Dimana underlying sekuritisasi Where underlying securitisation	-	-	-	-	-	-	-	
4	Ritel Retail	-	-	-	-	-	-	-	
5	Non-ritel Non-retail	-	-	-	-	-	-	-	
6	Dimana re-sekuritisasi Where re-securitisation	-	-	-	-	-	-	-	
7	Senior Senior	-	-	-	-	-	-	-	
8	Non-senior Non-senior	-	-	-	-	-	-	-	
9	Sekuritisasi sintesis Synthetic securitisation	-	-	-	-	-	-	-	
10	Dimana underlying sekuritisasi Where underlying securitisation	-	-	-	-	-	-	-	
11	ritel Retail	-	-	-	-	-	-	-	
12	non-ritel Non-retail	-	-	-	-	-	-	-	
13	Dimana re-sekuritisasi Where re-securitisation	-	-	-	-	-	-	-	
14	Senior Senior	-	-	-	-	-	-	-	
15	Non-senior Non-senior	-	-	-	-	-	-	-	

Analisis Kualitatif Qualitative Analysis

Bank belum memiliki eksposur atas laporan tersebut

The Bank does not have any exposure related to the above report.

[illegible]



Eksposur Sekuritisasi Pada Banking Book dan Persyaratan Modalnya – Bank Yang Bertindak Sebagai Investor (SEC4) Securitization Exposures in the Banking Book and Related Capital Requirements – Bank Acting as Investor (SEC4)

Tabel Eksposur Sekuritisasi pada Banking Book dan Persyaratan Modalnya - Bank yang Bertindak Sebagai Investor (SEC4)
Table of Securitization Exposures in the Banking Book and Related Capital Requirements – Bank Acting as Investor (SEC4)

Indonesia Indonesia		a	b	c	d	e	f	g	
		Nilai eksposur (berdasarkan Bobot Risiko) "Exposure Value (based on Risk Weight)"					Nilai eksposur (berdasarkan regulatory approach) "Exposure Value (based on regulatory approach)"		
		≤20% Bobot Risiko "≤20% Risk Weight"	>20% to 50% Bobot Risiko ">20% to 50% Risk Weight"	>50% to 100% Bobot Risiko ">50% to 100% Risk Weight"	>100% to <1250% Bobot Risiko ">100% to <1250% Risk Weighto"	1250% Bobot Risiko " 1250% Risk Weight"	IRB RBA (termasuk IAA) "IRB RBA (including IAA)"	IRB SFA IRB SFA	
1	Total eksposur Total exposure	-	-	-	-	-	-	-	
2	Sekuritisasi tradisional Traditional securitisation	-	-	-	-	-	-	-	
3	Dimana underlying sekuritisasi Where underlying securitisation	-	-	-	-	-	-	-	
4	Ritel Retail	-	-	-	-	-	-	-	
5	Non-ritel Non-retail	-	-	-	-	-	-	-	
6	Dimana re-sekuritisasi Where re-securitisation	-	-	-	-	-	-	-	
7	Senior Senior	-	-	-	-	-	-	-	
8	Non-senior Non-senior	-	-	-	-	-	-	-	
9	Sekuritisasi sintetis Synthetic securitisation	-	-	-	-	-	-	-	
10	Dimana underlying sekuritisasi Where underlying securitisation	-	-	-	-	-	-	-	
11	ritel Retail	-	-	-	-	-	-	-	
12	non-ritel Non-retail	-	-	-	-	-	-	-	
13	Dimana re-sekuritisasi Where re-securitisation	-	-	-	-	-	-	-	
14	Senior Senior	-	-	-	-	-	-	-	
15	Non-senior Non-senior	-	-	-	-	-	-	-	

Analisis Kualitatif Qualitative Analysis

Bank belum memiliki eksposur atas laporan tersebut

The Bank does not have any exposure related to the above report.

[illegible]



Risiko Pasar

Market Risk

Risiko pasar merupakan Risiko pada posisi neraca dan rekening administratif termasuk transaksi derivatif, akibat perubahan secara keseluruhan dari kondisi pasar, termasuk Risiko perubahan harga option. Risiko pasar dapat berasal dari posisi *banking book* maupun posisi *trading book*.

Market risk is the risk arising from positions in the statement of financial position and administrative accounts, including derivative transactions, due to overall changes in market conditions, including the risk of changes in option prices. Market risk may arise from positions in both the *banking book* and the *trading book*.

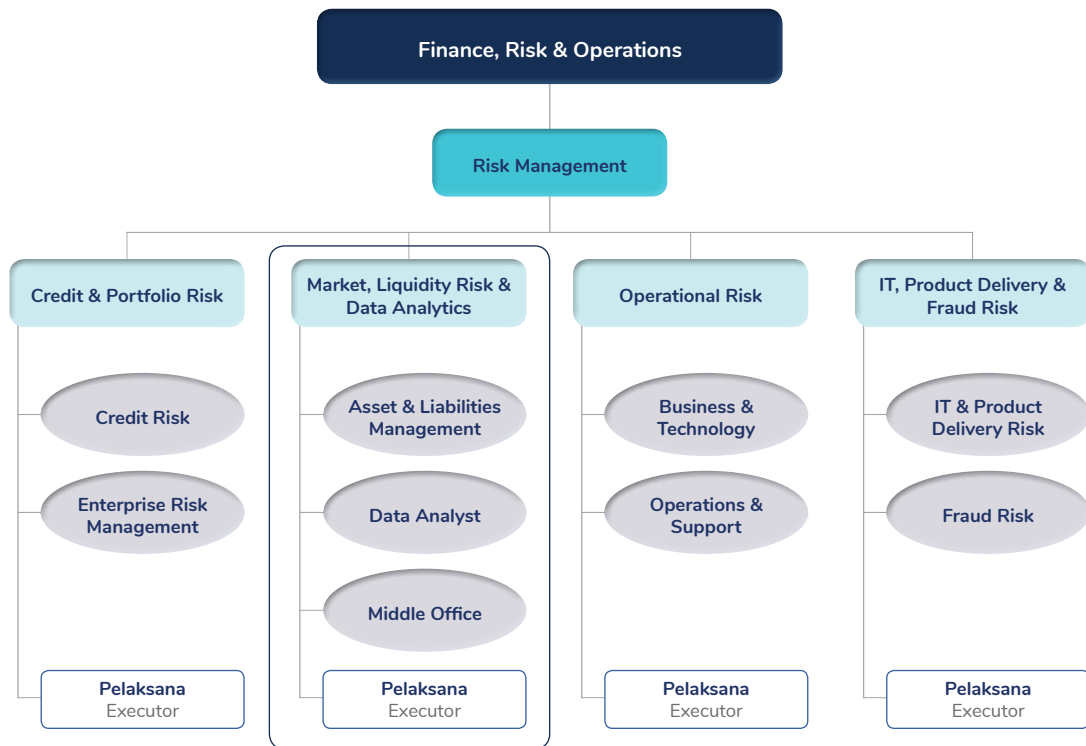
Pengungkapan Informasi Kualitatif Terkait Risiko Pasar Secara Umum (MRA) General Qualitative Disclosure on Market Risk (MRA)

Penerapan Manajemen Risiko Untuk Risiko Pasar (MRA) Implementation of Risk Management for Market Risk (MRA)

Analisis Kualitatif Qualitative Analysis	
1. Strategi dan proses manajemen risiko pasar yang dilakukan oleh Bank Risiko Pasar merupakan Risiko pada posisi neraca dan rekening administratif termasuk transaksi derivatif, akibat perubahan secara keseluruhan dari kondisi pasar, termasuk Risiko perubahan harga option. Risiko pasar dapat berasal dari posisi <i>banking book</i> maupun posisi <i>trading book</i>. Adapun dalam penerapan Manajemen Risiko untuk Risiko Pasar disesuaikan dengan ukuran dan kompleksitas usaha Bank. Sampai dengan saat ini, Bank melakukan pengelolaan risiko pasar terhadap seluruh portofolio <i>banking book</i> dan <i>trading book</i>. Dalam rangka pengelolaan risiko pasar yang timbul pada portofolio <i>banking book</i> dan <i>trading book</i>, Bank telah memiliki Kebijakan Manajemen Risiko, Kebijakan Dana dan Jasa, Standar Prosedur (SP) Treasury, SP Asset & Liability Management serta beberapa Petunjuk Teknis turunan yang mengatur teknis pelaksanaan ketentuan di atasnya. Pada ketentuan tersebut, telah diatur penerapan manajemen risiko mulai dari proses identifikasi, pengukuran, pemantauan dan pengendalian risiko pasar. Selain hal tersebut, dalam pelaksanaan aktivitas treasury Bank telah menggunakan sistem treasury dalam rangka pencatatan transaksi serta pengukuran dan pemantauan risiko pasar.	Risk Management Strategy and Process for Market Risk Market Risk is defined as the risk in on-balance sheet and off-balance sheet positions, including derivative transactions, arising from overall changes in market conditions, including the risk of changes in option prices. Market risk may arise from both <i>banking book</i> positions and <i>trading book</i> positions. In implementing Market Risk Management, the Bank adjusts its approach based on the size and complexity of its business. Currently, the Bank manages market risk across all <i>banking book</i> and <i>trading book</i> portfolios. To manage market risk arising from <i>banking book</i> and <i>trading book</i> portfolios, the Bank has established key internal policies, including the Risk Management Policy, Funding and Services Policy, Treasury Standard Procedures (SP), Asset & Liability Management SP, as well as several derivative technical guidelines that govern the implementation of these policies. These regulations cover the risk management process, including risk identification, measurement, monitoring, and control of market risk. In addition, the Bank's treasury activities are supported by a treasury system that is used for transaction recording as well as market risk measurement and monitoring.
2. Struktur dan organisasi pengelolaan manajemen risiko untuk risiko pasar Dalam mengimplementasikan penerapan Manajemen Risiko untuk Risiko Pasar, Bank telah menerapkan: a). Pengawasan Aktif Direksi dan Komisaris; b). Kebijakan dan Prosedur Manajemen Risiko serta Penetapan Limit Risiko; c). Proses Identifikasi, Pengukuran, Pemantauan, dan Pengendalian Risiko, serta Sistem Informasi Manajemen Risiko Pasar; d). Sistem Pengendalian Intern. Bank menerapkan prinsip <i>segregation of duties</i> dalam pengelolaan risiko pasar, dengan memisahkan fungsi <i>front office</i> dalam hal ini dijalankan oleh Unit Bisnis, <i>middle office</i> dalam hal ini dijalankan oleh Unit Pengelolaan Risiko Pasar dan <i>back office</i> dalam hal ini dijalankan oleh Unit Operation. Unit Pengelola Risiko Pasar berada dibawah Divisi Risk Management, dimana dalam hal ini fungsi tersebut merupakan tanggung jawab Departmen Market, Liquidity & Data Analytics. Adapun gambaran Divisi Risk Management sesuai dengan struktur organisasi berikut:	Risk management structure and organization for market risk The Bank has adopted the following framework: a) Active supervision by the Board of Directors and the Board of Commissioners; b) Risk management policies and procedures, as well as risk limit setting; c) Risk identification, measurement, monitoring, and control processes, supported by a Market Risk Management Information System; and d) Internal control system. The Bank applies the principle of <i>segregation of duties</i> in managing market risk by separating the functions of <i>front office</i>, <i>middle office</i>, and <i>back office</i>. The <i>front office</i> function is performed by the Business Unit, the <i>middle office</i> function is carried out by the Market Risk Management Unit, and the <i>back office</i> function is handled by the Operations Unit. The Market Risk Management Unit is under the Risk Management Division, specifically within the Market, Liquidity & Data Analytics Department. The structure of the Risk Management Division is illustrated in the following organizational chart:



Analisis Kualitatif Qualitative Analysis



Departemen Market, Liquidity & Data Analytics memiliki tiga tugas utama yaitu tim Asset & Liabilities Management (ALM) yang memiliki fungsi sebagai penanggungjawab penerapan manajemen risiko likuiditas dan risiko pasar, tim Middle Office sebagai penanggungjawab penerapan manajemen risiko untuk aktivitas trading serta tim Data Analyst yang menjalankan framework model risiko dalam penyusunan atau validasi model yang digunakan Risk Management.

Selain hal di atas, dalam aspek pengelolaan risiko Bank memiliki perangkat dalam bentuk Komite Manajemen Risiko (KMR) sebagai salah satu Komite dibawah Direksi yang membahas delapan risiko Bank baik dalam bentuk pembahasan profil risiko ataupun hal lainnya. Dalam bentuk lebih spesifik, Bank juga melakukan pembahasan secara khusus untuk risiko pasar dalam Assets and Liabilities Management Committee (ALCO) yang juga dibawah Direksi. Selain hal tersebut, Bank juga memiliki sarana komunikasi dengan Komisaris dalam Komite Pemantau Risiko (KPR) yang juga membahas risiko-risiko Bank.

The Market, Liquidity & Data Analytics Department has three main responsibilities, namely the Asset & Liabilities Management (ALM) team, which is responsible for the implementation of liquidity risk and market risk management; the Middle Office team, which is responsible for the implementation of risk management for trading activities; and the Data Analyst team, which is responsible for implementing the risk model framework, including the development and validation of models used by the Risk Management function.

In addition to the above, the Bank has established governance structures in the form of the Risk Management Committee (KMR) as one of the Committees under the Board of Directors, which discusses all eight types of risk, including risk profile discussions and other relevant matters. More specifically, the Bank also conducts dedicated discussions on market risk through the Assets and Liabilities Committee (ALCO), which is also under the Board of Directors. Furthermore, the Bank maintains communication channels with the Board of Commissioners through the Risk Monitoring Committee (KPR), which also discusses the Bank's various risk exposures.



Analisis Kualitatif Qualitative Analysis

3. Ruang lingkup dan sifat pelaporan risiko dan/sistem pengukuran Bank melakukan pengukuran risiko pasar baik dalam frekuensi harian, bulanan, triwulanan maupun dalam frekuensi yang lebih tinggi sesuai dengan alat pengukuran risiko Bank. Hasil pengukuran risiko tersebut, diinformasikan dan dikomunikasikan kepada Unit terkait, Manajemen ataupun Komisaris. Secara internal, media pelaporan yang disampaikan tidak terbatas hanya dalam bentuk tertulis namun juga dikomunikasikan dalam bentuk <i>working group</i> (bersama Unit terkait), dalam bentuk KMR dan ALCO (bersama Direksi) ataupun dalam bentuk KPR (bersama Komisaris). Pengukuran risiko yang dilakukan Bank dalam bentuk pengukuran eksposur risiko sesuai posisi maupun potensi risiko yang dapat terjadi kedepan atau proyeksi. Adapun pengukuran risiko yang dilakukan oleh Bank antara lain: valuasi surat berharga pada portofolio <i>banking book</i> dan <i>trading book</i> dengan metode <i>Mark to Market (MtM)</i> ataupun <i>Mark to Model</i>, <i>sensitivity analysis</i> dengan menggunakan skenario perubahan suku bunga atau <i>market yield</i> di masa yang akan datang untuk mengukur potensi risiko, pengukuran <i>Value at Risk (VaR)</i> serta pengukuran kecukupan modal untuk risiko pasar dengan menggunakan metode standar (<i>Standardised Approach</i>) yang mengacu pada SEOJK Nomor 23/SEOJK.03/2022. Selain hal tersebut, Bank melakukan pemantauan risiko pasar secara periodik dengan menetapkan limit-limit risiko pasar secara internal untuk portofolio <i>banking book</i>. Adapun limit-limit yang dimaksud sebagai berikut: a. Limit Trading Book 1) Limit Value at Risk (VaR) Maksimum eksposur potensi kerugian yang dihadapi Bank secara harian. 2) Net Open Position Batasan jumlah posisi terbuka yang diperbolehkan untuk dimiliki dalam waktu tertentu. 3) Limit Stop Loss Maksimum akumulasi kerugian (<i>Realized & Unrealized</i>) secara bulanan & tahunan. 4) Limit Holding Period Batasan maksimum kepemilikan atas suatu instrumen surat berharga yang termasuk dalam <i>Trading Book</i>. 5) Limit Cut Loss Batasan maksimum penurunan harga atas suatu portofolio yang dimiliki. b. Limit Banking Book 1) Unrealized loss terhadap total modal Maksimum kerugian atas surat berharga kategori <i>FVOCI</i> yang dimiliki Bank terhadap total modal. 2) Limit Transaksi atau plafon surat berharga Batasan maksimum <i>outstanding</i> atas surat berharga yang dimiliki oleh Bank. 3) Limit Counterparty Batasan maksimum pemberian fasilitas kepada Bank Counterparty. Selain pelaporan tersebut, Bank juga menyampaikan laporan pengukuran risiko kepada regulator sesuai dengan ketentuan yang berlaku dan dalam rangka pengukuran risiko terintegrasi, Bank secara aktif berkomunikasi dengan entitas induk dalam rangka pengukuran risiko secara konsolidasi.	Scope and Nature of Risk Reporting and Measurement Systems The Bank measures market risk on a daily, monthly, quarterly basis, and at higher frequencies depending on the availability of risk measurement tools. The results of these measurements are communicated and reported to relevant units, Management, and the Board of Commissioners. Internally, reporting is not limited to written reports but is also communicated through working groups with relevant units, Risk Management Committee (KMR) and Assets and Liabilities Committee (ALCO) meetings with the Board of Directors, as well as Risk Monitoring Committee (KPR) meetings with the Board of Commissioners. The Bank's risk measurement framework covers both current risk exposures and forward-looking or projected risk exposures. Risk measurement tools used by the Bank include valuation of securities in both banking book and trading book portfolios using Mark-to-Market (MtM) or Mark-to-Model approaches, sensitivity analysis using interest rate or market yield scenarios to assess potential future risk, Value at Risk (VaR) measurement, and capital adequacy measurement for market risk using the Standardised Approach in accordance with SEOJK No. 23/SEOJK.03/2022. In addition, the Bank conducts periodic monitoring of market risk by establishing internal risk limits for its banking book portfolio. These limits include: a. Trading Book Limits 1. Value at Risk (VaR) Limit – the maximum daily potential loss exposure faced by the Bank. 2. Net Open Position (NOP) Limit – the maximum allowable open position held within a certain period. 3. Stop Loss Limit The maximum accumulated loss (realized and unrealized) on a monthly and annual basis. 4. Holding Period Limit The maximum holding period for securities classified under the trading book. 5. Cut Loss Limit The maximum allowable price decline of a portfolio held by the Bank. b. Banking Book Limits 1. Unrealized Loss to Total Capital Maximum unrealized loss on <i>FVOCI</i> securities relative to total capital. 2. Securities Transaction or Holding Limit Maximum outstanding limit of securities held by the Bank. 3. Counterparty Limit Maximum exposure limit to banking counterparties. In addition, the Bank reports risk measurement results to regulators in accordance with applicable regulations and actively coordinates with its parent entity for consolidated risk measurement as part of integrated risk management.
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Pengungkapan ATMR Untuk Risiko Pasar dengan Menggunakan Pendekatan Standar (MR1) Disclosure of RWA for Market Risk Using the Standardized Approach (MR1)

Tabel Pengungkapan ATMR untuk Risiko Pasar dengan Menggunakan Pendekatan Standar (MR1)
Table of Disclosure of RWA for Market Risk Using the Standardized Approach (MR1)

No	Risiko Risk	Beban Modal Pendekatan Standar Posisi Tanggal Laporan Standardised Approach Capital Charges – Reporting Date Position	
		31 Desember 2025 December 31, 2025	31 Desember 2024 December 31, 2024
1	Risiko GIRR GIRR Risk	8,631.47	-
2	Risiko CSR nonsekritisasi Non-securitisation CSR Risk	2,634.74	-
3	Risiko CSR sekritisasi nonCTP Securitisation CSR Risk (non-CTP)	-	-
4	Risiko CSR sekritisasi CTP Securitisation CSR Risk (CTP)	-	-
5	Risiko Ekuitas Equity Risk	-	-
6	Risiko Komoditas Commodity Risk	-	-
7	Risiko Nilai Tukar Foreign Exchange Risk	-	-
8	DRC - nonsekritisasi DRC – Non-securitisation	-	-
9	DRC - sekritisasi nonCTP DRC – Securitisation (non-CTP)	-	-
10	DRC - sekritisasi CTP DRC – Securitisation (CTP)	-	-
11	RRAO RRAO	-	-
12	Total	11,266.21	-

Pengungkapan Tambahan Additional Disclosure

Bank baru melakukan ATMR Risiko Pasar dikarenakan baru terdapat portfolio Trading Book pada tahun 2025

Pada tahun 2025 Bank menghitung ATMR Risiko Pasar sesuai dengan SEOJK No. 23/SEOJK.03/2022

The Bank has only recently started calculating Risk-Weighted Assets (RWA) for Market Risk, as trading book portfolios were only established in 2025.

In 2025, the Bank calculated Market Risk RWA in accordance with SEOJK No. 23/SEOJK.03/2022."



Pengungkapan ATMR Untuk Risiko Pasar dengan Menggunakan Pendekatan Standar yang Disederhanakan (MR3) Disclosure of RWA for Market Risk Using the Simplified Standardized Approach (MR3)

Tabel Pengungkapan ATMR untuk Risiko Pasar dengan Menggunakan Pendekatan Standar yang Disederhanakan (MR3)
Table of Disclosure of RWA for Market Risk Using the Simplified Standardized Approach (MR3)

Risiko Interest rate risk	Instrumen Selain Hak Opsi Non-Option Instruments	Instrumen Hak Opsi Option Instruments		
		Pendekatan Sederhana (Simplified Approach) Simplified Approach	Pendekatan Delta Plus (Delta Plus Approach) Delta Plus Approach	Pendekatan Skenario (Scenario Approach) Scenario Approach
Risiko suku bunga Interest rate risk	-	-	-	-
Risiko nilai tukar Foreign exchange risk	-	-	-	-
Sekuritisasi Securitisation risk	-	-	-	-
Total	-	-	-	-

Pengungkapan Tambahan Additional Disclosure	
Bank menggunakan pendekatan Standardized Approach (SA) dalam perhitungan ATMR Pasar dan tidak menggunakan pendekatan Standardized Simplified Approach (SSA), sehingga laporan ini dikosongkan.	The Bank applies the Standardized Approach (SA) in the calculation of Market Risk-Weighted Assets (RWA) and does not use the Standardized Simplified Approach (SSA). Therefore, this section is left blank.

Pengungkapan Informasi Kualitatif Terkait CVA (CVAA) Qualitative Disclosure Related to CVA (CVAA)

Tabel Pengungkapan Informasi Kualitatif terkait CVA (CVAA)
Table of Qualitative Disclosure Related to CVA (CVAA)

a. Proses yang dilaksanakan Bank untuk mengidentifikasi, mengukur, memantau, dan mengendalikan risiko CVA Process for Identifying, Measuring, Monitoring, and Controlling CVA Risk		
	Bank belum memiliki transaksi derivatif dan Securities Financing Transactions (SFT) yang dinilai secara wajar (fair value).	The Bank does not have derivative transactions and Securities Financing Transactions (SFT) that are measured at fair value.
b. Metode yang dipergunakan dalam menentukan besaran CVA Method Used to Determine the CVA Amount		
	Bank belum memiliki transaksi derivatif dan Securities Financing Transactions (SFT) yang dinilai secara wajar (fair value).	The Bank does not have derivative transactions and Securities Financing Transactions (SFT) that are measured at fair value.



Pengungkapan Informasi Kualitatif Terkait BA-CVA yang Disederhanakan (CVA1) Qualitative Disclosure Related to Simplified BA-CVA (CVA1)

Tabel Pengungkapan BA-CVA yang Disederhanakan (CVA1)
Table of Disclosure of Simplified BA-CVA (CVA1)

	Komponen Component	ATMR BA-CVA RWA BA-CVA
	A	B
Agregasi komponen sistematis risiko CVA Aggregation of Systematic CVA Risk Components	-	
Agregasi komponen idiosyncratic risiko CVA Aggregation of Idiosyncratic CVA Risk Components	-	
Total		-

Penerapan Manajemen Risiko Untuk Interest Rate Risk In Banking Book (IRRBB) Implementation of Risk Management for Interest Rate Risk in the Banking Book (IRRBB)

Tabel Laporan Penerapan Manajemen Risiko Untuk Risiko Suku Bunga Dalam Banking Book
Table of Report on the Implementation of Risk Management for Interest Rate Risk in the Banking Book
(Interest Rate Risk in the Banking Book)

Analisis Kualitatif Qualitative Analysis		
1.	Penjelasan mengenai bagaimana Bank mendefinisikan IRRBB untuk pengukuran dan pengendalian Risiko. Risiko Suku Bunga dalam Banking Book atau Interest Rate Risk in The Banking Book (IRRBB) didefinisikan sebagai risiko akibat pergerakan suku bunga di pasar yang berlawanan dengan posisi Banking Book, yang berpotensi memberikan dampak terhadap permodalan dan rentabilitas (earnings) Bank baik untuk saat ini maupun pada masa mendatang. Bank mengukur risiko suku bunga pada banking book sesuai dengan yang tertuang dalam Surat Edaran Otoritas Jasa Keuangan No.12/SEOJK.03/2018 tentang pedoman pengukuran risiko pendekatan standar untuk risiko suku bunga dalam banking book bagi bank umum dengan menggunakan dua perspektif, baik dari perspektif nilai ekonomis (economic value) maupun perspektif rentabilitas (earnings).	An explanation of how the Bank defines IRRBB for risk measurement and control. Interest Rate Risk in the Banking Book (IRRBB) is defined as the risk resulting from market interest rate movements that are contrary to the Banking Book position, potentially impacting the Bank's capital and profitability (earnings) both now and in the future. The Bank measures interest rate risk in the banking book in accordance with Financial Services Authority Circular Letter No. 12/SEOJK.03/2018 concerning guidelines for measuring standardized approaches to interest rate risk in the banking book for commercial banks, using two perspectives: economic value and profitability (earnings).
2.	Penjelasan mengenai strategi Manajemen Risiko dan mitigasi Risiko untuk IRRBB. Dalam penerapan manajemen risiko untuk IRRBB, Bank memiliki kebijakan Manajemen Risiko, Standar Prosedur Asset & Liability Management serta Petunjuk Teknis turunan yang mengatur teknis pelaksanaan ketentuan di atasnya. Dalam rangka mengelola risiko suku bunga untuk IRRBB beberapa hal yang dilakukan Bank antara lain: - Menetapkan internal limit untuk risiko IRRBB sebagai upaya untuk menghindari peningkatan eksposur risiko yang timbul. - Menetapkan batasan maksimum tenor dalam transaksi surat berharga agar eksposur risiko masih berada pada limit internal Bank. - Menetapkan plafon atas transaksi surat berharga dalam rangka mengelola eksposur risiko suku bunga. - Berupaya melakukan evaluasi eksposur risiko IRRBB secara berkala, serta berupaya untuk melakukan review limit secara gradual untuk mengurangi eksposur risiko dalam jangka panjang.	An explanation of Risk Management Strategy and Mitigation for IRRBB In implementing IRRBB risk management, the Bank has established Risk Management Policies, Asset & Liability Management Standard Procedures, and supporting technical guidelines governing implementation details. To manage IRRBB exposure, the Bank applies several measures, including: - Establishing internal limits for IRRBB to prevent excessive risk exposure. - Setting maximum tenor limits for securities transactions to ensure exposure remains within internal risk appetite. - Establishing transaction limits (plafond) for securities to manage interest rate risk exposure. - Conducting periodic evaluation of IRRBB exposure and gradually reviewing limits to reduce long-term risk exposure.



Analisis Kualitatif Qualitative Analysis

3.	Periodisasi perhitungan IRRBB Bank dan penjelasan mengenai pengukuran spesifik yang digunakan Bank untuk mengukur sensitivitas terhadap IRRBB. Dalam rangka memonitor eksposur risiko IRRBB, Bank melakukan perhitungan secara bulanan atas posisi akhir bulan laporan. Dalam hal pemenuhan kewajiban regulator, sesuai dengan ketentuan yang tertuang dalam Surat Edaran Otoritas Jasa Keuangan No.12/SEOJK.03/2018 tentang pedoman pengukuran risiko pendekatan standar untuk risiko suku bunga dalam banking book bagi bank umum, Bank menghitung sensitivitas terhadap IRRBB secara Triwulan atas posisi akhir bulan laporan. Adapun pengukuran spesifik yang digunakan oleh Bank dalam mengukur sensitivitas IRRBB antara lain sebagai berikut: - Pengukuran berdasarkan perubahan pada nilai ekonomis dari ekuitas (economic value of equity) atau EVE. - Pengukuran berdasarkan perubahan pada pendapatan bunga bersih (net interest income) atau NII.	The periodization of the Bank's IRRBB calculation and an explanation of the specific measurements the Bank uses to gauge sensitivity to IRRBB. To monitor IRRBB risk exposure, the Bank performs monthly calculations based on the end-of-month reporting position. In compliance with regulatory obligations, in accordance with the provisions of Financial Services Authority Circular Letter No. 12/SEOJK.03/2018 concerning guidelines for measuring standardized approaches to interest rate risk in the banking book for commercial banks, the Bank calculates IRRBB sensitivity quarterly based on the end-of-month reporting position. The specific measures used by the Bank to assess IRRBB sensitivity include the following: - Measurement based on changes in the economic value of equity (EVE). - Measurement based on changes in net interest income (NII).
4.	Penjelasan mengenai skenario shock suku bunga dan skenario stress yang digunakan Bank dalam perhitungan IRRBB dengan menggunakan metode EVE dan NII. Sesuai dengan Surat Edaran Otoritas Jasa Keuangan No.12/SEOJK.03/2018 tentang pedoman pengukuran risiko pendekatan standar untuk risiko suku bunga dalam banking book bagi bank umum, skenario shock suku bunga yang digunakan antara lain: - Dalam perhitungan ΔEVE terdapat enam (enam) jenis skenario shock suku bunga, yaitu <i>Parallel Up</i>, <i>Parallel Down</i>, <i>Steeper</i>, <i>Flattener</i>, <i>Short Rates Up</i>, dan <i>Short Rates Down</i>. - Sedangkan untuk perhitungan ΔNII menggunakan 2 (dua) skenario shock suku bunga, yaitu <i>Parallel Up</i> dan <i>Parallel Down</i>.	Explanation of the interest rate shock scenarios and stress scenarios used by banks in calculating IRRBB using the EVE and NII methods. In accordance with Financial Services Authority Circular Letter No. 12/SEOJK.03/2018 concerning guidelines for measuring risk using a standardized approach for interest rate risk in the banking book for commercial banks, the interest rate shock scenarios used include: - In the ΔEVE calculation, there are six types of interest rate shock scenarios: <i>Parallel Up</i>, <i>Parallel Down</i>, <i>Steeper</i>, <i>Flattener</i>, <i>Short Rates Up</i>, and <i>Short Rates Down</i>. - The ΔNII calculation uses two interest rate shock scenarios: <i>Parallel Up</i> and <i>Parallel Down</i>.
5.	Apabila terdapat asumsi pemodelan yang digunakan secara signifikan dalam IMS Bank (contoh: hasil pengukuran EVE yang dilakukan oleh Bank untuk tujuan selain pengungkapan, asesmen internal terhadap kecukupan permodalan) berbeda dari asumsi pemodelan yang digunakan dalam laporan perhitungan IRRBB dengan pendekatan standar, Bank harus memberikan penjelasan terhadap asumsi tersebut termasuk dampaknya serta alasan penggunaan asumsi tersebut (contoh: data historis, pertimbangan dan analisis manajemen). Saat ini Bank tidak menggunakan asumsi pemodelan dalam IMS/ Internal Measurement System Bank yang berbeda dari asumsi pemodelan yang digunakan dalam laporan perhitungan IRRBB dengan menggunakan pendekatan standar.	If any significant modeling assumptions used in the Bank's IMS (e.g., EVE measurements conducted by the Bank for purposes other than disclosure, internal assessments of capital adequacy) differ from the modeling assumptions used in the IRRBB calculation report using the standard approach, the Bank must provide an explanation of these assumptions, including their impact and the rationale for their use (e.g., historical data, management judgment and analysis). The Bank does not currently use any modeling assumptions in its IMS/Internal Measurement System that differ from the modeling assumptions used in the IRRBB calculation report using the standard approach.
6.	Penjelasan mengenai bagaimana Bank melakukan lindung nilai (hedging) terhadap IRRBB (apabila ada) dan perlakuan akuntansi terkait. Saat ini Bank tidak melakukan tindakan lindung nilai (hedging) terhadap IRRBB.	An explanation of how the Bank hedges its IRRBB (if any) and the related accounting treatment. The Bank currently does not hedge its IRRBB.
7.	Penjelasan komprehensif mengenai asumsi utama pemodelan dan parametrik yang digunakan dalam menghitung ΔEVE dan ΔNII antara lain: - Perhitungan EVE telah memperhitungkan keberadaan margin komersial dalam arus kas dan diskonto atas arus kas. - Bank memperhitungkan opsi perilaku (behaviour options) seperti menggunakan model <i>early prepayment</i> untuk kredit dan analisa <i>behavior options</i> untuk simpanan tanpa jangka waktu (Non Maturity Deposit). Metodologi yang digunakan Bank untuk mengestimasi <i>prepayment rate</i> dari pinjaman dengan menggunakan data historis yang dimiliki Bank. Bank melakukan analisa <i>behavior options</i> untuk simpanan tanpa jangka waktu (Non Maturity Deposit) pada Tabungan dan Giro dengan mengidentifikasi <i>core deposit</i> dan <i>non core deposit</i> dari setiap simpanan stabil Retail transaksional, Retail non-transaksional dan Wholesale. Penempatan <i>core deposit</i> dengan metode <i>slotting</i> yang mengacu pada SEOJK No. 12/SEOJK.03/2018 perihal Penerapan Manajemen Risiko dan Pengukuran Risiko Pendekatan Standar untuk Risiko Suku Bunga dalam Banking Book (Interest Rate Risk in The Banking Book) Bagi Bank Umum.	A comprehensive explanation of the key modeling and parametric assumptions used in calculating ΔEVE and ΔNII includes: - The EVE calculation takes into account the commercial margin in cash flows and discounted cash flows. - The Bank considers behavioral options, such as using an <i>early prepayment</i> model for loans and behavioral options analysis for non-maturity deposits. The Bank's methodology for estimating the <i>prepayment rate</i> for loans utilizes historical data. The Bank conducts behavioral options analysis for non-maturity deposits in Savings and Current Accounts by identifying <i>core</i> and <i>non-core</i> deposits from each stable deposit in transactional retail, non-transactional retail, and wholesale. Core deposits are allocated using a <i>slotting</i> method, which refers to OJK Circular Letter No. 12/SEOJK.03/2018 concerning the Implementation of Risk Management and Risk Measurement Standard Approaches for Interest Rate Risk in the Banking Book for Commercial Banks.



Analisis Kualitatif Qualitative Analysis

	Model early prepayment untuk kredit dan analisa behavior options untuk simpanan tanpa jangka waktu (Non Maturity Deposit) yang digunakan oleh Bank berdampak pada repricing time pada kredit, giro dan tabungan.	The early prepayment model for credit and behavioral options analysis for non-maturity deposits used by the Bank have an impact on repricing time for credit, current accounts and savings.
8.	Informasi lainnya yang perlu diungkapkan oleh Bank terkait interpretasi Bank terhadap signifikansi dan sensitivitas hasil pengukuran IRRBB yang telah diungkapkan dan/atau penjelasan terhadap variasi yang signifikan pada tingkat IRRBB yang dilaporkan dibandingkan dengan pengungkapan sebelumnya (apabila ada). Tidak terdapat informasi lainnya.	Other information required to be disclosed by the Bank regarding the Bank's interpretation of the significance and sensitivity of the IRRBB measurement results that have been disclosed and/or an explanation for significant variations in the reported IRRBB levels compared to previous disclosures (if any). No other information available.

Analisis Kuantitatif Quantitative Analysis

1.	Rata-rata jangka waktu penyesuaian suku bunga (repricing maturity) yang diterapkan untuk NMD. a. Rata-rata jangka waktu (repricing maturity) untuk Giro Retail adalah 2.0 Tahun dan Giro wholesale adalah 1.3 Tahun. b. Rata-rata jangka waktu jangka waktu (repricing maturity) untuk Tabungan Retail adalah 1.9 Tahun dan Tabungan wholesale adalah 1.2 Tahun.	Average repricing maturity applied to Non-Deliverable Loans (NMDs). a. The average repricing maturity for Retail Current Accounts is 2.0 years and for Wholesale Current Accounts is 1.3 years. b. The average repricing maturity for Retail Savings Accounts is 1.9 years and for Wholesale Savings Accounts is 1.2 years.
2.	Jangka waktu penyesuaian suku bunga (repricing maturity) terlama yang diterapkan untuk NMD. Jangka waktu penyesuaian suku bunga (repricing maturity) terlama yang diterapkan untuk NMD adalah 6 Tahun.	The longest repricing maturity applied to Non-Deliverable Loans (NMDs). The longest repricing maturity applied to Non-Deliverable Loans (NMDs) is 6 years.

Laporan Perhitungan IRRBB IRRBB Calculation Report

Tabel Laporan Perhitungan IRRBB
Table of IRRBB Calculation Report

Dalam Juta Rupiah In IDR Million	Δ EVE		Δ NII	
	Desember 2025 December-25	Juni 2025 June-25	Desember 2025 December-25	Juni 2025 June-25
Parallel up	(6,737,128)	(6,124,405)	(1,139,261)	(1,053,568)
Parallel down	8,152,284	6,600,106	1,004,508	961,970
Steeper	(1,939,390)	(1,706,386)		
Flatter	620,368	(218,350)		
Short rate up	(1,855,002)	(1,751,040)		
Short rate down	2,764,424	1,857,439		
Nilai Maksimum Negatif (absolut) Maximum Negative Value (absolute)	6,737,128	6,124,405	1,139,261	1,053,568
Modal Tier 1 (untuk ΔEVE) atau Projected Income (untuk NII) Tier 1 Capital (for ΔEVE) or Projected Income (for NII)	9,162,614	8,356,131	3,990,099	3,567,849
Nilai Maksimum dibagi Modal Tier 1 (untuk ΔEVE) atau Projected Income (untuk NII) Maximum Value divided by Tier 1 Capital (for ΔEVE) or Projected Income (for NII)	73.53%	73.29%	28.55%	29.53%



Risiko Likuiditas

Liquidity Risk

Risiko likuiditas merupakan risiko akibat ketidakmampuan Bank untuk memenuhi liabilitas yang jatuh tempo dari sumber pendanaan arus kas dan/atau dari aset likuid berkualitas tinggi yang dapat diagunkan, tanpa mengganggu aktivitas dan kondisi keuangan Bank. Pengelolaan risiko likuiditas antara lain dilakukan melalui upaya peningkatan pelayanan kepada nasabah penyimpan dalam rangka menjaga stabilitas dan kontinuitas jumlah simpanan, kebijakan penempatan dana pada instrumen yang aman dan likuid, kebijakan contingency funding plan, dan pemantauan posisi likuiditas secara harian serta evaluasi posisi likuiditas melalui rapat Asset Liability Committee (ALCO) secara rutin.

Liquidity risk is the risk arising from the Bank's inability to meet its maturing liabilities from cash flow funding sources and/or from high-quality liquid assets that can be pledged, without disrupting the Bank's activities and financial condition. The management of liquidity risk is carried out, among others, through efforts to enhance services to deposit customers in order to maintain the stability and continuity of deposit balances, the implementation of policies on the placement of funds in safe and liquid instruments, the establishment of a contingency funding plan policy, and the daily monitoring of liquidity positions, as well as the evaluation of liquidity positions through regular Asset Liability Committee (ALCO) meetings.

Perhitungan Rasio Kecukupan Likuiditas (LCR) IRRBB Calculation Report

Tabel Perhitungan Rasio Kecukupan Likuiditas (LCR)
Table of Liquidity Coverage Ratio (LCR) Calculation

No.	Komponen Component	INDIVIDUAL INDIVIDUAL			
		Posisi Tanggal Laporan (TW IV / 2025) As at the Reporting Date (Q4/2025).		Posisi Tanggal Laporan (TW III / 2025) As at the Reporting Date (Q3/2025).	
		Nilai outstanding kewajiban dan komitmen/ nilai tagihan kontraktual Outstanding value of liabilities and commitments/ contractual receivables.	Nilai HQLA setelah pengurangan nilai (haircut) atau outstanding kewajiban dan komitmen dikalikan tingkat penarikan (run-off rate) atau Nilai tagihan kontraktual dikalikan tingkat penerimaan (inflow rate) The value of HQLA after applying haircuts, or the outstanding amount of liabilities and commitments multiplied by the applicable run-off rates, or the contractual receivables multiplied by the applicable inflow rates	Nilai outstanding kewajiban dan komitmen/ nilai tagihan kontraktual Outstanding amounts of liabilities and commitments/ contractual receivables	Nilai HQLA setelah pengurangan nilai (haircut) atau outstanding kewajiban dan komitmen dikalikan tingkat penarikan (run-off rate) atau Nilai tagihan kontraktual dikalikan tingkat penerimaan (inflow rate) The value of HQLA after the application of haircuts, or the outstanding amounts of liabilities and commitments multiplied by the applicable run-off rates, or the contractual receivables multiplied by the applicable inflow rates
1	Jumlah data point yang digunakan dalam perhitungan LCR The number of data points used in the LCR calculation		64 hari 64 days		64 hari 64 days
HIGH QUALITY LIQUID ASSET (HQLA)					
2	Total High Quality Liquid Asset (HQLA)		18,770,749		18,534,301



No.	Komponen Component	INDIVIDUAL INDIVIDUAL			
		Posisi Tanggal Laporan (TW IV / 2025) As at the Reporting Date (Q4/2025).		Posisi Tanggal Laporan (TW III / 2025) As at the Reporting Date (Q3/2025).	
		Nilai outstanding kewajiban dan komitmen/ nilai tagihan kontraktual Outstanding value of liabilities and commitments/ contractual receivables.	Nilai HQLA setelah pengurangan nilai (haircut) atau outstanding kewajiban dan komitmen dikalikan tingkat penarikan (run-off rate) atau Nilai tagihan kontraktual dikalikan tingkat penerimaan (inflow rate) The value of HQLA after applying haircuts, or the outstanding amount of liabilities and commitments multiplied by the applicable run-off rates, or the contractual receivables multiplied by the applicable inflow rates	Nilai outstanding kewajiban dan komitmen/ nilai tagihan kontraktual Outstanding amounts of liabilities and commitments/ contractual receivables	Nilai HQLA setelah pengurangan nilai (haircut) atau outstanding kewajiban dan komitmen dikalikan tingkat penarikan (run-off rate) atau Nilai tagihan kontraktual dikalikan tingkat penerimaan (inflow rate) The value of HQLA after the application of haircuts, or the outstanding amounts of liabilities and commitments multiplied by the applicable run-off rates, or contractual receivables multiplied by the applicable inflow rates
ARUS KAS KELUAR (CASH OUTFLOWS) CASH OUTFLOWS					
3	Simpanan nasabah perorangan dan Pendanaan yang berasal dari nasabah Usaha Mikro dan Usaha Kecil terdiri dari: Deposits from individual customers and funding sourced from Micro and Small Enterprise customers consisted of:	17,493,232	1,058,479	17,364,653	1,097,624
	a. Simpanan/Pendanaan stabil a. Stable Deposits/Funding	13,816,882	690,844	12,776,826	638,841
	b. Simpanan/Pendanaan kurang stabil b. Less Stable Deposits/Funding.	3,676,350	367,635	4,587,827	458,783
4	Pendanaan yang berasal dari nasabah korporasi, terdiri dari : Funding sourced from corporate customers consisted of:	13,450,811	7,871,698	14,164,116	8,100,951
	a. Simpanan Operasional a. Operational Deposits	182,528	42,959	191,553	45,412
	b. Simpanan non-operasional dan/atau kewajiban lainnya yang bersifat non operasional b. Non-operational deposits and/or other non-operational liabilities	13,268,283	7,828,738	13,972,563	8,055,539
	c. surat berharga berupa surat utang yang diterbitkan oleh bank (unsecured debt) c. Debt securities issued by the Bank (unsecured debt)	-	-	-	-
5	Pendanaan dengan agunan (secured funding) Secured funding		-		-
6	Arus kas keluar lainnya (additional requirement), terdiri dari: Other cash outflows (additional requirements) consisted of:	14,540	13,344	124,681	122,757
	a. arus kas keluar atas transaksi derivatif a. Cash outflows arising from derivative transactions	-	-	-	-
	b. arus kas keluar atas peningkatan kebutuhan likuiditas b. Cash outflows arising from increased liquidity requirements	-	-	-	-
	c. arus kas keluar atas kehilangan pendanaan c. Cash outflows arising from the loss of funding	-	-	-	-



No.	Komponen Component	INDIVIDUAL INDIVIDUAL			
		Posisi Tanggal Laporan (TW IV / 2025) As at the Reporting Date (Q4/2025).		Posisi Tanggal Laporan (TW III / 2025) As at the Reporting Date (Q3/2025).	
		Nilai outstanding kewajiban dan komitmen/ nilai tagihan kontraktual Outstanding value of liabilities and commitments/ contractual receivables.	Nilai HQLA setelah pengurangan nilai (haircut) atau outstanding kewajiban dan komitmen dikalikan tingkat penarikan (run-off rate) atau Nilai tagihan kontraktual dikalikan tingkat penerimaan (inflow rate) The value of HQLA after applying haircuts, or the outstanding amount of liabilities and commitments multiplied by the applicable run-off rates, or the contractual receivables multiplied by the applicable inflow rates	Nilai outstanding kewajiban dan komitmen/ nilai tagihan kontraktual Outstanding amounts of liabilities and commitments/ contractual receivables	Nilai HQLA setelah pengurangan nilai (haircut) atau outstanding kewajiban dan komitmen dikalikan tingkat penarikan (run-off rate) atau Nilai tagihan kontraktual dikalikan tingkat penerimaan (inflow rate) The value of HQLA after the application of haircuts, or the outstanding amounts of liabilities and commitments multiplied by the applicable run-off rates, or contractual receivables multiplied by the applicable inflow rates
	d. arus kas keluar atas penarikan komitmen fasilitas kredit dan fasilitas likuiditas d. Cash outflows arising from drawdowns of committed credit and liquidity facilities	1,259	63	2,025	101
	e. arus kas keluar atas kewajiban kontraktual lainnya terkait penyaluran dana e. Cash outflows arising from other contractual obligations related to fund disbursement	13,281	13,281	122,656	122,656
	f. arus kas keluar atas kewajiban kontijensi pendanaan lainnya f. Cash outflows arising from other contingent funding obligations	-	-	-	-
	g. arus kas keluar kontraktual lainnya g. Other contractual cash outflows	-	-	-	-
7	TOTAL ARUS KAS KELUAR (CASH OUTFLOWS) TOTAL CASH OUTFLOWS		8,943,521		9,321,333
ARUS KAS MASUK (CASH INFLOWS) CASH INFLOWS					
8	Pinjaman dengan agunan (secured lending) Secured lending	-	-	851	-
9	Tagihan berasal dari pihak lawan (counterparty) yang bersifat lancar (inflows from fully performing exposures) Receivables from counterparties classified as current (inflows from fully performing exposures).	1,085,504	714,388	1,068,601	658,217
10	Arus kas masuk lainnya Other cash inflows	-	-	-	-
11	TOTAL ARUS KAS MASUK (CASH INFLOWS) TOTAL CASH INFLOWS	1,085,504	714,388	1,069,452	658,217
			TOTAL ADJUSTED VALUE ¹	TOTAL ADJUSTED VALUE ¹	
12	TOTAL HQLA		18,770,749		18,534,301
	TOTAL ARUS KAS KELUAR BERSIH (NET CASH OUTFLOWS) TOTAL NET CASH OUTFLOWS		8,229,133		8,663,116
	LCR (%)		228.10%		213.94%

Keterangan :

¹⁾ Adjusted value dihitung pengenaan pengurangan nilai (haircut), tingkat penarikan (run-off rate), dan tingkat penerimaan (inflow rate) serta batas maksimum komponen HQLA, misalnya batas maksimum HQLA Level 2B dan HQLA Level 2 serta batas maksimum arus kas masuk yang dapat diperhitungkan dalam LCR.

Notes:

¹⁾ Adjusted values were calculated by applying valuation reductions (haircuts), run-off rates, and inflow rates, as well as caps on HQLA components, such as the maximum limits for Level 2B and Level 2 HQLA, and the maximum allowable cash inflows that could be recognized in the LCR calculation.



Analisis Analysis

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|---|---|
| <p>1. LCR Bank Mandiri Taspen untuk Triwulan IV 2025 sebesar 228.10%, naik sebesar 14.16% dibandingkan posisi Triwulan III 2025 sebesar 213.94%.</p> <p>2. Faktor peningkatan LCR yang pertama adalah peningkatan HQLA sebesar Rp236.5 M (setelah haircut). Hal tersebut terjadi disebabkan oleh peningkatan rata-rata <i>outstanding</i> surat berharga yang diterbitkan oleh Pemerintah Indonesia dan Bank Indonesia sebesar Rp1.79 T (nilai setelah haircut) selama Triwulan IV dibandingkan dengan Triwulan III 2025.</p> <p>3. Faktor peningkatan LCR yang kedua adalah penurunan rata-rata Net Cash Outflow sebesar Rp433.98 M (setelah haircut) pada Triwulan IV 2025 dibandingkan dengan Triwulan III 2025.</p> <p>4. HQLA Bank Mandiri Taspen per Triwulan IV 2025 sebesar Rp18.77 T didominasi oleh surat berharga Pemerintah Indonesia dan Bank Indonesia sebesar Rp12.98 T dan penempatan pada Bank Indonesia sebesar Rp5.69 T.</p> <p>5. Dalam mengelola likuiditas, Bank telah mengidentifikasi, mengukur, memantau dan mengendalikan risiko likuiditas secara berkala, dengan melibatkan unit kerja funding maupun lending. Sebagai bagian dari penerapan manajemen risiko likuiditas dalam berbagai kondisi, Bank juga telah memiliki Kebijakan Rencana Pendanaan Darurat (<i>Contingency Funding Plan</i>) yang berisi langkah-langkah yang harus dilakukan oleh Bank dalam mengantisipasi dan menghadapi perubahan kondisi likuiditas serta pemantauan yang dilakukan secara harian.</p> <p>6. Strategi pengelolaan neraca dan likuiditas ditetapkan dalam rapat komite ALCO dan dilaksanakan oleh unit kerja baik funding maupun lending. Dalam rangka meningkatkan Simpanan/Pendanaan Stabil dan Simpanan Operasional, Bank Mandiri Taspen terus berupaya mengembangkan strategi untuk meningkatkan akuisisi nasabah retail.</p> <p>7. Likuiditas bank dapat dijaga dengan baik sesuai regulasi dan mendukung kegiatan bisnis bank.</p> | <p>1. The Liquidity Coverage Ratio (LCR) of Bank Mandiri Taspen for the fourth quarter of 2025 was recorded at 228.10%, representing an increase of 14.16% compared to the third quarter of 2025 position of 213.94%.</p> <p>2. The first factor contributing to the increase in LCR was the rise in High Quality Liquid Assets (HQLA) amounting to IDR236.5 billion (after haircut). This increase was primarily driven by a higher average outstanding balance of securities issued by the Government of Indonesia and Bank Indonesia, which rose by IDR1.79 trillion (after haircut) during the fourth quarter compared to the third quarter of 2025.</p> <p>3. The second factor contributing to the increase in LCR was the decrease in the average Net Cash Outflow, which declined by IDR433.98 billion (after haircut) in the fourth quarter of 2025 compared to the third quarter of 2025.</p> <p>4. HQLA of Bank Mandiri Taspen as of the fourth quarter of 2025 amounted to IDR18.77 trillion, predominantly consisting of securities issued by the Government of Indonesia and Bank Indonesia totaling IDR12.98 trillion, as well as placements with Bank Indonesia amounting to IDR5.69 trillion.</p> <p>5. In managing liquidity, the Bank had identified, measured, monitored, and controlled liquidity risk on a regular basis, involving both funding and lending business units. As part of the implementation of liquidity risk management under various conditions, the Bank had also established a Contingency Funding Plan policy, which outlined measures to anticipate and address changes in liquidity conditions, supported by daily monitoring.</p> <p>6. Balance sheet and liquidity management strategies were determined through Asset and Liability Committee (ALCO) meetings and implemented by both funding and lending units. In order to enhance Stable Funding and Operational Deposits, Bank Mandiri Taspen continuously pursued strategies to strengthen retail customer acquisition.</p> <p>7. The Bank's liquidity was maintained at a sound level in compliance with prevailing regulations and adequately supported the Bank's business activities.</p> |
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Net Stable Funding Ratio (NSFR) Net Stable Funding Ratio (NSFR)

Tabel Pengungkapan mengenai Net Stable Funding Ratio (NSFR)
Table of Disclosure regarding Net Stable Funding Ratio (NSFR)

Komponen ASF ASF Components		Posisi Tanggal Laporan Sebelumnya (September / 2025) As at the Previous Reporting Date (September/2025)					
		Nilai Tercatat Berdasarkan Sisa Jangka Waktu (Dalam Juta Rupiah) Carrying Amount Based on Remaining Maturity (in millions of Rupiah)				Total Nilai Tertimbang Total Weighted Value	
		Tanpa Jangka Waktu¹ Without Maturity	< 6 bulan < 6 months	≥ 6 bulan - < 1 tahun ≥ 6 months - < 1 year	≥ 1 tahun ≥ 1 year		
1	Modal : Capital:	9,016,586	-	-	-	9,016,586	
2	Modal sesuai POJK KPMM Capital in accordance with POJK KPMM	9,016,586	-	-	-	9,016,586	
3	Instrumen modal lainnya Other capital instruments	-	-	-	-	-	
4	Simpanan yang berasal dari nasabah perorangan dan pendanaan yang berasal dari nasabah usaha mikro dan usaha kecil: Deposits from individual customers and funding sourced from Micro and Small Enterprise customers consisted of:	11,710,875	12,007,464	481,743	4,359	22,579,664	
5	Simpanan dan pendanaan stabil Stable deposits and funding	10,821,050	5,032,584	50,975	2,884	15,112,263	
6	Simpanan dan pendanaan kurang stabil Less stable deposits and funding	889,825	6,974,880	430,768	1,476	7,467,401	
7	Pendanaan yang berasal dari nasabah korporasi: Funding sourced from corporate customers consisted of:	618,579	27,012,596	2,425,611	5,622,311	15,404,959	
8	Simpanan operasional Funding sourced from corporate customers consisted of:	197,094	-	-	-	98,547	
9	Pendanaan lainnya yang berasal dari nasabah korporasi Other funding sourced from corporate customers	421,485	27,012,596	2,425,611	5,622,311	15,306,412	
10	Liabilitas yang memiliki pasangan aset yang saling bergantung Liabilities with corresponding interdependent assets						
11	Liabilitas dan ekuitas lainnya : Other liabilities and equity:						
12	NSFR liabilitas derivatif NSFR derivative liabilities						
13	ekuitas dan liabilitas lainnya yang tidak masuk dalam kategori diatas Equity and other liabilities not classified under the above categories		16,717	16,446	223,410	231,632	
14	Total ASF Total ASF					47,232,841	



	Posisi Tanggal Laporan (Desember / 2025) As at the Reporting Date (December/2025)					No. Ref. dari Kertas Kerja NSFR Reference No. from the NSFR Working Paper
	Nilai Tercatat Berdasarkan Sisa Jangka Waktu (Dalam Juta Rupiah) Carrying Amount Based on Remaining Maturity (in millions of Rupiah)				Total Nilai Tertimbang Total Weighted Value	
	Tanpa Jangka Waktu ¹ Without Maturity	< 6 bulan < 6 months	≥ 6 bulan - < 1 tahun ≥ 6 months - < 1 year	≥ 1 tahun ≥ 1 year		
	9,525,206	-	-	-	9,525,206	
	9,525,206	-	-	-	9,525,206	1.1 1.2
	-	-	-	-	-	1.3
	12,020,710	11,881,309	425,717	3,876	22,720,593	2 3
	11,275,308	5,119,503	40,262	3,421	15,616,740	2.1 3.1
	745,402	6,761,806	385,455	456	7,103,853	2.2 3.2
	649,599	29,784,880	3,673,695	4,389,377	15,208,318	4
	200,138	-	-	-	100,069	4.1
	449,461	29,784,880	3,673,695	4,389,377	15,108,249	4.2
	-	-	-	-	-	5
						6
						6.1
	-	18,223	16,643	225,665	233,986	6.2 s.d. 6.5
					47,688,102	7



Komponen RSF RSF Components		Posisi Tanggal Laporan Sebelumnya (September / 2025) As at the Previous Reporting Date (September/2025)					
		Nilai Tercatat Berdasarkan Sisa Jangka Waktu (Dalam Juta Rupiah) Carrying Amount Based on Remaining Maturity (in millions of Rupiah)				Total Nilai Tertimbang Total Weighted Value	
		Tanpa Jangka Waktu¹ Without Maturity	< 6 bulan < 6 months	≥ 6 bulan - < 1 tahun ≥ 6 months - < 1 year	≥ 1 tahun ≥ 1 year		
15	Total HQLA dalam rangka perhitungan NSFR Total HQLA for the purpose of NSFR calculation					592,926	
16	Simpanan pada lembaga keuangan lain untuk tujuan operasional Deposits with other financial institutions for operational purposes	51,133	-	-	-	25,566	
17	Pinjaman dengan kategori Lancar dan Dalam Perhatian Khusus (<i>performing</i>) dan surat berharga Loans classified as Current and Special Mention (<i>performing</i>), as well as securities	-	2,915,692	130,627	48,418,411	41,302,322	
18	kepada lembaga keuangan yang dijamin dengan HQLA Level 1 to financial institutions secured by Level 1 HQLA	-	5,011	-	-	501	
19	kepada lembaga keuangan yang dijamin bukan dengan HQLA Level 1 dan pinjaman kepada lembaga keuangan tanpa jaminan to financial institutions secured by non- Level 1 HQLA, as well as unsecured loans to financial institutions	-	200,000	-	-	30,000	
20	kepada korporasi non-keuangan, nasabah retail dan nasabah usaha mikro dan kecil, pemerintah pusat, pemerintah negara lain, Bank Indonesia, bank sentral negara lain dan entitas sektor publik, yang diantaranya: to non-financial corporates, retail customers, and micro and small enterprise customers, as well as central governments, foreign governments, Bank Indonesia, other countries' central banks, and public sector entities, which included:	-	2,710,661	130,584	48,371,405	41,237,196	
21	memenuhi kualifikasi untuk mendapat bobot risiko 35% atau kurang, sesuai SE OJK ATMR untuk Risiko Kredit qualified for a risk weight of 35% or lower, in accordance with SE OJK RWA Credit Risk.	-	-	-	-	-	
22	Kredit beragun rumah tinggal yang tidak sedang dijaminkan, yang diantaranya : Residential mortgage loans that were not currently pledged as collateral, which included:	-	21	44	20,195	17,198	
23	memenuhi kualifikasi untuk mendapat bobot risiko 35% atau kurang, sesuai SE OJK ATMR untuk Risiko Kredit qualified for a risk weight of 35% or lower, in accordance with SE OJK RWA Credit Risk.	-	-	-	26,811	17,427	



	Posisi Tanggal Laporan (Desember / 2025) As at the Reporting Date (December/2025)					No. Ref. dari Kertas Kerja NSFR Reference No. from the NSFR Working Paper
	Nilai Tercatat Berdasarkan Sisa Jangka Waktu (Dalam Juta Rupiah) Carrying Amount Based on Remaining Maturity (in millions of Rupiah)				Total Nilai Tertimbang Total Weighted Value	
	Tanpa Jangka Waktu ¹ Without Maturity	< 6 bulan < 6 months	≥ 6 bulan - < 1 tahun ≥ 6 months - < 1 year	≥ 1 tahun ≥ 1 year		
					650,967	1
	74,756	-	-	-	37,378	2
	-	1,128,341	143,313	49,799,746	42,451,306	3
	-	-	5,006	-	2,503	3.1.1
	-	-	-	-	-	3.1.2 3.1.3
	-	1,128,318	138,256	49,748,700	42,412,322	3.1.4.2 3.1.5 3.1.6
	-	-	-	-	-	3.1.4.1
	-	22	51	16,321	13,909	3.1.7.2
	-	-	-	34,725	22,571	3.1.7.1



Komponen RSF RSF Components		Posisi Tanggal Laporan Sebelumnya (September / 2025) As at the Previous Reporting Date (September/2025)					
		Nilai Tercatat Berdasarkan Sisa Jangka Waktu (Dalam Juta Rupiah) Carrying Amount Based on Remaining Maturity (in millions of Rupiah)				Total Nilai Tertimbang Total Weighted Value	
		Tanpa Jangka Waktu ¹ Without Maturity	< 6 bulan < 6 months	≥ 6 bulan - < 1 tahun ≥ 6 months - < 1 year	≥ 1 tahun ≥ 1 year		
24	Surat Berharga dengan kategori Lancar dan Kurang Lancar (<i>performing</i>) yang tidak sedang dijaminkan, tidak gagal bayar, dan tidak masuk sebagai HQLA, termasuk saham yang diperdagangkan di bursa Securities classified as Current and Special Mention (<i>performing</i>) that were not pledged as collateral, were not in default, and were not included as HQLA, including listed equities.	-	-	-	-	-	
25	Aset yang memiliki pasangan liabilitas yang saling bergantung Assets with corresponding interdependent liabilities						
26	Aset lainnya : Other assets:	-	503	266	782,333	783,102	
27	Komoditas fisik yang diperdagangkan, termasuk emas Traded physical commodities, including gold						
28	Kas, surat berharga dan aset lainnya yang dicatat sebagai initial margin untuk kontrak derivatif dan kas atau aset lain yang diserahkan sebagai default fund pada central counterparty (CCP) Cash, securities, and other assets recorded as initial margin for derivative contracts, as well as cash or other assets placed as default fund contributions to a central counterparty (CCP)						
29	NSFR aset derivatif NSFR derivative assets						
30	NSFR liabilitas derivatif sebelum dikurangi dengan <i>variation margin</i> NSFR derivative liabilities before deduction of <i>variation margin</i>						
31	Seluruh aset lainnya yang tidak masuk dalam kategori diatas All other assets not classified under the above categories	-	503	266	782,333	783,102	
32	Rekening Administratif Off-Balance Sheet Accounts				2,140	-	
33	Total RSF					42,703,916	
34	Rasio Pendanaan Stabil Bersih (Net Stable Funding Ratio (%)) Net Stable Funding Ratio (%)					110.61%	



	Posisi Tanggal Laporan (Desember / 2025) As at the Reporting Date (December/2025)					No. Ref. dari Kertas Kerja NSFR Reference No. from the NSFR Working Paper
	Nilai Tercatat Berdasarkan Sisa Jangka Waktu (Dalam Juta Rupiah) Carrying Amount Based on Remaining Maturity (in millions of Rupiah)				Total Nilai Tertimbang Total Weighted Value	
	Tanpa Jangka Waktu ¹ Without Maturity	< 6 bulan < 6 months	≥ 6 bulan - < 1 tahun ≥ 6 months - < 1 year	≥ 1 tahun ≥ 1 year		
	-	-	-	-	-	3.2
	-	-	-	-	-	4
	-	783	430	900,322	901,535	5
	-				-	5.1
				-	-	5.2
				-	-	5.3
				-	-	5.4
	-	783	430	900,322	901,535	5.5 s.d. 5.12
				1,137	-	12
					44,041,185	13
					108.28%	14



Komponen ASF ASF Components		Nilai Tercatat Berdasarkan Sisa Jangka Waktu (Dalam Juta Rupiah) Carrying Amount Based on Remaining Maturity (in millions of Rupiah)		
		Tanpa Jangka Waktu Without Maturity		
		Nilai Tercatat Carrying Amount	Faktor ASF ASF Factor	
1	Modal: Capital:			
1.1	Modal bagi Bank Umum berkantor pusat di Indonesia: Capital for Commercial Banks Headquartered in Indonesia:	9,525,206		
1.1.1	Modal inti (Tier 1) Core Capital (Tier 1)	9,162,614	100%	
1.1.2	Modal pelengkap (Tier 2) Supplementary Capital (Tier 2).	362,592	100%	
1.2	Modal bagi KCBA Capital for KCBA	-	100%	
1.3	Instrumen modal lainnya Other capital instruments	-	100%	
2	Simpanan yang berasal dari nasabah perorangan: Deposits sourced from individual customers:			
2.1	Simpanan stabil Stable deposits	11,275,232		
2.1.1	Simpanan tanpa jangka waktu (contoh: giro, tabungan) Non-maturity deposits (e.g., current accounts and savings accounts)	11,275,232	95%	
2.1.2	Simpanan dengan jangka waktu (contoh: Deposito) Term deposits (e.g., time deposits)	-	n.a	
2.2	Simpanan kurang stabil Less stable deposits	745,402		
2.2.1	Simpanan tanpa jangka waktu (contoh: giro, tabungan) Non-maturity deposits (e.g., current accounts and savings accounts)	745,402	90%	
2.2.2	Simpanan dengan jangka waktu (contoh: Deposito) Term deposits (e.g., time deposits)	-	n.a	
3	Pendanaan yang berasal dari nasabah usaha mikro dan usaha kecil: Funding sourced from Micro and Small Enterprise customers:			
3.1	Pendanaan stabil Stable funding	76		
3.1.1	Pendanaan tanpa jangka waktu (contoh: giro, tabungan) Non-maturity funding (e.g., current accounts and savings accounts)	76	95%	
3.1.2	Pendanaan dengan jangka waktu (contoh: deposito, surat berharga) Term funding (e.g., time deposits and securities)	-	n.a	
3.2	Pendanaan kurang stabil Less stable funding	-		
3.2.1	Pendanaan tanpa jangka waktu (contoh: giro, tabungan) Non-maturity funding (e.g., current accounts and savings accounts)	-	90%	
3.2.2	Pendanaan dengan jangka waktu (contoh: deposito, surat berharga) Term funding (e.g., time deposits and securities)	-	n.a	



Nilai Tercatat Berdasarkan Sisa Jangka Waktu (Dalam Juta Rupiah) Carrying Amount Based on Remaining Maturity (in millions of Rupiah)							Total Nilai Tertimbang Total Weighted Value
	< 6 bulan < 6 months		≥ 6 bulan - <1 tahun ≥ 6 months - <1 year		≥ 1 tahun ≥ 1 year		
	Nilai Tercatat Carrying Amount	Faktor ASF ASF Factor	Nilai Tercatat Carrying Amount	Faktor ASF ASF Factor	Nilai Tercatat Carrying Amount	Faktor ASF ASF Factor	
							9,525,206
	-		-		-		9,525,206
	-	n.a	-	n.a	-	n.a	9,162,614
	-	0%	-	0%	-	100%	362,592
	-	0%	-	0%	-	100%	-
	-	0%	-	0%	-	100%	-
							22,719,429
	5,119,503		39,820		2,749		15,615,577
	-	n.a	-	n.a	-	n.a	10,711,470
	5,119,503	95%	39,820	95%	2,749	100%	4,904,106
	6,761,806		385,455		456		7,103,853
	-	n.a	-	n.a	-	n.a	670,862
	6,761,806	90%	385,455	90%	456	100%	6,432,990
							1,164
	-		442		672		1,164
	-	n.a	-	n.a	-	n.a	72
	-	95%	442	95%	672	100%	1,092
	-		-		-		-
	-	n.a	-	n.a	-	n.a	-
	-	90%	-	90%	-	100%	-



Komponen ASF ASF Components		Nilai Tercatat Berdasarkan Sisa Jangka Waktu (Dalam Juta Rupiah) Carrying Amount Based on Remaining Maturity (in millions of Rupiah)		
		Tanpa Jangka Waktu Without Maturity		
		Nilai Tercatat Carrying Amount	Faktor ASF ASF Factor	
4	Pendanaan yang berasal dari nasabah korporasi: Funding sourced from corporate customers:			
4.1	Simpanan operasional Operational Deposits	200,138	50%	
4.2	Simpanan non-operasional dan/atau liabilitas lainnya yang bersifat non-operasional yang berasal dari: Non-operational deposits and/or other non-operational liabilities sourced from:	449,461		
4.2.1	Perusahaan non-keuangan Non-financial Corporates	283,796	0%	
4.2.2	Pemerintah Indonesia Government of Indonesia	3,911	0%	
4.2.3	Pemerintah negara lain Foreign Governments	-	0%	
4.2.4	Entitas Sektor Publik Foreign Governments	3,469	0%	
4.2.5	Bank pembangunan multilateral Multilateral Development Banks	-	0%	
4.2.6	Bank Indonesia Bank Indonesia	-	0%	
4.2.7	Bank sentral negara lain Other Central Banks	-	0%	
4.2.8	Lembaga keuangan Financial Institutions	120,531	0%	
4.2.9	Lainnya Others	37,754	0%	
5	Liabilitas yang memiliki hubungan kebergantungan dengan aset tertentu Liabilities that had interdependent relationships with specific assets	-	0%	
6	Liabilitas dan ekuitas lainnya : Other liabilities and equity:	-		
6.1	NSFR liabilitas derivatif NSFR Derivative Liabilities			
6.2	Liabilitas pajak tangguhan Deferred Tax Liabilities	-	100%	
6.3	Kepentingan non-pengendali yang tidak memenuhi persyaratan untuk diperhitungkan sebagai modal inti utama (Tier 1) Non-controlling Interests Not Eligible for Inclusion in Common Equity Tier 1 (CET1)	-	100%	
6.4	Utang tanggal perdagangan (trade date payable) Trade Date Payables	-	0%	
6.5	Ekuitas dan liabilitas lainnya yang tidak masuk dalam kategori diatas, termasuk liabilitas lainnya tanpa jangka waktu*) Equity and Other Liabilities Not Classified Under the Above Categories, Including Other Non-maturity Liabilities	-	0%	
7	Total ASF			



Nilai Tercatat Berdasarkan Sisa Jangka Waktu (Dalam Juta Rupiah) Carrying Amount Based on Remaining Maturity (in millions of Rupiah)							Total Nilai Tertimbang Total Weighted Value
	< 6 bulan < 6 months		≥ 6 bulan - <1 tahun ≥ 6 months - <1 year		≥ 1 tahun ≥ 1 year		
	Nilai Tercatat Carrying Amount	Faktor ASF ASF Factor	Nilai Tercatat Carrying Amount	Faktor ASF ASF Factor	Nilai Tercatat Carrying Amount	Faktor ASF ASF Factor	
							15,208,318
	-	50%	-	50%	-	100%	100,069
	29,784,880		3,673,695		4,389,377		15,108,249
	16,616,139	50%	1,083,346	50%	54,185	100%	8,903,928
	286,900	50%	29,500	50%	-	100%	158,200
	-	50%	-	50%	-	100%	-
	861,010	50%	-	50%	12,900	100%	443,405
	-	50%	-	50%	-	100%	-
	-	0%	-	50%	-	100%	-
	-	0%	-	50%	-	100%	-
	10,558,795	0%	560,848	50%	72,291	100%	352,715
	1,462,035	0%	2,000,000	50%	4,250,000	100%	5,250,000
	-	0%	-	0%	-	0%	-
							233,986
			0%				
	-	0%	-	50%	-	100%	-
	-	0%	-	50%	-	100%	-
	-	0%	-	0%	-	0%	-
	18,223	0%	16,643	50%	225,665	100%	233,986
							47,688,102



Komponen ASF ASF Components		Nilai Tercatat Berdasarkan Sisa Jangka Waktu (Dalam Juta Rupiah) Carrying Amount Based on Remaining Maturity (in millions of Rupiah)		
		Tanpa Jangka Waktu Without Maturity		
		Nilai Tercatat Carrying Amount	Faktor ASF ASF Factor	
Aset Pada Neraca Assets on the Statement of Financial Position				
1	Total HQLA dalam rangka perhitungan NSFR Total HQLA for the purpose of NSFR calculation	1,436,099.02		
1.1	HQLA Level 1 HQLA Level 1	1,436,099		
1.1.1	Kas dan setara kas Cash and cash equivalents	152,993	0%	
1.1.2	Penempatan pada Bank Indonesia Placements with Bank Indonesia	1,283,106	0%	
1.1.3	HQLA Level 1 tidak termasuk aset yang mendapatkan faktor RSF 0% Level 1 HQLA excluding assets that were assigned a 0% RSF factor	-		
1.1.3.1	Bebas dari segala klaim (unencumbered) Free from any encumbrances (unencumbered)	-	n.a	
1.1.3.2	Tidak bebas dari segala klaim (encumbered), berdasarkan sisa jangka waktu pengikatan aset Encumbered, based on the remaining maturity of the asset encumbrance	-	n.a	
1.2	HQLA Level 2A HQLA Level 2A	-		
1.2.1	Bebas dari segala klaim (unencumbered) Free from any encumbrances (unencumbered)	-	n.a	
1.2.2	Tidak bebas dari segala klaim (encumbered), berdasarkan sisa jangka waktu pengikatan aset Encumbered, based on the remaining maturity of the asset encumbrance	-	n.a	
1.3	HQLA Level 2B HQLA Level 2B	-		
1.3.1	Bebas dari segala klaim (unencumbered) Free from any encumbrances (unencumbered)	-	n.a	
1.3.2	Tidak bebas dari segala klaim (encumbered), berdasarkan sisa jangka waktu pengikatan aset Encumbered, based on the remaining maturity of the asset encumbrance	-	n.a	
2	Simpanan atau penempatan dana pada lembaga keuangan lain untuk aktivitas operasional Deposits or placements with other financial institutions for operational purposes	74,756		
2.1	Bebas dari segala klaim (unencumbered) Unencumbered (Free from any encumbrances)	74,756	50%	
2.2	Tidak bebas dari segala klaim (encumbered) Encumbered (Not free from encumbrances)	-		
2.2.1	Sisa jangka waktu pengikatan aset < 6 bulan Remaining maturity of asset encumbrance < 6 months	-	50%	
2.2.2	Sisa jangka waktu pengikatan aset ≥ 6 bulan < 1 tahun Remaining maturity of asset encumbrance ≥ 6 months and < 1 year	-	50%	



Nilai Tercatat Berdasarkan Sisa Jangka Waktu (Dalam Juta Rupiah) Carrying Amount Based on Remaining Maturity (in millions of Rupiah)							Total Nilai Tertimbang Total Weighted Value
	< 6 bulan < 6 months		≥ 6 bulan - <1 tahun ≥ 6 months - <1 year		≥ 1 tahun ≥ 1 year		
	Nilai Tercatat Carrying Amount	Faktor ASF Carrying Amount	Nilai Tercatat Carrying Amount	Faktor ASF ASF Factor	Nilai Tercatat Carrying Amount	Faktor ASF ASF Factor	
	9,102,747.42		1,063,957.44		9,214,516.60		650,967
	9,102,747		1,063,957		9,214,517		650,967
	-	n.a	-	n.a	-	n.a	-
	6,361,889	0%	-	0%	-	0%	-
	2,740,858		1,063,957		9,214,517		650,967
	2,740,858	5%	1,063,957	5%	9,214,517	5%	650,967
	-	5%	-	50%	-	100%	-
	-		-		-		-
	-	15%	-	15%	-	15%	-
	-	15%	-	50%	-	100%	-
	-		-		-		-
	-	50%	-	50%	-	50%	-
	-	50%	-	50%	-	100%	-
	-		-		-		37,378
	-	50%	-	50%	-	100%	37,378
	-		-		-		-
	-	50%	-	50%	-	100%	-
	-	50%	-	50%	-	100%	-



Komponen ASF ASF Components		Nilai Tercatat Berdasarkan Sisa Jangka Waktu (Dalam Juta Rupiah) Carrying Amount Based on Remaining Maturity (in millions of Rupiah)		
		Tanpa Jangka Waktu Without Maturity		
		Nilai Tercatat Carrying Amount	Faktor ASF ASF Factor	
2.2.3	Sisa jangka waktu pengikatan aset ≥ 1 tahun Remaining maturity of asset encumbrance ≥ 1 year	-	100%	
3	Pinjaman kategori Lancar dan Dalam Perhatian Khusus (<i>performing</i>) dan surat berharga yang tidak gagal bayar (<i>default</i>) Loans classified as Current and Special Mention (<i>performing</i>), as well as non-defaulted securities	-		
3.1	Pinjaman kategori Lancar dan Dalam Perhatian Khusus (<i>performing</i>) yang diberikan kepada: Loans classified as Current and Special Mention (<i>performing</i>) granted to:	-		
3.1.1	Lembaga keuangan yang dijamin oleh HQLA Level 1 yang memenuhi persyaratan Financial institutions secured by eligible Level 1 HQLA	-		
3.1.1.1	Bebas dari segala klaim (<i>unencumbered</i>) Unencumbered (Free from any encumbrances)	-	n.a	
3.1.1.2	Tidak bebas dari segala klaim (<i>encumbered</i>) Encumbered (Not free from encumbrances)	-		
3.1.1.2.1	Sisa jangka waktu pengikatan aset < 6 bulan Remaining maturity of asset encumbrance < 6 months	-	n.a	
3.1.1.2.2	Sisa jangka waktu pengikatan aset ≥ 6 bulan < 1 tahun Remaining maturity of asset encumbrance ≥ 6 months and < 1 year	-	n.a	
3.1.1.2.3	Sisa jangka waktu pengikatan aset ≥ 1 tahun Remaining maturity of asset encumbrance ≥ 6 months and < 1 year	-	n.a	
3.1.2	Lembaga keuangan yang dijamin dengan non-HQLA Level 1, atau tidak memenuhi persyaratan tertentu atau tanpa agunan Financial institutions secured by non-Level 1 HQLA, or not meeting certain eligibility criteria, or unsecured	-		
3.1.2.1	Bebas dari segala klaim (<i>unencumbered</i>) Unencumbered (Free from any encumbrances)	-	n.a	
3.1.2.2	Tidak bebas dari segala klaim (<i>encumbered</i>) Encumbered (Not free from encumbrances)	-		
3.1.2.2.1	Sisa jangka waktu pengikatan aset < 6 bulan Remaining maturity of asset encumbrance < 6 months	-	n.a	
3.1.2.2.2	Sisa jangka waktu pengikatan aset ≥ 6 bulan < 1 tahun Remaining maturity of asset encumbrance ≥ 6 months and < 1 year	-	n.a	
3.1.2.2.3	Sisa jangka waktu pengikatan aset ≥ 1 tahun Remaining maturity of asset encumbrance ≥ 1 year	-	n.a	



Nilai Tercatat Berdasarkan Sisa Jangka Waktu (Dalam Juta Rupiah) Carrying Amount Based on Remaining Maturity (in millions of Rupiah)							Total Nilai Tertimbang Total Weighted Value
	< 6 bulan < 6 months		≥ 6 bulan - <1 tahun ≥ 6 months - <1 year		≥ 1 tahun ≥ 1 year		
	Nilai Tercatat Carrying Amount	Faktor ASF Carrying Amount	Nilai Tercatat Carrying Amount	Faktor ASF ASF Factor	Nilai Tercatat Carrying Amount	Faktor ASF ASF Factor	
	-	100%	-	100%	-	100%	-
	1,128,341		143,313		49,799,746		42,451,306
	1,128,341		143,313		49,799,746		42,451,306
	-		5,006		-		2,503
	-	10%	5,006	50%	-	100%	2,503
	-		-		-		-
	-	10%	-	50%	-	100%	-
	-	50%	-	50%	-	100%	-
	-	100%	-	100%	-	100%	-
	-		-		-		-
	-	15%	-	50%	-	100%	-
	-		-		-		-
	-	15%	-	50%	-	100%	-
	-	50%	-	50%	-	100%	-
	-	100%	-	100%	-	100%	-



Komponen ASF ASF Components		Nilai Tercatat Berdasarkan Sisa Jangka Waktu (Dalam Juta Rupiah) Carrying Amount Based on Remaining Maturity (in millions of Rupiah)		
		Tanpa Jangka Waktu Without Maturity		
		Nilai Tercatat Carrying Amount	Faktor ASF ASF Factor	
3.1.3	Lembaga keuangan dan tanpa agunan, termasuk penempatan dana (tanpa jangka waktu dan dengan jangka waktu) pada lembaga keuangan lain dan bukan untuk aktivitas operasional Financial institutions, both secured and unsecured, including placements (both non-maturity and term placements) with other financial institutions not for operational purposes	-		
3.1.3.1	Bebas dari segala klaim (unencumbered) Unencumbered (Free from any encumbrances)	-	15%	
3.1.3.2	Tidak bebas dari segala klaim (encumbered) Encumbered (Not free from encumbrances)	-		
3.1.3.2.1	Sisa jangka waktu pengikatan aset < 6 bulan Remaining maturity of asset encumbrance < 6 months	-	n.a	
3.1.3.2.2	Sisa jangka waktu pengikatan aset ≥ 6 bulan < 1 tahun Remaining maturity of asset encumbrance ≥ 6 months and < 1 year	-	n.a	
3.1.3.2.3	Sisa jangka waktu pengikatan aset ≥ 1 tahun Remaining maturity of asset encumbrance ≥ 1 year	-	n.a	
3.1.4	Perusahaan non-keuangan, nasabah perorangan dan nasabah usaha mikro dan usaha kecil, Pemerintah Indonesia, pemerintah negara lain, Entitas Sektor Publik dan pinjaman lain, yang diantaranya: Non-financial corporates, individual customers, and micro and small enterprise customers, the Government of Indonesia, foreign governments, public sector entities, and other loans, which included:	-		
3.1.4.1	Dikenakan bobot risiko ≤ 35% dalam perhitungan ATMR risiko kredit dengan pendekatan standar Assigned a risk weight of ≤ 35% in the calculation of risk-weighted assets (RWA) for credit risk under the standardized approach	-		
3.1.4.1.1	Bebas dari segala klaim (unencumbered) Assigned a risk weight of ≤ 35% in the calculation of risk-weighted assets (RWA) for credit risk under the standardized approach	-	n.a	
3.1.4.1.2	Tidak bebas dari segala klaim (encumbered) Assigned a risk weight of ≤ 35% in the calculation of risk-weighted assets (RWA) for credit risk under the standardized approach	-		
3.1.4.1.2.1	Sisa jangka waktu pengikatan aset < 6 bulan Remaining maturity of asset encumbrance < 6 months	-	n.a	
3.1.4.1.2.2	Sisa jangka waktu pengikatan aset ≥ 6 bulan < 1 tahun Remaining maturity of asset encumbrance ≥ 6 months and < 1 year	-	n.a	
3.1.4.1.2.3	Sisa jangka waktu pengikatan aset ≥ 1 tahun Remaining maturity of asset encumbrance ≥ 1 year	-	n.a	
3.1.4.2	Dikenakan bobot risiko > 35% dalam perhitungan ATMR risiko kredit dengan pendekatan standar Assigned a risk weight of > 35% in the calculation of risk-weighted assets (RWA) for credit risk under the standardized approach	-		
3.1.4.2.1	Bebas dari segala klaim (unencumbered) Unencumbered (Free from any encumbrances)	-	n.a	



Nilai Tercatat Berdasarkan Sisa Jangka Waktu (Dalam Juta Rupiah) Carrying Amount Based on Remaining Maturity (in millions of Rupiah)							Total Nilai Tertimbang Total Weighted Value
	< 6 bulan < 6 months		≥ 6 bulan - <1 tahun ≥ 6 months - <1 year		≥ 1 tahun ≥ 1 year		
	Nilai Tercatat Carrying Amount	Faktor ASF Carrying Amount	Nilai Tercatat Carrying Amount	Faktor ASF ASF Factor	Nilai Tercatat Carrying Amount	Faktor ASF ASF Factor	
	-		-		-		-
	-	15%	-	50%	-	100%	-
	-		-		-		-
	-	15%	-	50%	-	100%	-
	-	50%	-	50%	-	100%	-
	-	100%	-	100%	-	100%	-
	113,598		138,256		49,748,700		42,412,322
	-		-		-		-
	-	50%	-	50%	-	65%	-
	-		-		-		-
	-	50%	-	50%	-	65%	-
	-	50%	-	50%	-	65%	-
	-	100%	-	100%	-	100%	-
	113,598		138,256		49,748,700		42,412,322
	113,598	50%	138,256	50%	49,748,700	85%	42,412,322



Komponen ASF ASF Components		Nilai Tercatat Berdasarkan Sisa Jangka Waktu (Dalam Juta Rupiah) Carrying Amount Based on Remaining Maturity (in millions of Rupiah)		
		Tanpa Jangka Waktu Without Maturity		
		Nilai Tercatat Carrying Amount	Faktor ASF ASF Factor	
3.1.4.2.2	Tidak bebas dari segala klaim (encumbered) Encumbered (Not free from encumbrances)	-		
3.1.4.2.2.1	Sisa jangka waktu pengikatan aset < 6 bulan Remaining maturity of asset encumbrance < 6 months	-	n.a	
3.1.4.2.2.2	Sisa jangka waktu pengikatan aset ≥ 6 bulan < 1 tahun Remaining maturity of asset encumbrance ≥ 6 months and < 1 year	-	n.a	
3.1.4.2.2.3	Sisa jangka waktu pengikatan aset ≥ 1 tahun Remaining maturity of asset encumbrance ≥ 1 year	-	n.a	
3.1.5	Tagihan (termasuk pinjaman) kepada Bank Indonesia dan bank sentral negara lain dengan sisa jangka waktu kurang dari 1 tahun selain surat berharga yang diterbitkan atau dijamin oleh Bank Indonesia dan bank sentral negara lain Receivables (including loans) from Bank Indonesia and other central banks with a remaining maturity of less than one year, excluding securities issued or guaranteed by Bank Indonesia and other central banks	-		
3.1.5.1	Bebas dari segala klaim (unencumbered) Unencumbered (Free from any encumbrances)	-	n.a	
3.1.5.2	Tidak bebas dari segala klaim (encumbered) Encumbered (Not free from encumbrances)	-		
3.1.5.2.1	Sisa jangka waktu pengikatan aset < 6 bulan Remaining maturity of asset encumbrance < 6 months	-	n.a	
3.1.5.2.2	Sisa jangka waktu pengikatan aset ≥ 6 bulan < 1 tahun Remaining maturity of asset encumbrance ≥ 6 months and < 1 year	-	n.a	
3.1.5.2.3	Sisa jangka waktu pengikatan aset ≥ 1 tahun Remaining maturity of asset encumbrance ≥ 1 year	-	n.a	
3.1.6	Tagihan kepada Bank Indonesia dan bank sentral negara lain (contoh: surat berharga yang diterbitkan oleh Bank Indonesia dan bank sentral negara lain) Receivables from Bank Indonesia and other central banks (e.g., securities issued by Bank Indonesia and other central banks)	-		
3.1.6.1	Bebas dari segala klaim (unencumbered) Unencumbered (Free from any encumbrances)	-	n.a	
3.1.6.2	Tidak bebas dari segala klaim (encumbered) Encumbered (Not free from encumbrances)	-		
3.1.6.2.1	Sisa jangka waktu pengikatan aset < 6 bulan Remaining maturity of asset encumbrance < 6 months	-	n.a	
3.1.6.2.2	Sisa jangka waktu pengikatan aset ≥ 6 bulan < 1 tahun Remaining maturity of asset encumbrance ≥ 6 months and < 1 year	-	n.a	
3.1.6.2.3	Sisa jangka waktu pengikatan aset ≥ 1 tahun Remaining maturity of asset encumbrance ≥ 1 year	-	n.a	
3.1.7	Kredit beragun rumah tinggal, yang diantaranya : Residential mortgage loans, which included:	-		



Nilai Tercatat Berdasarkan Sisa Jangka Waktu (Dalam Juta Rupiah) Carrying Amount Based on Remaining Maturity (in millions of Rupiah)							Total Nilai Tertimbang Total Weighted Value
	< 6 bulan < 6 months		≥ 6 bulan - <1 tahun ≥ 6 months - <1 year		≥ 1 tahun ≥ 1 year		
	Nilai Tercatat Carrying Amount	Faktor ASF Carrying Amount	Nilai Tercatat Carrying Amount	Faktor ASF ASF Factor	Nilai Tercatat Carrying Amount	Faktor ASF ASF Factor	
	-		-		-		-
	-	50%	-	50%	-	85%	-
	-	50%	-	50%	-	85%	-
	-	100%	-	100%	-	100%	-
	1,014,721		-		-		-
	1,014,721	0%	-	50%	-		-
	-		-		-		-
	-	0%	-	50%	-		-
	-	50%	-	50%	-		-
	-	100%	-	100%	-		-
	-		-		-		-
	-	0%	-	5%	-	5%	-
	-		-		-		-
	-	0%	-	5%	-	5%	-
	-	50%	-	50%	-	50%	-
	-	100%	-	100%	-	100%	-
	22		51		51,046		36,481



Komponen ASF ASF Components		Nilai Tercatat Berdasarkan Sisa Jangka Waktu (Dalam Juta Rupiah) Carrying Amount Based on Remaining Maturity (in millions of Rupiah)		
		Tanpa Jangka Waktu Without Maturity		
		Nilai Tercatat Carrying Amount	Faktor ASF ASF Factor	
3.1.7.1	Dikenakan bobot risiko $\leq 35\%$ dalam perhitungan ATMR risiko kredit dengan pendekatan standar Assigned a risk weight of $\leq 35\%$ in the calculation of risk-weighted assets (RWA) for credit risk under the standardized approach	-		
3.1.7.1.1	Bebas dari segala klaim (unencumbered) Unencumbered (Free from any encumbrances)	-	n.a	
3.1.7.1.2	Tidak bebas dari segala klaim (encumbered) Encumbered (Not free from encumbrances)	-		
3.1.7.1.2.1	Sisa jangka waktu pengikatan aset < 6 bulan Remaining maturity of asset encumbrance < 6 months	-	n.a	
3.1.7.1.2.2	Sisa jangka waktu pengikatan aset ≥ 6 bulan < 1 tahun Remaining maturity of asset encumbrance ≥ 6 months and < 1 year	-	n.a	
3.1.7.1.2.3	Sisa jangka waktu pengikatan aset ≥ 1 tahun Remaining maturity of asset encumbrance ≥ 1 year	-	n.a	
3.1.7.2	Dikenakan bobot risiko $> 35\%$ dalam perhitungan ATMR risiko kredit dengan pendekatan standar Assigned a risk weight of $> 35\%$ in the calculation of risk-weighted assets (RWA) for credit risk under the standardized approach	-		
3.1.7.2.1	Bebas dari segala klaim (unencumbered) Unencumbered (Free from any encumbrances)	-	n.a	
3.1.7.2.2	Tidak bebas dari segala klaim (encumbered) Encumbered (Not free from encumbrances)	-		
3.1.7.2.2.1	Sisa jangka waktu pengikatan aset < 6 bulan Remaining maturity of asset encumbrance < 6 months	-	n.a	
3.1.7.2.2.2	Sisa jangka waktu pengikatan aset ≥ 6 bulan < 1 tahun Remaining maturity of asset encumbrance ≥ 6 months and < 1 year	-	n.a	
3.1.7.2.2.3	Sisa jangka waktu pengikatan aset ≥ 1 tahun Remaining maturity of asset encumbrance ≥ 1 year	-	n.a	
3.2	Surat berharga yang tidak mengalami gagal bayar dan non-HQLA serta saham yang diperdagangkan di bursa dan non-HQLA, dengan syarat tertentu Securities that are non-defaulted and non-HQLA, as well as listed equities and non-HQLA instruments, subject to certain conditions	-		
3.2.1	Bebas dari segala klaim (unencumbered) Unencumbered (Free from any encumbrances)	-	n.a	
3.2.2	Tidak bebas dari segala klaim (encumbered) Encumbered (Not free from encumbrances)	-		
3.2.2.1	Sisa jangka waktu pengikatan aset < 6 bulan Remaining maturity of asset encumbrance < 6 months	-	n.a	
3.2.2.2	Sisa jangka waktu pengikatan aset ≥ 6 bulan < 1 tahun Remaining maturity of asset encumbrance ≥ 6 months and < 1 year	-	n.a	
3.2.2.3	Sisa jangka waktu pengikatan aset ≥ 1 tahun Remaining maturity of asset encumbrance ≥ 1 year	-	n.a	



Nilai Tercatat Berdasarkan Sisa Jangka Waktu (Dalam Juta Rupiah) Carrying Amount Based on Remaining Maturity (in millions of Rupiah)							Total Nilai Tertimbang Total Weighted Value
	< 6 bulan < 6 months		≥ 6 bulan - <1 tahun ≥ 6 months - <1 year		≥ 1 tahun ≥ 1 year		
	Nilai Tercatat Carrying Amount	Faktor ASF Carrying Amount	Nilai Tercatat Carrying Amount	Faktor ASF ASF Factor	Nilai Tercatat Carrying Amount	Faktor ASF ASF Factor	
	-		-		34,725		22,571
	-	50%	-	50%	34,725	65%	22,571
	-		-		-		-
	-	50%	-	50%	-	65%	-
	-	50%	-	50%	-	65%	-
	-	100%	-	100%	-	100%	-
	22		51		16,321		13,909
	22	50%	51	50%	16,321	85%	13,909
	-		-		-		-
	-	50%	-	50%	-	85%	-
	-	50%	-	50%	-	85%	-
	-	100%	-	100%	-	100%	-
	-		-		-		-
	-	50%	-	50%	-	85%	-
	-		-		-		-
	-	50%	-	50%	-	85%	-
	-	50%	-	50%	-	85%	-
	-	100%	-	100%	-	100%	-



Komponen ASF ASF Components		Nilai Tercatat Berdasarkan Sisa Jangka Waktu (Dalam Juta Rupiah) Carrying Amount Based on Remaining Maturity (in millions of Rupiah)		
		Tanpa Jangka Waktu Without Maturity		
		Nilai Tercatat Carrying Amount	Faktor ASF ASF Factor	
4	Aset yang memiliki pasangan liabilitas yang saling bergantung Assets with corresponding interdependent liabilities	-	0%	
5	Aset lainnya Other assets	-		
5.1	Komoditas fisik yang diperdagangkan, termasuk emas Traded physical commodities, including gold		85%	
5.2	Kas, surat berharga dan aset lainnya yang dicatat sebagai <i>initial margin</i> untuk kontrak derivatif dan kas atau aset lain yang diserahkan sebagai <i>default fund</i> pada <i>central counterparty</i> (CCP) Cash, securities, and other assets recorded as initial margin for derivative contracts, as well as cash or other assets placed as default fund contributions to a central counterparty (CCP)			
5.3	NSFR aset derivatif NSFR derivative assets			
5.4	20% liabilitas derivatif sebelum dikurangi dengan <i>variation margin</i> 20% of derivative liabilities before deduction of variation margin			
5.5	Piutang tanggal perdagangan Trade date receivables	-	0%	
5.6	Kredit atau pinjaman dengan kualitas Kurang Lancar, Diragukan dan Macet (<i>Non-Performing Loan</i>) Non-Performing Loans (Substandard, Doubtful, and Loss categories)	-	100%	
5.7	Saham yang tidak diperdagangkan di bursa Unlisted equities	-	n.a	
5.8	Aset tetap Fixed assets	-	n.a	
5.9	Faktor pengurang modal Capital deductions	-	n.a	
5.10	Surat berharga yang gagal bayar Defaulted securities	-	n.a	
5.11	Aset lainnya yang tidak bebas dari segala klaim (<i>encumbered</i>) Other encumbered assets	-	mengikuti RSF aset saat bebas dari segala klaim following the RSF assets when free from any claims	
5.12	Aset lainnya yang tidak masuk dalam kategori diatas**) Other assets not classified under the above categories	-	100%	
6	Total Aset Total Assets	1,510,855		



Nilai Tercatat Berdasarkan Sisa Jangka Waktu (Dalam Juta Rupiah) Carrying Amount Based on Remaining Maturity (in millions of Rupiah)							Total Nilai Tertimbang Total Weighted Value
	< 6 bulan < 6 months		≥ 6 bulan - <1 tahun ≥ 6 months - <1 year		≥ 1 tahun ≥ 1 year		
	Nilai Tercatat Carrying Amount	Faktor ASF Carrying Amount	Nilai Tercatat Carrying Amount	Faktor ASF ASF Factor	Nilai Tercatat Carrying Amount	Faktor ASF ASF Factor	
	-	0%	-	0%	-	0%	-
	783		430		900,322		901,535
							-
	-	85%	-	85%	-	85%	-
	-	100%	-	100%	-	100%	-
	-	100%	-	100%	-	100%	-
	-	0%	-	0%	-	0%	-
	783	100%	430	100%	159,246	100%	160,459
	-	100%	-	100%	-	100%	-
	-	100%	-	100%	741,076	100%	741,076
	-	100%	-	100%	-	100%	-
	-	100%	-	100%	-	100%	-
mengikuti RSF aset saat bebas dari segala klaim following the RSF assets when free from any claims					-	100%	-
	-	100%	-	100%	-	100%	-
	10,231,871		1,207,700		59,914,585	100%	44,041,185



Komponen ASF ASF Components		Nilai Tercatat Berdasarkan Sisa Jangka Waktu (Dalam Juta Rupiah) Carrying Amount Based on Remaining Maturity (in millions of Rupiah)		
		Tanpa Jangka Waktu Without Maturity		
		Nilai Tercatat Carrying Amount	Faktor ASF ASF Factor	
Transaksi Rekening Administratif Off-Balance Sheet Transactions				
7	Kewajiban komitmen dalam bentuk fasilitas kredit dan fasilitas likuiditas yang bersifat tidak dapat dibatalkan (<i>irrevocable</i>) atau dapat dibatalkan dengan syarat (<i>conditionally revocable</i>) Irrevocable or conditionally revocable committed credit and liquidity facilities			
8	Fasilitas kredit dan fasilitas likuiditas yang bersifat dapat dibatalkan tanpa syarat (<i>unconditionally revocable</i>) Unconditionally revocable credit and liquidity facilities			
9	Kewajiban yang berasal dari instrumen <i>trade finance</i> (termasuk garansi dan <i>letters of credit</i> (L/C)) Trade finance instruments (including guarantees and letters of credit (L/C))			
10	<i>Letters of credit</i> (L/C) dan garansi yang tidak terkait dengan kewajiban <i>trade finance</i> Letters of credit (L/C) and guarantees not related to trade finance obligations			
11	Kewajiban non-kontraktual Non-contractual obligations			
12	Total Transaksi Rekening Administratif Total Off-Balance Sheet Transactions			
13	Total RSF Total ASF			
14	Rasio Pendanaan Stabil Bersih (<i>Net Stable Funding Ratio</i> (%)) Net Stable Funding Ratio (NSFR) (%)			

Analisis Analysis	
1. Net Stable Funding Ratio (NSFR) Bank Mandiri Taspen per 31 Desember 2025 adalah sebesar 108,28%, turun sebesar -2,33% dari posisi laporan sebelumnya 30 September 2025 sebesar 110,61% dan terjaga di atas ketentuan regulator yaitu minimal 100%. Beberapa perubahan nilai NSFR tersebut dijelaskan sebagai berikut: a. Terdapat peningkatan ASF sebesar Rp455 M (nilai tertimbang) dan RSF meningkat sebesar Rp1,34 T (nilai tertimbang). Hal tersebut berkontribusi atas penurunan nilai NSFR. b. Pada sisi ASF, terdapat penurunan sisa jatuh tempo atas pendanaan <i>wholesale funding</i>, di mana hal ini memberikan dampak pada realisasi nilai ASF. 2. Komposisi ASF didominasi oleh Simpanan nasabah Perorangan sebesar Rp22,72 T dan Simpanan nasabah Korporasi sebesar Rp15,21 T (nilai tertimbang).	1. The Net Stable Funding Ratio (NSFR) of Bank Mandiri Taspen as of December 31, 2025 was recorded at 108.28%, representing a decrease of 2.33% compared to the previous reporting position as of September 30, 2025 of 110.61%, and remained above the regulatory minimum requirement of 100%. The changes in the NSFR were explained as follows: a. Available Stable Funding (ASF) increased by IDR455 billion (weighted value), while Required Stable Funding (RSF) increased by IDR1.34 trillion (weighted value), which contributed to the decline in the NSFR. b. On the ASF side, there was a reduction in the remaining maturity of <i>wholesale funding</i>, which affected the realization of ASF values. 2. The composition of ASF was predominantly contributed by deposits from individual customers amounting to IDR22.72 trillion and deposits from corporate customers amounting to IDR15.21 trillion (weighted values).



Nilai Tercatat Berdasarkan Sisa Jangka Waktu (Dalam Juta Rupiah) Carrying Amount Based on Remaining Maturity (in millions of Rupiah)							Total Nilai Tertimbang Total Weighted Value
	< 6 bulan < 6 months		≥ 6 bulan - <1 tahun ≥ 6 months - <1 year		≥ 1 tahun ≥ 1 year		
	Nilai Tercatat Carrying Amount	Faktor ASF Carrying Amount	Nilai Tercatat Carrying Amount	Faktor ASF ASF Factor	Nilai Tercatat Carrying Amount	Faktor ASF ASF Factor	
	-	5%	-	5%	-	5%	-
	228	0%	908	0%	-	0%	-
	-	3%	-	3%	-	3%	-
	-	5%	-	5%	-	5%	-
	-	5%	-	5%	-	5%	-
	228		908		-		-
							44,041,185
							108.28%

Aset Terikat (Encumbrance) (ENC) Encumbered Assets (ENC)

Tabel Aset Terikat (Encumbrance) (ENC)
Table of Encumbered Assets (ENC)

(dalam jutaan rupiah / in IDR million)

	a	b	c	d
	Aset Bank yang Dijaminkan (Encumbered) Bank-Encumbered Assets	Aset yang dijaminkan untuk fasilitas Bank Indonesia (Opsional) Assets pledged for Bank Indonesia facilities (Optional)	Aset Bank yang tidak Dijaminkan (unencumbered) Unencumbered Bank Assets	Total
Kas Cash	-	-	152,993	152,993
Penempatan Placement	-	-	7,719,752	7,719,752



	a	b	c	d
	Aset Bank yang Dijaminkan (Encumbered) Bank-Encumbered Assets	Aset yang dijaminkan untuk fasilitas Bank Indonesia (Opsional) Assets pledged for Bank Indonesia facilities (Optional)	Aset Bank yang tidak Dijaminkan (unencumbered) Unencumbered Bank Assets	Total
Surat berharga yang dimiliki Securities held	-	-	14,034,187	14,034,187
Aset keuangan lainnya Other financial assets	-	-	50,594,884	50,594,884
Aset lainnya Other assets	-	-	516,751	516,751
Total Aset Total Assets	-	-	73,018,566	73,018,566

Analisis Kualitatif Analysis

- | | |
|---|--|
| <p>1. Pada posisi 31 Desember 2025, tidak terdapat aset dalam kategori encumbered asset. Aset Bank yang dijaminkan (encumbered asset) adalah aset bank yang yang tidak dapat dijual, atau dijaminkan kembali karena adanya batasan hukum, peraturan, kontraktual atau lainnya. Aset ini termasuk aset yang digunakan untuk jaminan pada transaksi repo dan jaminan atas pinjaman antar Bank.</p> <p>2. Aset tidak terikat merupakan aset yang bebas digunakan tanpa pembatasan. Pos ini jika tidak dikategorikan dalam kolom a dan kolom b. Pada posisi 31 Desember 2025, total aset tidak terikat Bank adalah Rp73.02 Triliun.</p> <p>3. Aset yang dijaminkan untuk fasilitas Bank Indonesia (Opsional), termasuk aset yang dijaminkan ke Bank Indonesia untuk fasilitas likuiditas bank sentral. Pada posisi 31 Desember 2025, tidak terdapat aset pada kategori ini.</p> | <p>1. As of 31 December 2025, there were no assets classified as encumbered assets. Encumbered assets are bank assets that cannot be sold or re-pledged due to legal, regulatory, contractual, or other restrictions. These assets include those pledged as collateral for repo transactions and interbank borrowing.</p> <p>2. Unencumbered assets refer to assets that are freely available without restrictions and are not included in the encumbered or Bank Indonesia pledged categories. As of 31 December 2025, the Bank's total unencumbered assets amounted to IDR73.02 trillion.</p> <p>3. Assets pledged for Bank Indonesia facilities (optional) include assets pledged to Bank Indonesia for central bank liquidity facilities. As of 31 December 2025, there were no assets classified under this category.</p> |
|---|--|

Manajemen Risiko Likuiditas (LIQA) Liquidity Risk Management (LIQA)

Tabel Manajemen Risiko Likuiditas (LIQA)
Table of Liquidity Risk Management (LIQA)

a. Pengungkapan Kualitatif Qualitative Disclosure	
Merupakan risiko akibat ketidakmampuan Bank untuk memenuhi liabilitas yang jatuh tempo dari sumber pendanaan arus kas dan/atau dari aset likuid berkualitas tinggi yang dapat digunakan, tanpa mengganggu aktivitas dan kondisi keuangan Bank. Pengelolaan risiko likuiditas dilakukan dengan mengacu pada regulasi yang berlaku dan kebijakan internal, yang mencakup prosedur dan petunjuk teknis. Tujuan utama dari pengelolaan risiko likuiditas adalah untuk memastikan bahwa bank memiliki likuiditas yang cukup untuk memenuhi kewajiban finansialnya dalam berbagai kondisi, baik normal maupun krisis. Pengelolaan risiko likuiditas antara lain dilakukan melalui upaya peningkatan pelayanan kepada nasabah penyimpan dalam rangka menjaga stabilitas dan kontinuitas jumlah simpanan, kebijakan penempatan dana pada instrumen yang aman dan likuid, ketentuan terkait Contingency Funding Plan (CFP), dan pemantauan posisi likuiditas secara harian serta evaluasi posisi likuiditas melalui rapat Asset Liability Committee (ALCO) secara rutin.	Liquidity risk is defined as the risk arising from the Bank's inability to meet its maturing liabilities from cash flow funding sources and/ or from available high-quality liquid assets, without disrupting the Bank's activities and financial condition. Liquidity risk management is conducted in accordance with applicable regulations and internal policies, including procedures and technical guidelines. The primary objective of liquidity risk management is to ensure that the Bank maintains sufficient liquidity to meet its financial obligations under both normal and stressed conditions. Liquidity risk management is implemented, among others, through efforts to enhance services to deposit customers in order to maintain the stability and continuity of funding, policies on fund placement in safe and liquid instruments, the implementation of a Contingency Funding Plan (CFP), and daily liquidity position monitoring, as well as regular evaluation of liquidity positions through Asset Liability Committee (ALCO) meetings.



Pengelolaan risiko likuiditas Bank dijalankan oleh Divisi Risk Management, Divisi Treasury serta berkoordinasi dengan Divisi terkait pendanaan. Secara harian dilakukan proyeksi atas cash flow likuiditas dalam rangka menjaga indikator likuiditas dalam batas aman. Bank menetapkan Risk Appetite Statement (RAS) yang selanjutnya diturunkan dalam bentuk internal limit dalam rangka mengelola risiko likuiditas. Selain hal tersebut dan sejalan dengan implementasi POJK 5 Tahun 2024, Bank juga telah menyusun indicator & trigger, stress test yang mencakup skenario terburuk yang dapat dialami Bank, serta alternatif dan opsi yang dapat dilakukan Bank apabila Bank berada dalam indikator Recovery Plan.

Bank mengukur indikator-indikator likuiditas antara lain: Rasio Intermediasi Makroprudensial (RIM), Liquidity Coverage Ratio (LCR), Net Stable Funding Ratio (NSFR) dan menetapkan batasan cadangan likuiditas secara internal untuk mencadangkan kebutuhan likuiditas jangka pendek. Selain hal tersebut, Bank melalui Divisi Treasury melakukan pemenuhan atas kewajiban Giro Wajib Minimum (GWM) dan Penyangga Likuiditas Makroprudensial (PLM). Sebagai salah satu upaya mengurangi konsentrasi pendanaan Bank mengukur rasio Top 50 nasabah secara harian, serta memiliki internal limit dalam rangka membatasi eksposur risiko tersebut.

Bank melakukan stress testing untuk mengukur kondisi likuiditas Bank kedepan dalam beberapa skenario, baik yang bersifat spesifik ataupun berdampak luas (Market Wide Shock). Bank melakukan stress test secara berkala dengan mengasumsikan skenario-skenario yang mungkin terjadi serta menghitung dampak risiko yang akan ditimbulkan. Seluruh hasil pengelolaan risiko disampaikan dan dikomunikasikan bersama unit terkait serta merupakan bagian dari pembahasan Komite ALCO.

The Bank's liquidity risk management is carried out by the Risk Management Division and the Treasury Division, in coordination with relevant funding-related divisions. Daily cash flow projections are conducted to ensure liquidity indicators remain within safe limits. The Bank has established a Risk Appetite Statement (RAS), which is further translated into internal limits for liquidity risk management. In line with POJK No. 5 of 2024, the Bank has also developed indicators and triggers, stress testing frameworks covering worst-case scenarios, as well as alternative actions under the Recovery Plan framework.

The Bank measures liquidity indicators such as the Macroprudential Intermediation Ratio (RIM), Liquidity Coverage Ratio (LCR), Net Stable Funding Ratio (NSFR), and also establishes internal liquidity buffer limits for short-term liquidity needs. In addition, through the Treasury Division, the Bank ensures compliance with Minimum Reserve Requirements (GWM) and Macroprudential Liquidity Buffer (PLM). To reduce funding concentration risk, the Bank also monitors the Top 50 depositor ratio on a daily basis and applies internal limits to manage exposure.

The Bank conducts stress testing to assess future liquidity conditions under various scenarios, including both idiosyncratic and market-wide shock scenarios. Stress tests are performed periodically by simulating potential events and assessing their impact on liquidity risk. All risk management results are communicated with relevant units and form part of discussions within the ALCO Committee.

b. Pengungkapan Kuantitatif Quantitative Disclosure

Dalam pengukuran likuiditas Bank menggunakan ukuran nominal stock based (rasio-rasio keuangan) serta flow based (berbasis cash flow). Rasio keuangan yang digunakan Bank antara lain: LCR, NSFR, RIM, GWM, dan PLM. Pendekatan berbasis cash flow yang digunakan menggunakan metode liquidity gap.

Laporan posisi keuangan dan rekening administratif berdasarkan kelompok jatuh tempo (maturity buckets) pada posisi Desember 2025 terdapat mismatch antara aset dan kewajiban jangka pendek sampai dengan sisa jatuh tempo 1 tahun. Namun, pada bucket sisa jatuh tempo > 1 tahun terjadi positif gap antara aset & liabilitas Bank.

In measuring liquidity, the Bank uses both stock-based indicators (financial ratios) and flow-based approaches (cash flow-based analysis). Financial ratios used by the Bank include LCR, NSFR, RIM, GWM, and PLM. The flow-based approach is applied using the liquidity gap methodology.

As of December 2025, the statement of financial position and off-balance sheet items based on maturity buckets show a mismatch between short-term assets and liabilities up to a remaining maturity of 1 year. However, in the maturity bucket of more than 1 year, the Bank recorded a positive gap between assets and liabilities.

(dalam jutaan rupiah / in IDR million)

Pos-pos Post	Total	Tidak Memiliki Kontrak Jatuh Tempo Does not have an expiring contract	Jatuh Tempo Due	
			Sampai dengan 12 Bulan Up to 12 Months	>12 Bulan >12 Months
I. Neraca				
I. Balance Sheet				
A. Aset				
A. Assets				
Kas Cash	152,993	152,993	-	-
Giro pada Bank Indonesia Current Account at Bank Indonesia	1,283,107	1,283,107	-	-
Penempatan pada Bank Indonesia Placement at Bank Indonesia	6,361,889	-	6,361,889	-



Pos-pos Post	Total	Tidak Mempunyai Kontrak Jatuh Tempo Does not have an expiring contract	Jatuh Tempo Due	
			Sampai dengan 12 Bulan Up to 12 Months	>12 Bulan >12 Months
Giro pada bank Lain Current accounts at other banks	74,756	74,756	-	-
Penempatan pada bank Lain Placement in other banks	-	-	-	-
Surat Berharga yang Dimiliki Securities Owned	13,019,332	-	3,412,701	9,606,631
Surat Berharga yang dibeli dengan janji dijual kembali Securities purchased under agreement to resell	1,014,855	-	1,014,855	-
Kredit yang Diberikan Loans	50,530,716	-	263,030	50,267,685
Total	72,437,647	1,510,855	11,052,475	59,874,316
B. Kewajiban B. Liabilities				
Giro Current Account	434,920	434,920	-	-
Tabungan Saving deposits	12,392,749	11,879,566	206,593.42	306,589.14
Simpanan Berjangka Time deposits	42,202,904	3,552,043	38,650,382	480
Simpanan dari Bank Lain Deposits from other banks	49,789	38,789	11,000	-
Surat Berharga yang Diterbitkan Securities Issued	2,695,416	-	1,197,963	1,497,454
Pinjaman yang Diterima Borrowings	5,000,000	-	2,250,000	2,750,000
Total	62,775,778	15,905,317	42,315,939	4,554,522
Liquidity Gap		(14,394,462)	(31,263,463)	55,319,794
II. Kewajiban Rekening Administratif II. Off-Balance Sheet Obligations	1,137	-	1,137	-
Komitmen Commitment	1,137	-	1,137	-
Kontijensi Contingency	-	-	-	-



Risiko Operasional

Operational Risk

Risiko operasional adalah risiko akibat ketidakcukupan dan/atau tidak berfungsinya proses internal, kesalahan manusia, kegagalan sistem, atau adanya problem eksternal yang mempengaruhi operasional Bank.

Untuk meminimalisasi risiko operasional yang timbul, Bank telah meningkatkan fungsi kontrol dalam pemrosesan transaksi yang dilakukan dengan cara antara lain dengan menerapkan prosedur yang menjamin ketepatan waktu penyelesaian transaksi, melakukan penyesuaian metode akuntansi sesuai standar yang berlaku, memelihara dokumen dan arsip secara tertib, mengamankan akses terhadap aset dan data. Selain itu Bank juga meningkatkan fungsi dari satuan kerja audit intern yang secara reguler akan melakukan pemeriksaan terhadap kegiatan operasional perbankan.

Operational risk is the risk arising from the inadequacy and/or failure of internal processes, human error, system failures, or external events that affect the Bank's operations.

To minimize such operational risk, the Bank has strengthened its control functions in transaction processing, among others, by implementing procedures that ensure the timely completion of transactions, aligning accounting methods with applicable standards, maintaining proper documentation and record-keeping, and securing access to assets and data. In addition, the Bank has enhanced the role of the internal audit work unit, which regularly conducts reviews of banking operational activities.

Pengungkapan Kualitatif Umum

General Qualitative Disclosure

Tabel Laporan Penerapan Manajemen Risiko Untuk Risiko Operasional (ORA)
Table of Report on the Implementation of Risk Management for Operational Risk (ORA)

Analisis Kualitatif Qualitative Analysis	
1	Peraturan, kebijakan, dan/atau pedoman terkait manajemen risiko untuk Risiko Operasional. Risiko Operasional merupakan salah satu jenis risiko yang memiliki cakupan yang luas. Oleh karena itu ketentuan yang mengatur risiko ini, disamping mengacu pada ketentuan yang dikeluarkan oleh regulator, Bank juga secara internal menerbitkan beberapa ketentuan utama yang berhubungan dengan risiko operasional yang diatur dalam SP Manajemen Risiko Operasional (SP MRO), PT Risk & Control self Assessment (RCSA), PT Pelaporan Insiden Risiko Operasional (PIRO), PT Key Indicator & Issue and Action Management (KI & IAM) dan PT Operational Risk Management System (ORMS) dimana berdasarkan ketentuan-ketentuan utama tersebut kemudian dituangkan ketentuan yang lebih terperinci agar upaya-upaya pengelolaan risiko operasional dapat efektif berjalan. A. Kebijakan Umum Penerapan Manajemen Risiko Semakin kompleksnya kegiatan usaha maka semakin kompleks juga risiko yang akan terjadi. Dengan demikian, perbankan akan meningkatkan kebutuhan praktek tata kelola serta fungsi Penerapan Manajemen Risiko. Kebijakan ini memuat penjelasan dan petunjuk dalam aktivitas pengelolaan risiko pada Bank Mandiri Taspen, meliputi: 1) Organisasi dan fungsi manajemen risiko. 2) Kebijakan, prosedur, dan penetapan limit. 3) Proses Penerapan Manajemen Risiko yang terdiri dari identifikasi, pengukuran, sistem informasi, pemantauan dan penetapan limit, serta pengendalian risiko. Risiko Operasional adalah risiko akibat ketidakcukupan dan atau tidak berfungsinya proses internal, kesalahan manusia, kegagalan sistem, dan atau adanya kejadian-kejadian eksternal yang mempengaruhi operasional Bank.
	Regulations, policies, and/or guidelines related to Operational Risk management. Operational Risk is one of the risk types with a broad scope of coverage. Therefore, the regulations governing this risk refer not only to regulatory requirements issued by the authorities, but also to internal policies established by the Bank. The Bank has issued several key internal policies related to Operational Risk management, namely the Operational Risk Management Policy (SP MRO), Risk and Control Self-Assessment (RCSA), Operational Risk Incident Reporting Policy (PIRO), Key Indicator & Issue and Action Management (KI & IAM), and Operational Risk Management System (ORMS). These key policies serve as the basis for more detailed provisions to ensure that operational risk management initiatives can be implemented effectively and consistently across the Bank. A. General Policy on Risk Management Implementation As business activities become increasingly complex, the associated risks also become more complex. Accordingly, banking institutions are required to strengthen governance practices as well as the implementation of the Risk Management function. This policy provides explanations and guidelines for risk management activities at Bank Mandiri Taspen, which include: 1) Risk management organization and functions. 2) Policies, procedures, and limit setting. 3) Risk Management implementation processes, consisting of risk identification, risk measurement, management information systems, risk monitoring and limit setting, as well as risk control. Operational Risk is defined as the risk arising from inadequate and/or failed internal processes, human error, system failure, and/or external events that affect the Bank's operations.



Analisis Kualitatif Qualitative Analysis

Faktor-faktor yang menyebabkan timbulnya Risiko Operasional, adalah sebagai berikut:

- 1) Proses internal, faktor ketidakcukupan aspek kebijakan, prosedur dan limit termasuk penyimpanan pelaksanaan yang berpotensi mengganggu aktivitas operasional, bisnis dan layanan nasabah Bank.
- 2) Manusia, faktor ketidakcukupan aspek sumber daya manusia baik secara kuantitas maupun kualitas yang berpotensi mengganggu aktivitas operasional, bisnis dan layanan nasabah Bank.
- 3) Sistem, faktor ketidakcukupan aspek sistem teknologi informasi yang berpotensi mengganggu aktivitas operasional, bisnis dan layanan nasabah Bank.
- 4) Faktor eksternal, faktor dari luar kendali Bank yang mengganggu aktivitas operasional, bisnis dan layanan nasabah Bank.

Oleh karena itu, agar tercipta Penerapan Manajemen Risiko Operasional yang efektif, maka dilakukan proses identifikasi, mengukur, memantau, dan mengendalikan risiko operasional yang timbul dari seluruh kegiatan usaha Bank. Disamping itu, agar tingkat risiko operasional yang terjadi tetap berada pada tingkat risiko yang dapat diterima Bank, maka Bank senantiasa melakukan pengendalian/mitigasi risiko operasional secara efektif.

Tujuan utama manajemen risiko operasional adalah untuk meminimalkan kemungkinan dampak negatif dari tidak berfungsinya proses internal, kesalahan manusia, kegagalan sistem, dan atau kejadian-kejadian eksternal.

Adapun jenis-jenis kejadian risiko operasional dapat digolongkan menjadi beberapa tipe kejadian seperti:

- 1) Fraud internal (*internal fraud*)
- 2) Fraud eksternal (*external fraud*)
- 3) Praktek ketenagakerjaan dan keselamatan lingkungan kerja (*employment practices and workplace safety*)
- 4) Nasabah, produk dan praktek bisnis (*client, products and business practices*)
- 5) Kerusakan aset fisik (*damage to physical assets*)
- 6) Gangguan aktivitas bisnis dan kegagalan sistem (*business disruption and system failures*)
- 7) Kesalahan proses dan eksekusi (*execution and processing errors*).

Adapun penjelasan yang lebih detail terkait proses manajemen risiko operasional adalah meliputi hal-hal berikut:

- 1) Identifikasi Risiko Operasional
Proses identifikasi risiko operasional dilakukan dengan menggali dan menginventarisir berbagai permasalahan yang dapat mengakibatkan kerugian Bank, baik yang sudah terjadi di masa lalu (aktual) maupun yang diperkirakan dapat terjadi di masa depan (potensial). Inventarisasi permasalahan risiko operasional tersebut berdasarkan frekuensi terjadinya serta tingkat dampak yang ditimbulkan atau *loss events* (tingkat kerugian yang dapat timbul akibat adanya suatu risiko operasional).

Inventarisasi permasalahan sebagai proses dari identifikasi risiko operasional dapat diperoleh dari tiga sumber, antara lain:

- a. Pemilik risiko (*risk owner*)
Kantor Pusat Operasional, cabang-cabang, serta unit kerja lainnya sebagai pemilik risiko mengumpulkan permasalahan yang dikategorikan risiko operasional (*risk issue*) melalui *self assessment* atau pelaporan kejadian kerugian (*loss event*)
- b. Laporan keuangan
Neraca dan laporan laba rugi serta perincian tiap perkiraan dapat digunakan sebagai sumber identifikasi risiko operasional, antara lain berdasarkan kewajaran masing-masing perkiraan.
- c. Hasil temuan audit

The factors causing Operational Risk are as follows:

1. **Internal processes**, namely the inadequacy of policies, procedures, and limits, including implementation gaps that may disrupt the Bank's operational activities, business processes, and customer services.
2. **People**, namely the inadequacy of human resources in terms of both quantity and quality, which may disrupt the Bank's operational activities, business processes, and customer services.
3. **Systems**, namely the inadequacy of information technology systems that may disrupt the Bank's operational activities, business processes, and customer services.
4. **External factors**, namely events beyond the Bank's control that may disrupt its operational activities, business processes, and customer services.

Accordingly, to ensure an effective Operational Risk Management implementation, the Bank conducts processes of identifying, measuring, monitoring, and controlling operational risks arising from all business activities. In addition, to ensure that operational risk remains within the Bank's acceptable risk level, the Bank continuously applies effective operational risk mitigation and control measures.

The primary objective of operational risk management is to minimize the likelihood and impact of negative events arising from failures in internal processes, human error, system failures, and/or external events.

Operational risk events are generally categorized into the following types:

1. Internal fraud
2. External fraud
3. Employment practices and workplace safety
4. Clients, products, and business practices
5. Damage to physical assets
6. Business disruption and system failures
7. Execution and processing errors

The detailed operational risk management process is described as follows:

- 1) Operational Risk Identification
The operational risk identification process is conducted by exploring and inventorying various issues that may cause losses to the Bank, both those that have occurred in the past (actual) and those that are expected to occur in the future (potential). The inventory of operational risk issues is based on the frequency of occurrence and the level of impact, or loss events (the level of loss that may arise from an operational risk event).

The sources of risk issue identification include:

- a. Risk owners
Head Office Operations, branch offices, and other work units as risk owners collect operational risk issues through self-assessment or loss event reporting.
- b. Financial statements
The balance sheet, income statement, and detailed account breakdowns are used as sources for operational risk identification, including through the assessment of account reasonableness.
- c. Audit findings



Analisis Kualitatif Qualitative Analysis

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| <p>d. Permasalahan-permasalahan bidang operasional berdasarkan laporan hasil pemeriksaan audit (baik internal maupun eksternal) dapat menjadi sumber identifikasi risiko. Periode laporan audit yang digunakan adalah periode paling akhir sesuai dengan proses identifikasi risiko operasional. Sumber data hasil identifikasi risiko operasional dapat bersifat data masa lalu (historis), data saat ini (current) data dan potensi / perkiraan di masa datang (predictive).</p> <p>2) Pengukuran Risiko Operasional</p> <p>Dalam hal ini, Bank menggunakan risk scoring atau skoring risiko inheren (peringkat risiko sebelum memperhitungkan kontrol). Langkah-langkah dalam perhitungan peringkat risiko inheren tersebut adalah sebagai berikut:</p> <ol style="list-style-type: none"> Menilai probabilitas terjadinya risiko
Kemungkinan terjadinya suatu risiko diukur dengan frekuensi terjadinya permasalahan yang diperoleh dari data historis pada suatu periode tertentu (sering disebut <i>likelihood</i>) Menilai dampak risiko
Dampak adalah seberapa besar akibat yang harus ditanggung Bank atas terjadinya suatu risiko, baik kualitatif maupun kuantitatif. Setiap risk issue harus diperhitungkan dampaknya mulai dari yang "insignificant" diberi skor 1, "minor" diberi skor 2, "moderate" diberi skor 3, "significant" diberi skor 4, "major to catastrophic" diberi skor 5, perhitungan dari rating dampak berkaitan dengan kerugian yang mungkin akan ditanggung oleh Bank. Seluruh dampak dari risk issue diberi skor dengan skala 1 sampai 5. Menghitung skoring risiko operasional (peringkat risiko inheren)
Setelah skor frekuensi dan dampak suatu risiko dihitung bobotnya, maka peringkat risiko inheren dapat dihitung dengan mengalikan skor frekuensi (<i>likelihood</i>) dengan skor dampak. Pengelompokan peringkat risiko inheren
Tujuan dari pengelompokan ini adalah untuk menjadi pedoman dan acuan dalam pelaksanaan manajemen risiko operasional pada tahap selanjutnya, yaitu pemantauan dan pengendalian risiko. Dengan skala peringkat risiko inheren "low" diberi skor 1, "low to medium" diberi skor 2, "medium" diberi skor 3, "medium to high" diberi skor 4 dan "high" diberi skor 5. <p>3) Pemantauan Risiko Operasional</p> <p>Satuan Kerja Manajemen Risiko menyelenggarakan pemantauan risiko operasional secara rutin dan berkelanjutan terhadap seluruh eksposur risiko operasional pada Kantor Cabang dan Kantor Pusat antara lain dengan menyediakan laporan berkala mengenai hasil penilaian kontrol dan data kerugian yang ditimbulkan oleh risiko operasional (loss event) maupun dengan cara menerapkan sistem pengendalian internal. Laporan tersebut disampaikan kepada Direksi.</p> <p>4) Pengendalian Risiko Operasional</p> <p>Salah satu faktor utama dalam program pengendalian dan mitigasi risiko operasional adalah melalui pengembangan budaya kontrol bagi seluruh lapisan karyawan Bank Mandiri Taspen.</p> <p>Aspek penting lainnya dalam pengelolaan risiko operasional adalah tersedianya Sistem Informasi Manajemen Risiko Operasional yang bertujuan untuk:</p> <ol style="list-style-type: none"> Menghasilkan laporan yang lengkap dan akurat dalam rangka mendeteksi dan mengoreksi penyimpangan secara tepat waktu. Memberikan informasi - informasi yang mendukung laporan risiko operasional sesuai kebutuhan user diantaranya: <ol style="list-style-type: none"> Profil risiko operasional dan operational risk loss. Laporan Data Fraud PT Bank Mandiri Taspen Laporan ATMR Risiko Operasional | <p>d. Operational issues identified in audit reports (both internal and external) serve as a source of risk identification. The audit period used is the most recent period aligned with the operational risk identification process.</p> <p>Data sources for operational risk identification may consist of historical data, current data, and predictive or forward-looking estimates.</p> <p>2) Operational Risk Measurement</p> <p>The Bank applies risk scoring or inherent risk scoring (risk rating before considering controls). The steps in calculating inherent risk ratings are as follows:</p> <ol style="list-style-type: none"> Assessing risk likelihood
The probability of risk occurrence is measured based on the frequency of issues derived from historical data over a certain period (commonly referred to as <i>likelihood</i>). Assessing risk impact
Impact refers to the magnitude of loss the Bank may incur due to a risk event, both qualitatively and quantitatively. Each risk issue is scored based on impact severity: "insignificant" (1), "minor" (2), "moderate" (3), "significant" (4), and "major to catastrophic" (5). Calculating operational risk score (inherent risk rating)
After determining likelihood and impact scores, the inherent risk rating is calculated by multiplying the likelihood score by the impact score. Grouping of inherent risk ratings
This classification serves as a reference for further risk management activities, particularly monitoring and control. The inherent risk scale is categorized as: "low" (1), "low to medium" (2), "medium" (3), "medium to high" (4), and "high" (5). <p>3) Operational Risk Monitoring</p> <p>The Risk Management Work Unit conducts continuous and periodic monitoring of all operational risk exposures at both branch and head office levels. This includes providing periodic reports on control assessment results and operational loss events, as well as implementing internal control systems. These reports are submitted to the Board of Directors.</p> <p>4) Operational Risk Control</p> <p>One of the key factors in operational risk control and mitigation is the development of a strong control culture across all levels of Bank Mandiri Taspen employees.</p> <p>Another important aspect is the availability of an Operational Risk Management Information System aimed at:</p> <ol style="list-style-type: none"> Producing complete and accurate reports to detect and correct deviations in a timely manner. Providing operational risk-related information to support user needs, including: <ol style="list-style-type: none"> Operational risk profile and operational risk loss reports Fraud data reports of PT Bank Mandiri Taspen Operational Risk Weighted Assets (RWA) reports |
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Analisis Kualitatif Qualitative Analysis

B. Kebijakan Manajemen Risiko Operasional

Bank melakukan pengelolaan risiko di seluruh organisasi Bank. Ketentuan ini mengatur prinsip-prinsip utama dalam pengelolaan risiko operasional termasuk media atau alat (tools) yang digunakan dalam proses manajemen risiko yang meliputi proses identifikasi, pengukuran, pemantauan dan pengendalian risiko.

Risiko operasional merupakan salah satu jenis risiko yang dapat menjadi pemicu terjadinya jenis risiko lainnya dan dapat menimbulkan kerugian baik finansial maupun non finansial, oleh karena itu Bank wajib menerapkan manajemen risiko operasional yang efektif, melalui proses identifikasi, mengukur, memantau, dan mengendalikan risiko operasional yang terekspos pada semua aktivitas fungsional Bank, melalui beberapa alat atau media namun tidak terbatas seperti:

- 1) **Loss Event Database**
Merupakan sarana pencatatan atas insiden akibat risiko operasional ke dalam sistem. Pencatatan tersebut digunakan sebagai: lesson learn, perhitungan regulatory capital charge, tracking penyelesaian pada action plan untuk mitigasi kedepannya dan insiden dengan risiko yang relevan sebagai bahan back testing atas hasil assessment risiko yang dilakukan. Implementasi LED didukung dengan prinsip lengkap, akurat dan terkini.
- 2) **Risk Control Self Assessment (RCSA)**
Merupakan risk library risiko dan kontrol utama atas risiko operasional yang ada di Bank dengan hasil assessment atas risiko inheren maupun residual. Dimana akan dilakukan assessment secara kuartal untuk melihat profil risiko operasional Bank secara keseluruhan. Implementasi RCSA didukung dengan prinsip accountable, independent dan transparant.
- 3) **Key Risk Indicator (KRI)**
Adalah indikator-indikator risiko utama/ yang memiliki pengaruh signifikan terhadap pencapaian tujuan obyektif dan/ atau Key Performance Indikator operasional dan bisnis Bank yang harus dipantau untuk memberikan indikasi awal (early warning) apabila terjadi kecenderungan yang negatif sehingga memicu untuk segera dilakukan investigasi lebih lanjut (trigger event). Dalam hal ini, jika berdasarkan hasil evaluasi ditemukan indikasi adanya peningkatan risiko yang signifikan, maka harus segera dilakukan tindak lanjut penanganan (action plan).
- 4) **Laporan Profil Risiko Operasional**
Menggambarkan tingkat risiko dan kualitas kontrol yang dimiliki Bank. Profil risiko operasional mencakup penilaian terhadap risiko inheren dan penilaian terhadap kualitas penerapan Manajemen Risiko yang mencerminkan tata kelola risiko (risk governance), kerangka manajemen risiko, sistem informasi dan sumber daya manusia, serta sistem pengendalian risiko (risk control system). Dalam melakukan penilaian profil risiko operasional, Bank wajib mengacu pada ketentuan dari regulator yang mengatur mengenai penilaian tingkat Kesehatan Bank Umum maupun ketentuan lainnya seperti ketentuan terkait Perhitungan Aset Tertimbang Menurut Risiko Untuk Risiko Operasional Dengan Menggunakan Pendekatan Standar Bagi Bank Umum khususnya tentang pelaporan penerapan manajemen risiko untuk risiko operasional.
- 5) **IAM (Issues & Actions Management)**
Pencatatan isu atas hasil dari penggunaan perangkat manajemen risiko operasional maupun secara self identified beserta action plan sebagai bahan tracking bagi manajemen dan bukti atas management control awareness yang tinggi atas kelemahan-kelemahan kontrol yang ada.

B. Operational Risk Management Policy

The Bank manages risk across the entire organization. This policy sets out the key principles of operational risk management, including the tools and instruments used in the risk management process, which cover risk identification, measurement, monitoring, and control processes.

Operational risk is one of the risk types that can trigger other risk types and may result in both financial and non-financial losses. Therefore, the Bank is required to implement an effective operational risk management framework through the processes of identifying, measuring, monitoring, and controlling operational risk exposures across all functional activities of the Bank, using various tools and systems, including but not limited to the following:

- 1) **Loss Event Database**
A system used to record operational risk-related incidents. The recorded data is utilized for lessons learned, calculation of regulatory capital charges, tracking action plans for future mitigation, and as relevant risk events for back-testing risk assessment results. The implementation of the LED is supported by principles of completeness, accuracy, and timeliness.
- 2) **Risk Control Self Assessment (RCSA)**
A risk library of key risks and controls related to operational risk within the Bank, including assessment results of both inherent and residual risk. Assessments are conducted quarterly to evaluate the overall operational risk profile of the Bank. The implementation of RCSA is supported by principles of accountability, independence, and transparency.
- 3) **Key Risk Indicator (KRI)**
Indicators that have significant influence on the achievement of operational and business objectives and/ or Key Performance Indicators (KPIs) of the Bank. KRIs are monitored to provide early warning signals of negative trends that may trigger further investigation. If evaluation results indicate a significant increase in risk, immediate follow-up actions (action plans) are required.
- 4) **Operational Risk Profile Report**
A report that reflects the level of risk and quality of controls within the Bank. The operational risk profile includes assessment of inherent risk and the quality of risk management implementation, which reflects risk governance, risk management framework, information systems, human resources, and risk control systems. In conducting this assessment, the Bank complies with applicable regulatory requirements, including those related to bank soundness assessment and calculation of Risk-Weighted Assets (RWA) for operational risk using the Standardized Approach for Commercial Banks, particularly reporting requirements for operational risk management implementation.
- 5) **Issues & Actions Management (IAM)**
A system for recording issues identified through operational risk management tools or self-identification, along with corresponding action plans. This serves as a tracking mechanism for management and demonstrates strong management control awareness of existing control weaknesses.



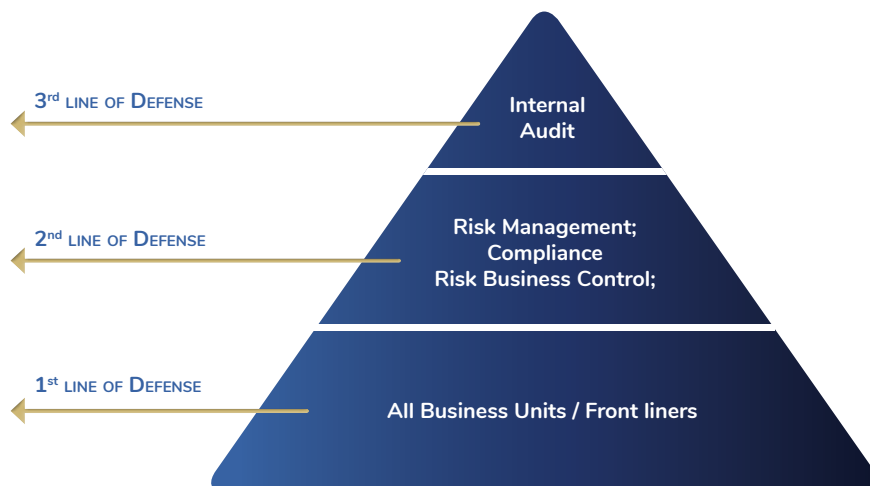
Analisis Kualitatif Qualitative Analysis

2 Struktur dan organisasi atas manajemen dan fungsi kontrol terkait risiko operasional

A. Dalam perkembangan bisnis dan kompleksitas Bank yang semakin meningkat sehingga diperlukan upaya-upaya peningkatan efektivitas proses manajemen risiko dan budaya manajemen risiko ke seluruh jajaran organisasi Bank melalui pendekatan 3 (Three) Line of Defense.

Structure and Organization of Operational Risk Management and Control Functions

A. In line with the increasing development of business activities and the growing complexity of the Bank, continuous efforts are required to enhance the effectiveness of the risk management process and strengthen the risk management culture across all levels of the organization through the Three Lines of Defense approach.



1) Pemilik Risiko (Risk Owner)/All Business Units

Unit yang melakukan aktivitas operasional dan bisnis Bank, berada di garis depan dan bertindak sebagai pertahanan lapis pertama.

Unit ini diharapkan memastikan adanya lingkungan pengendalian yang kondusif, menerapkan kebijakan manajemen risiko yang telah ditetapkan secara penuh kesadaran dengan mempertimbangkan faktor risiko dalam keputusan dan tindakan yang dilakukan, serta mampu menunjukkan adanya pengendalian internal yang efektif, pemantauan & transparansi terhadap efektivitas pengendalian internal tersebut.

2) Satuan Kerja Manajemen Risiko (SKMR), Satuan Kerja Kepatuhan (SKK) dan Unit Kerja Risk Business Control

Pertahanan lapis kedua di mana unit ini diharapkan untuk bertanggung jawab dalam mengembangkan dan memantau implementasi manajemen risiko dan kepatuhan Bank secara keseluruhan serta melakukan pengawasan, pemantauan, dan pelaporan risiko-risiko Bank.

3) Satuan Kerja Audit Intern (SKAI)

Pertahanan lapis ketiga yang bersifat independen terhadap fungsi-fungsi lainnya dan diharapkan melakukan review dan evaluasi terhadap aktivitas operasional dan bisnis Bank dan implementasi risiko secara keseluruhan serta memastikan bahwa pertahanan lapis pertama dan kedua berjalan sesuai dengan ketentuan yang berlaku.

B. Struktur organisasi Bank senantiasa dikinikan dengan memperhatikan strategi bisnis, kecukupan, dan kualitas sumber daya manusia maupun pemisahan tugas dan wewenang dari masing-masing fungsi. Guna meningkatkan proses pengendalian dan budaya manajemen risiko operasional, Bank memiliki Unit Kerja Risk Business Control yang bertindak sebagai manajer risiko operasional dengan melakukan fungsi pemantauan dan pelaporan hasil pengelolaan risiko operasional di Cabang/Distribution/Divisi tertentu.

1) Risk Owner / All Business Units

Units performing the Bank's operational and business activities serve as the frontline and act as the first line of defense.

These units are expected to ensure a conducive control environment, fully implement established risk management policies by considering risk factors in all decisions and actions, and demonstrate effective internal controls, monitoring, and transparency over the effectiveness of such controls.

2) Risk Management Work Unit (SKMR), Compliance Work Unit (SKK), and Risk Business Control Unit

These functions represent the second line of defense, responsible for developing and monitoring the overall implementation of the Bank's risk management and compliance framework, as well as performing supervision, monitoring, and reporting of the Bank's risk exposures.

3) Internal Audit Work Unit (SKAI)

This function represents the third line of defense and is independent from other functions. It is responsible for reviewing and evaluating the Bank's operational and business activities as well as overall risk implementation, and ensuring that the first and second lines of defense are operating in accordance with applicable regulations.

B. The Bank's organizational structure is continuously updated by taking into account business strategy, adequacy and quality of human resources, as well as clear segregation of duties and authorities across each function. In order to enhance the control process and strengthen the operational risk management culture, the Bank has established a Risk Business Control Unit that acts as an operational risk manager by performing monitoring and reporting functions on the results of operational risk management within selected Branches/Distribution networks/Divisions.

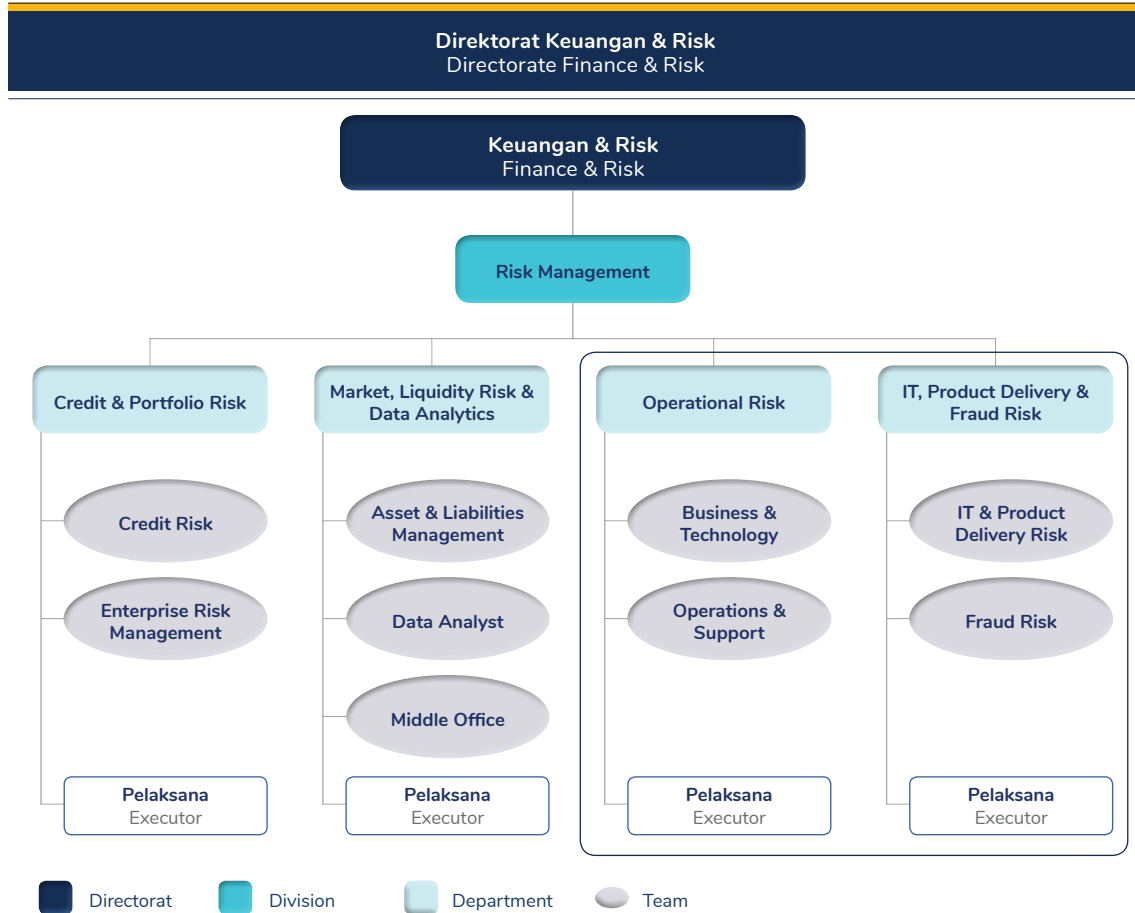


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C. Tugas dan tanggung jawab Unit Kerja RBC sehubungan dengan manajemen risiko operasional antara lain: 1) Mengimplementasikan framework (prosedur, petunjuk teknis, risk appetite, metodologi, sistem) manajemen risiko operasional bekerjasama dengan Unit Kerja Pengelola dan Pemilik Risiko. 2) Melakukan pengujian kontrol risiko operasional pada Unit Kerja Pemilik Risiko secara berkala. 3) Melaksanakan root cause analysis atas insiden atau isu dan menyusun tindak lanjut perbaikan terkait isu atau insiden tersebut bersama Unit Kerja Pemilik Risiko. 4) Melakukan monitoring pelaksanaan tindak lanjut perbaikan isu atau insiden, termasuk hasil audit internal bersama Unit Kerja Pemilik Risiko. 5) Memberikan advis atas aktivitas operasional Unit Kerja Pemilik Risiko agar issue/critical point dapat termitigasi dengan baik. Keberadaan fungsi Unit Kerja RBC bervariasi didalam organisasi Bank tergantung pada hasil penilaian atas efisiensi dan efektivitas pengendalian risiko antara lain penilaian atas ukuran organisasi, kompleksitas bisnis, kemampuan dan tersedianya sumber daya, besarnya risiko yang terpapar atau terekspos dari suatu aktivitas, jasa, produk dan layanan yang diberikan. D. Tugas dan tanggung jawab Operational Risk, meliputi: 1) Melakukan sosialisasi / refreshment dan pelatihan prosedur / metodologi pelaksanaan penerapan manajemen risiko operasional 2) Memantau penerapan strategi dan kebijakan manajemen risiko operasional yang direkomendasikan Komite Manajemen Risiko dan disetujui oleh Direksi. 3) Memantau dan melaporkan hasil pengelolaan risiko operasional per unit kerja dan Bank secara konsolidasi, antara lain terkait Risk and Control Self Assessment (RCSA), Loss Event Database (LED), Key Risk Indicators (KRI), dan media alat ukur lainnya. 4) Memantau action plan dan perkembangannya atas laporan yang dibuat Risk Owner / risk taking unit pada hasil RCSA, LED, dan KRI, sebagai bagian dari mitigasi risiko operasional secara keseluruhan. 5) Melakukan review / analisis dan kajian manajemen risiko operasional terhadap usulan unit bisnis / product owner terkait perencanaan / penerbitan produk atau aktivitas baru dan / atau pengembangan 6) Bersama unit kerja terkait / risk owner melakukan identifikasi, kaji ulang dan analisis terhadap operational risk events untuk penerapan RCSA ataupun tindakan pencegahan lainnya atas potensi kejadian risiko operasional seperti risk events yang diakibatkan oleh teknologi informasi (information technology) dan kejadian eksternal (external event) termasuk kejadian Fraud. 7) Membantu product owner dan unit kerja terkait lainnya dalam melakukan review atau memberikan rekomendasi terhadap kebijakan atau prosedur yang terkait dengan produk, aktivitas dan jasa pada aspek manajemen risiko operasional.	C. Duties and Responsibilities of the Risk Business Control (RBC) Unit in relation to Operational Risk Management include: 1) Implementing the operational risk management framework (procedures, technical guidelines, risk appetite, methodologies, and systems) in collaboration with Risk Managing Units and Risk Owners. 2) Conducting periodic operational risk control testing within Risk Owner Units. 3) Performing root cause analysis of incidents or issues and developing corrective action plans jointly with Risk Owner Units. 4) Monitoring the implementation of corrective actions related to issues or incidents, including internal audit findings, together with Risk Owner Units. 5) Providing advisory support on operational activities of Risk Owner Units to ensure that issues and critical points are adequately mitigated. The existence of the RBC function within the Bank's organizational structure may vary depending on efficiency and effectiveness assessments of risk controls, including evaluation of organizational size, business complexity, availability and capability of resources, and the level of risk exposure arising from activities, services, products, and offerings provided. D. Duties and Responsibilities of Operational Risk Function include: 1) Conducting socialization/refreshers programs and training on operational risk management procedures and methodologies. 2) Monitoring the implementation of operational risk management strategies and policies recommended by the Risk Management Committee and approved by the Board of Directors. 3) Monitoring and reporting operational risk management results at both unit and consolidated Bank levels, including Risk and Control Self Assessment (RCSA), Loss Event Database (LED), Key Risk Indicators (KRI), and other measurement tools. 4) Monitoring action plans and their progress based on reports from Risk Owners/risk-taking units related to RCSA, LED, and KRI as part of overall operational risk mitigation. 5) Reviewing and analyzing operational risk aspects of proposals from business units/product owners related to the planning, issuance, or development of new products or activities. 6) Together with relevant units/risk owners, identifying, reviewing, and analyzing operational risk events for RCSA implementation or preventive actions related to potential operational risk events, including those arising from information technology failures, external events, and fraud incidents. 7) Assisting product owners and relevant units in reviewing or providing recommendations on policies or procedures related to products, activities, and services from an operational risk management perspective.
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- E. Adapun struktur unit organisasi Operational Risk dalam fungsi Satuan Kerja Manajemen Risiko (SKMR) adalah sebagai berikut:
The structure of the Operational Risk organizational unit within the Risk Management Work Unit (SKMR) is as follows:



Proses independent review oleh SKAI atas aktivitas Operasional dan teknologi informasi, senantiasa dijalankan secara reguler.
The independent review process conducted by the Internal Audit Work Unit (SKAI) on operational and information technology activities is performed on a regular basis.

3	Sistem pengukuran untuk Risiko Operasional menggunakan pendekatan standar (Standardized approach)	Operational Risk Measurement System Using the Standardized Approach
4	Ruang lingkup dan cakupan utama dari Kerangka Pelaporan Operational Risk kepada Pejabat eksekutif & Direksi. Profil dan kinerja pengelolaan risiko operasional dilakukan dilaporkan secara berkala kepada Direksi melalui Komite Manajemen Risiko ataupun yang meliputi laporan-laporan antara lain dibawah ini: A. Pengelolaan risiko operasional yang dilakukan melalui proses identifikasi, mengukur, memantau, mengendalikan dan melaporkan risiko operasional yang terekspos pada seluruh aktivitas fungsional/ unit kerja Bank di Kantor Pusat dan di Kantor Cabang secara berkala. B. Laporan Profil Risiko Operasional setiap Triwulan.	The main scope and coverage of the Operational Risk reporting framework to executive officers and the Board of Directors are as follows: The operational risk profile and management performance are reported periodically to the Board of Directors through the Risk Management Committee and include, among others, the following reports: A. Operational risk management is carried out through the process of identifying, measuring, monitoring, controlling, and reporting operational risks exposed to all functional activities/ work units of the Bank at the Head Office and Branch Offices on a regular basis. B. Quarterly Operational Risk Profile Report.



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5	Penjelasan mitigasi risiko dan transfer risiko yang digunakan dalam manajemen untuk Risiko Operasional. Penerapan teknologi informasi dan infrastruktur pendukung Bank menuju proses kematangan ditandai dengan terus dilakukan proses perubahan (enhancement). Setiap pengembangan telah memenuhi tahapan-tahapan seperti perencanaan, analisa kebutuhan pengguna (User Requirement) perancangan sistem, pemrograman, uji coba sebelum diluncurkan antara lain: System Integration Test (SIT) dan User Acceptance Test (UAT) dan Product Trial Run (PTR). Bank telah memiliki sistem aplikasi yang dapat digunakan untuk mengelola data nasabah, produk, dan aktivitas Bank serta pelaporan ke Regulator. Sistem aplikasi terus dikembangkan dan disesuaikan dengan pengembangan volume transaksi dan bisnis Bank dengan tujuan untuk mengurangi risiko operasional khususnya kesalahan yang disebabkan oleh faktor manusia (human error) dan meningkatkan efisiensi Seiring dengan perkembangan produk, aktivitas dan teknologi informasi serta infrastruktur pendukung, Bank senantiasa melakukan pemantauan terhadap pencatatan, pelaporan, dan rencana aksi terkait Laporan Kejadian Kerugian Risiko Operasional (Loss Event Database), Risk Control Self Assessment (RCSA), Key Risk Indicator (KRI) dan Issue & Action Management (IAM) yang disampaikan/dilaporkan oleh Unit Kerja Pemilik Risiko secara berkala. Informasi dan Analisa atas laporan loss event, RCSA, KRI, dan IAM dilaporkan kepada Manajemen secara berkala. Bank senantiasa melakukan pengembangan alat pengukuran manajemen risiko operasional tersebut sehingga diharapkan eksposur risiko operasional dapat dideteksi lebih dini. Sejalan dengan semakin meningkatnya volume dan bisnis Bank, pelatihan dan pengembangan terhadap karyawan Bank terus dilakukan untuk meningkatkan kualitas dan kemampuannya sehingga dapat meminimalkan kejadian risiko yang terjadi salah satunya telah dilakukan risk awareness yang dilakukan secara berkala. Proses peningkatan kemampuan karyawan senantiasa dilakukan secara berkala melalui skema-skema rencana pengembangan karyawan dan rencana pelatihan sesuai dengan jenjang jabatan, kebutuhan maupun aspirasi dari karyawan. Gedung-gedung kantor Bank Mandiri Taspen dibuatkan asuransi untuk memitigasi terjadinya kerugian akibat risiko Operasional (eksternal event) seperti gempa, banjir, kebakaran dll. Selain itu untuk produk –produk kredit yang menggunakan agunan juga dibuatkan asuransi kerugian seperti akibat dari kebakaran, bencana alam dan lain sebagainya, khusus segmen kredit komersil dan konsumen terdapat asuransi jiwa untuk debitur hal ini juga dilakukan untuk memitigasi kerugian Operasional diakibatkan oleh eksternal event. Untuk mendukung kelangsungan operasional bisnis Bank ketika terjadi bencana/ gangguan, maka Bank memiliki Business Continuity Management agar operasional bisnis Bank saat terjadi bencana/ gangguan tetap dapat berlangsung. Standar Prosedur ini memberikan aturan untuk memastikan bahwa alur proses kerja, orang dan Teknologi Informasi (TI) tetap tersedia untuk mendukung operasional bisnis yang dibutuhkan dalam kondisi interim atau saat terjadi bencana/ gangguan sehingga Bank dapat melanjutkan operasional utamanya. Dalam pelaksanaannya kita melakukan uji coba DRP (Disaster Recovery Plan), minimal 1 kali dalam 1 tahun untuk aplikasi yang critical.	Explanation of Risk Mitigation and Risk Transfer Used in Operational Risk Management The implementation of information technology and supporting infrastructure at the Bank has been continuously enhanced as part of its maturity development process. Each system development follows structured stages, including planning, user requirement analysis, system design, programming, and pre-implementation testing, such as System Integration Test (SIT), User Acceptance Test (UAT), and Product Trial Run (PTR). The Bank has developed application systems that support the management of customer data, products, banking activities, and regulatory reporting. These systems are continuously enhanced and adjusted to accommodate increasing transaction volumes and business growth, with the objective of reducing operational risk, particularly human error, and improving operational efficiency. In line with the development of products, business activities, and supporting technology infrastructure, the Bank continuously monitors recording, reporting, and action plans related to the Loss Event Database (LED), Risk and Control Self Assessment (RCSA), Key Risk Indicator (KRI), and Issue & Action Management (IAM), which are submitted by risk-owning work units on a regular basis. Information and analysis from these reports are periodically submitted to Management. The Bank continuously enhances these operational risk management tools to enable earlier detection of operational risk exposures. As business volume continues to grow, the Bank also conducts ongoing employee training and development programs to improve skills and competencies, thereby minimizing the occurrence of risk events. Risk awareness programs are conducted periodically, while employee capability development is carried out through structured training and development plans aligned with job levels, needs, and employee aspirations. To mitigate operational risk arising from external events, Bank Mandiri Taspen insures its office buildings against potential losses caused by risks such as earthquakes, floods, fires, and other disasters. In addition, credit products secured by collateral are also covered by insurance against losses due to fire, natural disasters, and similar events. For commercial and consumer credit segments, credit life insurance is also provided for debtors as an additional mitigation measure against operational losses caused by external events. To ensure business continuity during disasters or disruptions, the Bank implements a Business Continuity Management framework. This framework ensures that business processes, personnel, and information technology systems remain available to support critical operations during interim conditions or disruptions, enabling the Bank to continue its core operations. As part of its implementation, the Bank conducts Disaster Recovery Plan (DRP) testing at least once a year for critical applications.
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Perhitungan Risiko Operasional Operational Risk Calculation

Tabel Data Kerugian Historis (OR1)
Table of Historical Loss Data (OR1)

No	Data	Kode Komponen Component Code	Indikator Bisnis (IB) dan komponen IB Business Indicator (BI) and BI Components	Validasi Kolom T Column Validation T	Validasi Kolom T-1 Column Validation T-1	Validasi Kolom T-2 Column Validation T-2	
Single		0101000000	Batasan minimum untuk suatu kejadian kerugian operasional (loss event) sebesar Rp300.000.000,00 (tiga ratus juta rupiah) atau lebih Loss event threshold of IDR300,000,000.00 (three hundred million rupiah) or more				
1	Single	0101010000	Jumlah kerugian operasional bersih setelah memperhitungkan nilai pemulihan (tanpa pengecualian) Net operational losses after recovery (without exclusions)	2,118.00	1,117.00	-	
2	Single	0101020000	Jumlah terjadinya kerugian risiko operasional Number of operational risk loss events	4.00	1.00	-	
3	Single	0101030000	Jumlah kerugian risiko operasional yang dikecualikan Number of excluded operational risk losses	-	-	-	
4	Single	0101040000	Jumlah terjadinya kerugian risiko operasional yang dikecualikan Number of excluded operational risk loss events	-	-	-	
5	Single	0101050000	Jumlah kerugian operasional bersih setelah memperhitungkan nilai pemulihan dan kerugian risiko operasional yang dikecualikan Net operational losses after recovery and excluded operational risk losses	2,118.00	1,117.00	-	
Single		0102000000	Batasan minimum untuk suatu kejadian kerugian operasional (loss event) sebesar Rp1.500.000.000,00 (satu milyar lima ratus juta rupiah) atau lebih Loss event threshold of IDR1,500,000,000.00 (one billion five hundred million rupiah) or more				
6	Single	0102010000	Jumlah kerugian operasional bersih setelah memperhitungkan nilai pemulihan (tanpa pengecualian) Net operational losses after recovery (without exclusions)	-	-	-	
7	Single	0102020000	Jumlah terjadinya kerugian risiko operasional Number of operational risk loss events	-	-	-	
8	Single	0102030000	Jumlah kerugian risiko operasional yang dikecualikan Number of excluded operational risk losses	-	-	-	
9	Single	0102040000	Jumlah terjadinya kerugian risiko operasional yang dikecualikan Number of excluded operational risk loss events	-	-	-	
10	Single	0102050000	Jumlah kerugian operasional bersih setelah memperhitungkan nilai pemulihan dan kerugian risiko operasional yang dikecualikan Net operational losses after recovery and excluded operational risk losses	-	-	-	



	Validasi Kolom T-3 Column Validation T-3	Validasi Kolom T-4 Column Validation T-4	Validasi Kolom T-5 Column Validation T-5	Validasi Kolom T-6 Column Validation T-6	Validasi Kolom T-7 Column Validation T-7	Validasi Kolom T-8 Column Validation T-8	Validasi Kolom T-9 Column Validation T-9	Validasi Kolom Rata-rata 10 Tahun Column Validation 10-year average
	651.00	3,152.00	6,452.00	503.00	-	360.00	-	1,435.30
	1.00	4.00	2.00	1.00	-	1.00	-	1.40
	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-
	651.00	3,152.00	6,452.00	503.00	-	360.00	-	1,435.30
	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-



No	Data	Kode Komponen Component Code	Indikator Bisnis (IB) dan komponen IB Business Indicator (BI) and BI Components	Validasi Kolom T Column Validation T	Validasi Kolom T-1 Column Validation T-1	Validasi Kolom T-2 Column Validation T-2	
Single		0103000000	Rincian perhitungan modal untuk risiko operasional Capital calculation details for operational risk				
11	Single	0103010000	Apakah kerugian digunakan dalam perhitungan FPKI? (Ya/Tidak) Is loss data used in FPKI calculation? (Yes/No)	T			
12	Single	0103020000	Dalam hal baris 11 diisi "Tidak", apakah tidak digunakannya data kerugian intern tersebut disebabkan ketidaksesuaian standar minimum untuk data kerugian? (Ya/Tidak) If item 11 is "No", is the non-use of internal loss data due to non-compliance with minimum data standards? (Yes/No)	Y			
13	Single	0103030000	Threshold yg digunakan dalam perhitungan modal untuk risiko operasional (dalam satuan rupiah penuh) Threshold used in operational risk capital calculation (in full rupiah)	300,000,000.00			
14	Single	0103040000	Keterangan Tambahan (jika ada) Additional Information (if any)	Optional			

Tabel Rincian Indikator Bisnis (OR2)
Table of Business Indicator Details (OR2)

No	Data	Kode Komponen Component Code	Indikator Bisnis (IB) dan komponen IB Business Indicator (BI) and BI Components	Validasi Kolom T Column Validation T	Validasi Kolom T-1 Column Validation T-1	Validasi Kolom T-2 Column Validation T-2
1	Single	0201000000	Komponen Bunga, Sewa, dan Dividen (KBSD) Component of Interest, Lease, and Dividend (KBSD)	1,495,522.16		
2	Single	0201010000	Pendapatan Bunga Interest Income	6,574,098.80	6,198,626.70	5,692,086.00
3	Single	0201020000	Beban Bunga Interest Expense	2,936,024.80	2,783,544.90	2,411,353.00
4	Single	0201030000	Aset Produktif Interest Earning Assets	72,748,279.50	66,044,358.00	60,610,316.80
5	Single	0201040000	Pendapatan Dividen Dividend Income	-	-	-
6	Single	0202000000	Komponen Jasa (KJ) Service Component (KJ)	213,891.67		
7	Single	0202010000	Pendapatan Jasa dan Komisi Fee and Commission Income	252,368.00	206,122.10	179,070.40
8	Single	0202020000	Beban Jasa dan Komisi Fee and Commission Expense	1,874.40	1,932.40	2,154.00
9	Single	0202030000	Pendapatan operasional lainnya Other Operating Income	-	-	-



Validasi Kolom T-3 Column Validation T-3	Validasi Kolom T-4 Column Validation T-4	Validasi Kolom T-5 Column Validation T-5	Validasi Kolom T-6 Column Validation T-6	Validasi Kolom T-7 Column Validation T-7	Validasi Kolom T-8 Column Validation T-8	Validasi Kolom T-9 Column Validation T-9	Validasi Kolom Rata-rata 10 Tahun Column Validation 10-year average

No	Data	Kode Komponen Component Code	Indikator Bisnis (IB) dan komponen IB Business Indicator (BI) and BI Components	Validasi Kolom T Column Validation T	Validasi Kolom T-1 Column Validation T-1	Validasi Kolom T-2 Column Validation T-2
10	Single	0202040000	Beban operasional lainnya Other Operating Expense	2,441.50	1,182.10	490.90
11	Single	0203000000	Komponen Keuangan (KK) Financial Component (KK)	4,140.40		
12	Single	0203010000	Laba Rugi Bersih Trading Book Net Trading Book Profit/Loss	9,170.20	-	-
13	Single	0203020000	Laba Rugi Bersih Banking Book Net Banking Book Profit/Loss	-	1,355.40	1,895.60
14	Single	0204000000	IB	1,713,554.23		
15	Single	0205000000	Komponen Indikator Bisnis (KIB) Business Indicator Component (BIC)	205,626.51		
16	Single	0206000000	Pengungkapan IB BI Disclosure			
17	Single	0206010000	IB total termasuk aktivitas yang didivestasi Total BI including divested activities	-		
18	Single	0206020000	Pengurangan IB dikarenakan pengecualian atas aktivitas yang didivestasi BI deduction due to exclusion of divested activities	1,713,554.23		
19	Single	0207000000	Keterangan Tambahan Additional Information (if any)	Optional		



Tabel Perhitungan ATMR untuk Risiko Operasional dengan Menggunakan Pendekatan Standar (OR3)
Table of RWA Calculation for Operational Risk Using the Standardized Approach (OR3)

No	Data	Kode Komponen Component Code	Rincian Details	Validasi Kolom T Column Validation T
1	Single	0301000000	Komponen Indikator Bisnis (KIB) Business Indicator Component (BIC)	205,626.51
2	Single	0302000000	Faktor Pengali Kerugian Internal (FPKI) Internal Loss Multiplier (ILM)	1.00
3	Single	0303000000	Modal Minimum Risiko Operasional (MMRO) Minimum Capital Requirement for Operational Risk (MCCOR)	205,626.51
4	Single	0304000000	ATMR untuk Risiko Operasional Risk-Weighted Assets for Operational Risk (RWA Operational Risk)	2,570,331.38

Risiko Hukum

Legal Risk

Risiko hukum adalah risiko akibat tuntutan hukum dan/atau kelemahan aspek yuridis. Pengelolaan risiko hukum antara lain dilakukan dengan mendokumentasi, mengelola kelengkapan dan keabsahan dokumen, meminimalisir kerugian/biaya yang terkait dengan kasus hukum dan menghindari pelanggaran terhadap regulasi perbankan dan ketentuan hukum.

Risiko hukum inheren dinilai berdasarkan potensial kerugian atas kasus-kasus yang terjadi di Bank Mandiri Taspen dan Perusahaan Anak yang sedang dalam proses di pengadilan dibagi dengan modal Bank Mandiri Taspen dan modal konsolidasian. Parameter yang digunakan untuk menghitung potensial kerugian atas kasus yang sedang dalam proses di pengadilan adalah dasar gugatan (kasus posisi), nilai perkara, dan dokumentasi hukum.

Legal risk is the risk arising from legal claims and/or weaknesses in juridical aspects. Legal risk management is carried out, among others, through documentation, management of the completeness and validity of documents, minimization of losses/costs associated with legal cases, and avoidance of violations of banking regulations and legal provisions.

Inherent legal risk is assessed based on the potential losses arising from cases occurring at Bank Mandiri Taspen and its Subsidiaries that are currently under court proceedings, divided by the capital of Bank Mandiri Taspen and consolidated capital. The parameters used to calculate potential losses from cases under court proceedings include the basis of the claim (case position), case value, and legal documentation.



Tabel Pengungkapan Kualitatif Umum (Risiko Hukum)
Table of General Qualitative Disclosure (Legal Risk)

a. Organisasi Manajemen Risiko Hukum Legal Risk Management Organization	Bank mendefinisikan Risiko hukum sesuai dengan Peraturan Otoritas Jasa Keuangan Nomor 18/POJK.03/2016 tentang Penerapan Manajemen Risiko Bagi Bank Umum, sebagai risiko akibat tuntutan hukum dan/atau kelemahan yuridis. Risiko hukum timbul antara lain karena ketiadaan peraturan perundang-undangan yang mendukung atau kelemahan perikatan seperti tidak dipenuhinya syarat sah-nya kontrak atau pengikatan agunan yang tidak sempurna. Organisasi pengelolaan risiko hukum dilakukan oleh Unit Legal di Divisi Corporate Secretary & Legal dengan melaksanakan fungsi, tugas, dan tanggung jawab terkait regulatory, advisory, litigasi, advokasi dan bantuan hukum, edukasi dan transformasi di bidang hukum serta pengelolaan risiko hukum pada Bank. The Bank defines legal risk in accordance with Financial Services Authority (OJK) Regulation No. 18/POJK.03/2016 concerning the Implementation of Risk Management for Commercial Banks, as the risk arising from legal claims and/or legal weaknesses. Legal risk arises, among others, due to the absence of supporting laws and regulations or weaknesses in contractual arrangements, such as non-fulfilment of the validity requirements of contracts or imperfect collateral binding. The legal risk management organization is carried out by the Legal Unit under the Corporate Secretary & Legal Division, which performs functions, duties, and responsibilities related to regulatory affairs, advisory services, litigation, advocacy and legal assistance, legal education and transformation, as well as legal risk management within the Bank.
b. Mekanisme Pengendalian Risiko Hukum Legal Risk Control Mechanism	Mekanisme pengelolaan risiko yang meliputi proses identifikasi pengukuran, pemantauan dan pengendalian mengacu kepada ketentuan yang berlaku mengenai manajemen risiko. Setiap unit kerja pemilik dan/atau pelaksana produk maupun penyelenggara aktivitas wajib mengidentifikasi dan mengelola risiko secara maksimal, namun tidak terbatas pada risiko hukum yang pada dasarnya melekat pada setiap produk atau aktivitas yang dibuat. sehingga hal tersebut tidak berdampak luas dan menjadi pemicu timbulnya risiko-risiko lain yang termasuk tetapi tidak terbatas pada risiko reputasi. Pengelolaan risiko hukum yang dilakukan oleh Bank Mandiri Taspen baik yang bersifat preventif maupun represif telah cukup memadai dalam melindungi kepentingan Hukum Bank Mandiri Taspen dan meminimalisir dampak finansial yang signifikan yang berkaitan dengan Bank Mandiri Taspen, hal tersebut tercermin dalam Laporan Profil Risiko Hukum Tahun 2025 yang berada pada predikat low. The risk management mechanism, which includes the processes of identification, measurement, monitoring, and control, is implemented in accordance with applicable risk management regulations. Each business unit, as the owner and/or executor of products and operational activities, is required to identify and manage risks to the fullest extent, including but not limited to legal risk, which is inherently attached to every product or activity developed. This is conducted to ensure that such risks do not have a broader impact and do not trigger the emergence of other risks, including but not limited to reputational risk. Legal risk management implemented by Bank Mandiri Taspen, both preventive and corrective in nature, has been considered adequate in protecting the legal interests of the Bank and minimizing significant financial impacts associated with the Bank. This is reflected in the Legal Risk Profile Report for 2025, which is classified as "low".

Risiko Reputasi

Reputational Risk

Risiko reputasi adalah risiko akibat menurunnya tingkat kepercayaan pemegang saham yang bersumber dari persepsi negatif terhadap Bank. Bank akan merespon secara aktif apabila timbul publikasi negatif sehingga hal-hal yang mungkin berpotensi merugikan Bank dapat dideteksi lebih awal.

Manajemen risiko reputasi dilakukan oleh unit *Corporate Secretary and Legal*. Beberapa hal yang dilakukan dalam mengelola risiko reputasi unit kesekretariatan melakukan manajemen pemberitaan, melakukan pengelolaan dalam monitoring opini/komentar di media masa dan melakukan pengelolaan komplain/keluhan nasabah.

Reputational risk is the risk arising from a decline in the level of shareholder confidence resulting from negative perceptions toward the Bank. The Bank actively responds to any negative publicity to ensure that potential adverse impacts can be identified at an early stage.

Reputational risk management is carried out by the *Corporate Secretary and Legal* unit. Key activities undertaken include media management, monitoring and managing opinions/comments in mass media, as well as handling customer complaints and grievances.



a. **Kebijakan dan Prosedur**

Implementasi manajemen risiko reputasi mengacu pada pedoman penerapan manajemen risiko serta kebijakan dan prosedur lainnya.

b. **Proses**

Proses yang dilakukan dalam mengelola risiko reputasi antara lain melakukan monitoring dan evaluasi terhadap keluhan, komentar dan masukan yang berkembang di media masa dan pemilihan strategi dalam merespon opini yang berkembang.

a. **Policies and Procedures**

The implementation of reputational risk management refers to risk management guidelines as well as other relevant policies and procedures.

b. **Process**

The processes undertaken in managing reputational risk include monitoring and evaluating complaints, comments, and feedback circulating in the mass media, as well as determining appropriate strategies to respond to emerging public opinions.

Tabel Pengungkapan Kualitatif Umum (Risiko Reputasi)
Table of General Qualitative Disclosure (Reputational Risk)

a. Organisasi Manajemen Risiko Reputasi Reputation Risk Management Organization	
Risiko reputasi merupakan risiko akibat menurunnya tingkat kepercayaan stakeholder yang bersumber dari persepsi negatif terhadap Bank. Pengelolaan risiko reputasi dikoordinasikan oleh Divisi Corporate Secretary & Legal dengan dukungan unit kerja terkait, seperti unit customer experience, Legal, IT Product Delivery & Fraud Risk, IT Application & Data Management, IT Service & Support dan Business Continuity Management. Pengelolaan risiko reputasi ini mengacu pada ketentuan internal dan peraturan yang berlaku. Dalam implementasinya, risiko reputasi juga dikelola dengan penciptaan persepsi positif melalui pemuatan artikel di media konvensional dan konten positif di media social. Mekanisme Pengelolaan Risiko Reputasi Risiko reputasi dikelola melalui 4 (empat) tahapan mekanisme yaitu identifikasi, pengukuran, pemantauan dan pengendalian yang dikoordinasikan oleh Divisi Corporate Secretary & Legal dengan mengacu pada ketentuan Standar Prosedur Corporate Secretary. Perwujudan keempat tahap tersebut dapat dilihat pada masing-masing aktivitas Corporate Secretary yang memiliki risiko reputasi, seperti misalnya aktivitas bank sebagai perusahaan yang diwajibkan untuk menyampaikan laporan keuangan. Pada aktivitas tersebut, dapat diidentifikasi risiko reputasi berupa keterlambatan, kesalahan, dan ketidaksesuaian dalam penyampaian laporan yang disebabkan antara lain oleh individu yang kurang mengetahui atau memahami kewajiban penyampaian keterbukaan informasi ataupun kurangnya pengawasan dan pengecekan dari supervisor. Untuk mengendalikan daftar kewajiban penyampaian keterbukaan dan/atau supervisor dengan adanya melakukan proses check & recheck. Adapun jika risiko reputasi sudah terjadi dan berdampak pada adanya persepsi negatif pada perusahaan, maka dapat dilakukan aktivitas peredaman dampak kejadian risiko reputasi tersebut. Salah satunya melalui pemuatan artikel positif di media cetak, media online dan media elektronik serta konten positif di media sosial untuk menetralkan persepsi negatif yang sempat terbentuk. Artikel positif ini bisa berdasarkan aktivitas bisnis dan sosial maupun dukungan kepada program-program pemerintah dengan mengacu pada ketentuan Standar Prosedur Corporate Secretary. Implementasi Kebijakan Pengelolaan Risiko Reputasi Sebagai bentuk implementasi kebijakan pengelolaan risiko reputasi, Bank Mandiri Taspen memastikan bahwa seluruh unit kerja telah melakukan fungsi masing-masing dengan baik sesuai ketentuan yang berlaku. Adapun juga terjadi kejadian yang berpotensi berdampak pada risiko reputasi terkait tugas pokok dan fungsi unit kerja tertentu, maka unit kerja tersebut berkewajiban memberikan informasi secara rinci kepada Corporate Secretary pada kesempatan pertama agar dapat segera mengelola kejadian tersebut untuk meminimalisir dampak yang ditimbulkan.	Reputation risk is defined as the risk arising from a decline in stakeholder trust, which originates from negative perceptions of the Bank. Reputation risk management is coordinated by the Corporate Secretary & Legal Division, supported by relevant work units such as Customer Experience, Legal, IT Product Delivery & Fraud Risk, IT Application & Data Management, IT Service & Support, and Business Continuity Management. The management of reputation risk is conducted in accordance with internal policies and applicable regulations. In its implementation, reputation risk is also managed through the creation of positive perception by publishing articles in conventional media and positive content across social media platforms. Reputation Risk Management Mechanism Reputation risk is managed through four (4) stages, namely identification, measurement, monitoring, and control, which are coordinated by the Corporate Secretary & Legal Division in accordance with the Corporate Secretary Standard Operating Procedures. The implementation of these stages is reflected in Corporate Secretary activities that carry reputation risk exposure, such as the Bank's obligation to submit financial reports. In such activities, reputation risk may be identified in the form of delays, errors, or inaccuracies in reporting, which may arise from individuals who are not fully aware of or do not properly understand disclosure obligations, or due to insufficient supervision and review by supervisors. To mitigate such risks, the Bank implements a check-and-recheck process to ensure proper monitoring of disclosure obligations and supervisory oversight. If reputation risk has already materialized and resulted in negative perception of the Company, mitigation actions are undertaken to reduce its impact. One of the key measures includes the publication of positive articles in print, online, and electronic media, as well as positive content on social media platforms to neutralize previously formed negative perceptions. These positive publications may be based on business and social activities, as well as support for government programs, in accordance with the Corporate Secretary Standard Operating Procedures. Implementation of Reputation Risk Management Policy As part of the implementation of reputation risk management policies, Bank Mandiri Taspen ensures that all work units perform their respective functions properly in accordance with applicable regulations. In the event of any occurrence that has the potential to impact reputation risk related to the duties and functions of a particular work unit, such unit is required to immediately provide detailed information to the Corporate Secretary at the earliest opportunity, so that appropriate actions can be taken promptly to minimize potential impacts.



Saat ini Bank Mandiri Taspen memiliki saluran internal untuk menerima keluhan dan pertanyaan dari nasabah, seperti call center 14024, website, kantor cabang, termasuk media cetak, online, elektronik dan media sosial resmi. Seluruh keluhan dan pertanyaan tersebut diteruskan unit Customer Experience untuk mendapatkan penanganan dan penyelesaian. Adapun tidak hanya dari saluran internal tersebut, unit Customer Experience juga akan menangani dan menyelesaikan keluhan nasabah yang datang dari sumber eksternal, yaitu melalui media cetak, online, elektronik serta media sosial.

Seluruh kegiatan tersebut merupakan bagian dari dukungan Divisi Corporate Secretary & Legal kepada penguatan reputasi positif perusahaan, terutama dari pandangan stakeholder.

Currently, Bank Mandiri Taspen provides internal channels for receiving customer complaints and inquiries, such as the call center 14024, website, branch offices, as well as official print, online, electronic media, and social media channels. All complaints and inquiries are forwarded to the Customer Experience unit for handling and resolution. In addition, the Customer Experience unit also handles complaints originating from external sources, including print, online, electronic media, and social media platforms.

All of these activities are part of the Corporate Secretary & Legal Division's support in strengthening the Company's positive reputation, particularly from the perspective of stakeholders.

b. Kebijakan dan Mekanisme Peningkatan Kualitas Pelayanan Nasabah dan Pemangku Kepentingan Lainnya
Policy and Mechanism for Enhancing Customer Service Quality and Other Stakeholders

Agar seluruh pengaduan nasabah tertangani dengan proses yang cepat dan efektif, Bank Mandiri Taspen melakukan koordinasi dengan gambar tahapan alur pengaduan nasabah sebagai berikut:

In order to ensure that all customer complaints are handled in a timely and effective manner, Bank Mandiri Taspen conducts coordination through the customer complaint handling flow as illustrated in the following stages:

Flow Pengaduan Nasabah
Customer Complaint Flow





Seluruh pengaduan yang sudah diterima baik dari contact center, APPK OJK, maupun ke cabang dan diberi penjelasan langsung oleh Petugas Cabang terkait penyelesaian pengaduan. Kemudian, apabila membutuhkan eskalasi terkait penyelesaian pengaduan akan diteruskan untuk di monitoring oleh Unit Complaint Handling. Hal ini dilakukan untuk memastikan kepada nasabah bahwa penyelesaian pengaduan dilakukan sesuai dengan Service Level Agreement (SLA) yang sudah ditetapkan. Adapun Unit Pengelola Panduan akan berkoordinasi dengan Unit Penyelesaian Panduan dalam melakukan monitoring dan memberikan tanggapan terkait penyelesaian pengaduan di media terkait. Kemudian, Unit Penyelesaian Pengaduan nasabah juga terbagi atas 2 (dua) sub unit pengaduan seperti Unit penyelesaian pengaduan E- Channel akan dimonitoring langsung oleh Divisi Central Operation yang berkolaborasi dengan BI- Fast, Arta Jasa, Jalin Pembayaran Nusantara, serta Bank Mandiri. Sedangkan terkait pengaduan Non E-Channel, akan dilakukan monitoring oleh Distribution, Kantor Cabang, KCP, dan berbagai Divisi sebagai berikut :

1. Divisi Distribution Portfolio Management (DPM),
2. Divisi Corporate Secretary & Legal,
3. Divisi Pension Business,
4. Divisi Credit Operation,
5. Divisi Risk Management,
6. Divisi Digital Banking Product,
7. Divisi Central Operation,

Dalam monitoring penyelesaian pengaduan nasabah Non E-Channel Bank Mantap akan melibatkan pihak Kepolisian dan sesuai ketentuan Hukum yang berlaku dan sah di Indonesia.

Sebagai wujud pelayanan prima yang diberikan oleh Bank Mandiri Taspen kepada nasabah, Bank Mandiri Taspen selalu berusaha untuk segera menindaklanjuti dan menyelesaikan pengaduan maupun keluhan yang disampaikan oleh nasabah. Adapun dari 8041 pengaduan nasabah yang terjadi pada tahun 2025, sejumlah 8041 atau 100% aduan telah terselesaikan. Hal tersebut membuktikan komitmen Bank Mandiri Taspen dalam memberikan pelayanan terbaik kepada nasabah sebagai salah satu stakeholder.

Selain itu dengan tingginya tingkat penyelesaian aduan nasabah maka kepercayaan nasabah turut meningkat yang secara tidak langsung meningkatkan kinerja keuangan dan laba bersih Bank Mandiri Taspen, sehingga terdapat peningkatan jumlah dividen yang dapat diberikan Bank Mandiri Taspen kepada pemegang saham.

All complaints received through the contact center, OJK Integrated Consumer Complaint Service (APPK), as well as branch offices are addressed directly by branch officers, who provide explanations regarding complaint resolution. If escalation is required, the complaint is forwarded to the Complaint Handling Unit for monitoring. This process is carried out to ensure that complaint resolution is completed in accordance with the established Service Level Agreement (SLA). The Complaint Handling Unit coordinates with the Complaint Resolution Unit in monitoring and providing responses related to complaint handling across relevant media channels. The Customer Complaint Resolution Unit is further divided into two sub-units: E-Channel complaint handling and Non E-Channel complaint handling. E-Channel complaints are monitored directly by the Central Operations Division, in collaboration with BI-FAST, Arta Jasa, Jalin Pembayaran Nusantara, and Bank Mandiri. Meanwhile, Non E-Channel complaints are monitored by Distribution, Branch Offices, Sub-Branch Offices (KCP), and several divisions, namely:

1. Distribution Portfolio Management (DPM) Division
2. Corporate Secretary & Legal Division
3. Pension Business Division
4. Credit Operation Division
5. Risk Management Division
6. Digital Banking Product Division
7. Central Operation Division

In the monitoring of Non E-Channel complaint resolution, Bank Mandiri Taspen also involves the Police and complies with applicable and legally recognized Indonesian laws and regulations.

As part of its commitment to excellent service, Bank Mandiri Taspen consistently ensures prompt follow-up and resolution of all customer complaints. In 2025, out of 8,041 customer complaints received, all 8,041 complaints or 100% were resolved. This achievement reflects the Bank's commitment to delivering the best service to customers as one of its key stakeholders.

Furthermore, the high complaint resolution rate has contributed to increased customer trust, which indirectly supports improvements in the Bank's financial performance and net profit. As a result, this has also led to an increase in dividends distributed by Bank Mandiri Taspen to its shareholders.

c. **Pengelolaan Risiko Reputasi Saat Krisis** Reputation Risk Management During Crisis

Dalam hal terjadi krisis atas reputasi perusahaan dan bersifat masif sehingga menimbulkan dampak yang signifikan terhadap kepercayaan para Pemangku Kepentingan, Bank Mandiri Taspen akan melaksanakan implementasi rencana aksi yang bersifat segera untuk meminimalisir dampak krisis, antara lain menyiapkan strategi pengelolaan masalah, menentukan narasumber internal dan agenda eksekusi penanganan krisis, serta evaluasi secara keseluruhan.

In the event of a crisis affecting the Company's reputation that is widespread and results in a significant impact on stakeholder confidence, Bank Mandiri Taspen shall implement an immediate action plan to mitigate the impact of the crisis. Such measures include, among others, preparing issue management strategies, determining internal spokespersons, establishing execution agendas for crisis handling, and conducting an overall post-implementation evaluation.



Risiko Strategik

Strategic Risk

Risiko strategik adalah risiko akibat ketidaktepatan dalam pengambilan dan/atau pelaksanaan suatu keputusan strategik serta kegagalan dalam mengantisipasi perubahan lingkungan bisnis. Pengelolaan risiko strategik antara lain dilakukan dengan mengoptimalkan sumber daya yang ada dan melakukan pengawasan terhadap realisasi Rencana Bisnis Bank (RBB), dan melakukan penyesuaian kebijakan dan prosedur terhadap perubahan eksternal.

Pengelolaan risiko strategik dilakukan oleh unit perencanaan di bawah pengawasan aktif Direktur Finance, Risk and Operations. Manajemen Risiko Strategik dilakukan melalui serangkaian proses perencanaan strategis (*planning and bugeting*) yang mencakup penyelarasan strategi perusahaan dengan strategi unit serta target bankwide. Dokumen perencanaan strategis meliputi:

- *Corporate Plan*, disusun 5 (lima) tahun sekali.
- *Business Plan*, disusun 1 (satu) tahun sekali.

a. Kebijakan dan Prosedur

Implementasi manajemen risiko strategik mengacu pada Pedoman Penerapan Manajemen Risiko serta kebijakan dan prosedur terkait lainnya.

b. Proses

Mekanisme untuk mengukur kemajuan yang dicapai dari rencana bisnis yang ditetapkan dengan membandingkan target dengan realisasi bisnis perusahaan secara bulanan, triwulanan dan semesteran.

Strategic risk is the risk arising from inaccuracies in decision-making and/or the implementation of strategic decisions, as well as failure to anticipate changes in the business environment. Strategic risk management is carried out, among others, by optimizing available resources, monitoring the realization of the Bank Business Plan (RBB), and adjusting policies and procedures in response to external changes.

Strategic risk management is performed by the planning unit under the active supervision of the Director of Finance, Risk and Operations. Strategic Risk Management is implemented through a series of strategic planning processes (*planning and budgeting*), which include the alignment of corporate strategy with unit strategies and bankwide targets. Strategic planning documents include:

- *Corporate Plan*, prepared every 5 (five) years.
- *Business Plan*, prepared annually.

a. Policies and Procedures

The implementation of strategic risk management refers to the Risk Management Implementation Guidelines as well as other relevant policies and procedures.

b. Process

Mechanisms to measure progress against the established business plan are conducted by comparing targets with the Company's actual business performance on a monthly, quarterly, and semi-annual basis.

Tabel Pengungkapan Kualitatif Umum (Risiko Strategik)

Table of General Qualitative Disclosure (Strategic Risk)

a. Organisasi Manajemen Risiko Strategik Strategic Risk Management Organization	
Penerapan pengelolaan Risiko Strategik melibatkan semua unsur dalam Bank, termasuk Direksi dengan pengawasan aktif Dewan Komisaris. Organisasi Manajemen Risiko Strategik Bank Mandiri Taspen adalah sebagai berikut: 1. Seluruh unit bisnis dan unit pendukung bertanggung jawab membantu Direksi menyusun perencanaan strategik dan mengimplementasikan strategi secara efektif. 2. Unit bisnis dan unit pendukung bertanggung jawab memastikan bahwa: a. Praktek Manajemen Risiko untuk Risiko Strategik dan pengendalian di unit bisnis telah konsisten dengan kerangka Manajemen Risiko untuk Risiko Strategik secara keseluruhan; b. Unit bisnis dan unit pendukung telah memiliki kebijakan, prosedur dan sumber daya untuk mendukung efektivitas kerangka Manajemen Risiko untuk Risiko Strategik. 3. Direksi memimpin program perubahan yang diperlukan dalam rangka implementasi strategi yang telah ditetapkan.	The implementation of Strategic Risk management involves all elements of the Bank, including the Board of Directors with active oversight from the Board of Commissioners. The Strategic Risk Management organization of Bank Mandiri Taspen is as follows: 1. All business units and supporting units are responsible for assisting the Board of Directors in preparing strategic planning and implementing strategies effectively. 2. Business units and supporting units are responsible for ensuring that: a. Strategic Risk management practices and controls within business units are consistent with the overall Strategic Risk Management framework; and b. Business units and supporting units have adequate policies, procedures, and resources to support the effectiveness of the Strategic Risk Management framework. 3. The Board of Directors leads the required change programs in order to implement the established strategies.



4. Satuan Kerja Perencanaan Strategik bertanggung jawab membantu Direksi dalam mengelola Risiko Strategik dan memfasilitasi manajemen perubahan dalam rangka pengembangan perusahaan secara berkelanjutan. 5. Selain itu, Satuan Kerja Manajemen Risiko juga bertanggung jawab dalam proses Manajemen Risiko untuk Risiko Strategik khususnya pada aspek-aspek berikut: - Berkoordinasi dengan seluruh unit bisnis dalam proses penyusunan rencana strategik; - Memantau dan mengevaluasi perkembangan implementasi rencana strategik, serta memberikan masukan mengenai peluang dan pilihan yang tersedia untuk pengembangan dan perbaikan strategi secara berkelanjutan; - Memastikan bahwa seluruh isu strategik dan pengaruhnya terhadap pencapaian tujuan strategik telah ditindaklanjuti secara tepat waktu.	4. The Strategic Planning Work Unit is responsible for assisting the Board of Directors in managing Strategic Risk and facilitating change management to support the Company's sustainable development. 5. In addition, the Risk Management Work Unit is also responsible for Strategic Risk management processes, particularly in the following aspects: - Coordinating with all business units in the strategic planning process; - Monitoring and evaluating the progress of strategic plan implementation, as well as providing input on opportunities and available options for continuous strategy development and improvement; - Ensuring that all strategic issues and their impact on the achievement of strategic objectives are addressed in a timely manner.
b. Kebijakan untuk Mengidentifikasi dan Merespon Perubahan Bisnis Policy for Identifying and Responding to Business Changes	
Kebijakan dan Strategi yang ditetapkan adalah fokus pada produk dan layanan sesuai kebutuhan, kompetitif dan memahami kebutuhan nasabah sesuai segmen serta memberikan imbal hasil yang optimal, layanan yang memberikan kemudahan dan kecepatan bagi nasabah, lokasi jaringan yang tersebar luas dan mendekatkan diri ke lokasi nasabah sehingga dapat memberikan kemudahan akses bagi nasabah. Upaya-upaya yang dilakukan untuk pencapaian arah dan pengembangan usaha Bank Mandiri Taspen adalah sebagai berikut: Memperkuat Sistem Infrastruktur Dalam mewujudkan Leading Senior Citizen Ecosystem Bank in Indonesia maka dibutuhkan penguatan sistem melalui pengembangan jaringan kantor dengan penambahan titik supervisi dan layanan, pengembangan teknologi informasi, menjaga produktivitas selaras dengan pengembangan kapasitas SDM serta memperkuat sistem kontrol dan manajemen risiko. Penyusunan Inisiatif Strategis Jangka Pendek dan Jangka Panjang Inisiatif bisnis Bank Mandiri Taspen Tahun 2021-2025 secara garis besar berfokus pada 3 (tiga) komponen utama, yaitu: Strategi Bisnis Pilar 1: Lending Pensiun Negara Optimalisasi Sales Channel and Database Pensiunan Strategi bisnis pilar pertama Bank Mandiri Taspen yakni memenangkan lending pasar pensiun negara dengan penguatan presence dan peningkatan produktivitas serta meningkatkan lending pra-pensiun melalui pengembangan produk baru. Dalam rangka terus menumbuhkan core business pensiunan negara. Strategi Bisnis Pilar 2: Pengembangan Bisnis Baru Strategi bisnis pilar kedua Bank Mandiri Taspen yakni berfokus pada pengembangan bisnis baru. Dalam hal ini, Bank Mandiri Taspen masuk ke segmen bisnis baru (ASN Aktif dan Dapen BUMN-Swasta) melalui pengembangan produk dan channel penetrasi kredit dan meningkatkan lending berbasis collaborative approach. Pengembangan bisnis baru ini akan fokus dilakukan pada tiga segmen utama. Segmen pertama adalah dana pensiun BUMN dan Swasta (DPPK dan DPLK) serta BPJS JHT. Kedua, Aparatur Sipil Negara (ASN) aktif yang terdiri dari ASN vertikal daerah dan lembaga. Ketiga adalah segmen kredit collaborative approach baik segmen usaha mikro dan kecil produktif maupun kredit konsumtif. Strategi Bisnis Pilar 3: Retail Funding dan Institusi Dalam rangka menuju visi 2025, Bank Mandiri Taspen memiliki strategi bisnis ketiga yang mana berfokus pada retail funding dan institusi. Dalam hal ini, Bank Mandiri Taspen meningkatkan retail funding pada segmen pensiun dan senior citizen melalui pengembangan produk dan fitur digital banking serta mengembangkan funding pada segmen UMK, institusi dan wholesale serta Pegawai dan Pensiunan VP.	The policies and strategies established are focused on delivering products and services that are aligned with customer needs, remain competitive, and reflect an understanding of customer requirements by segment, while providing optimal returns. The Bank also emphasizes services that offer convenience and speed for customers, supported by a widely distributed branch network that is positioned closer to customers to ensure ease of access. The initiatives undertaken to achieve the strategic direction and business development of Bank Mandiri Taspen are as follows: Strengthening Infrastructure Systems In realizing the vision of becoming the Leading Senior Citizen Ecosystem Bank in Indonesia, strengthening the system is required through the development of branch networks by adding supervision and service points, enhancing information technology systems, maintaining productivity in line with human capital capacity development, and strengthening control systems and risk management. Formulation of Short-Term and Long-Term Strategic Initiatives The Bank Mandiri Taspen business initiatives for 2021-2025 are broadly focused on three main pillars, namely: Business Strategy Pillar 1: Pension Lending Optimization for State Pension Segment through Sales Channel and Pensioner Database Optimization The first pillar focuses on winning the state pension lending market by strengthening presence and improving productivity, as well as expanding pre-retirement lending through the development of new products. This is aimed at continuously growing the core business in the state pension segment. Business Strategy Pillar 2: Development of New Business Segments The second pillar focuses on the development of new businesses. In this regard, Bank Mandiri Taspen enters new business segments, including active civil servants (ASN Aktif) and state-owned and private pension funds (Dapen BUMN-Swasta), through product development and credit penetration channels, as well as expanding lending through a collaborative approach. This development focuses on three main segments: Pension funds of state-owned enterprises and private companies (DPPK and DPLK), as well as BPJS JHT; Active civil servants (ASN), including regional and institutional ASN; and Collaborative lending segments covering both productive micro and small business loans as well as consumer credit. Business Strategy Pillar 3: Retail Funding and Institutional Banking In line with the 2025 vision, the third pillar focuses on retail funding and institutional banking. The Bank enhances retail funding in the pension and senior citizen segments through the development of digital banking products and features, as well as expanding funding in MSME, institutional, wholesale, employee, and pension segments of Vice President (VP) customers.



c. Mekanisme Pengukuran Kemajuan Rencana Bisnis
Mechanism for Measuring Business Plan Progress

Untuk mendukung pencapaian target bisnis dan aspirasi utama, Bank Mandiri Taspen menjalankan proses *performance management* yang terdiri dari 3 siklus yakni (*planning, monitoring, dan evaluation*) sebagai sarana pengukuran pencapaian target bisnis.

1. Planning

Proses *planning* di Bank Mandiri Taspen dibagi menjadi 3 bagian utama, yaitu:

- Penyusunan RJPP (Rencana Jangka Panjang Perusahaan) atau *Corporate Plan* – 5 tahunan. Tahap dimana perusahaan menetapkan *grand strategy & high-level direction*.
- Penyusunan RBB (Rencana Bisnis Bank) – 3 tahunan. Aspirasi jangka panjang perusahaan di-translasikan dalam bentuk *key milestone* dan *action plan* yang lebih spesifik.
- Penyusunan RKAP (Rencana Kerja Anggaran Perusahaan) & penyusunan KPI (Key Performance Indicators) – 1 tahunan. Aspirasi, visi, dan misi perusahaan diturunkan dalam bentuk target-target keuangan yang spesifik dan indikator kinerja utama secara tahunan.

2. Monitoring

Bank Mandiri Taspen secara periodik dan rutin melakukan proses *monitoring* untuk memastikan bahwa laju kinerja perusahaan sesuai dengan aspirasi. Metode *monitoring* kinerja yang dilakukan Bank Mandiri Taspen antara lain, melalui forum Rapat Direksi dan Komisaris atau *Performance Review* yang dilaksanakan dalam setiap bulannya.

3. Evaluation

Pada tahap ini, Bank Mandiri Taspen melakukan review atas pencapaian kinerja seluruh unit kerja berdasarkan *Key Performance Indicators* (KPI) yang dilengkapi dengan beberapa matriks pendukung. Nilai pencapaian KPI tersebut juga menjadi dasar untuk pembagian remunerasi tahunan untuk unit kerja serta pegawai.

To support the achievement of business targets and strategic aspirations, Bank Mandiri Taspen implements a *performance management* process consisting of three cycles, namely *planning, monitoring, and evaluation*, as a framework for measuring the achievement of business targets.

1. Planning

The *planning* process at Bank Mandiri Taspen is divided into three main components, namely:

- Preparation of the Long-Term Corporate Plan (RJPP) or *Corporate Plan* – 5-year horizon. This stage defines the Company's *grand strategy* and *high-level direction*.
- Preparation of the Bank Business Plan (RBB) – 3-year horizon. Long-term corporate aspirations are translated into *key milestones* and more specific *action plans*.
- Preparation of the Annual Work and Budget Plan (RKAP) and *Key Performance Indicators* (KPI) – 1-year horizon. The Company's aspirations, vision, and mission are translated into specific financial targets and *key performance indicators* on an annual basis.

2. Monitoring

Bank Mandiri Taspen conducts periodic and regular *monitoring* processes to ensure that business performance remains aligned with strategic aspirations. *Performance monitoring* is conducted through Board of Directors and Board of Commissioners meetings or *Performance Review* forums, which are held on a monthly basis.

3. Evaluation

At this stage, the Bank reviews the performance achievement of all work units based on *Key Performance Indicators* (KPI), supported by several additional performance metrics. The KPI results also serve as the basis for annual remuneration distribution for both work units and employees.

Risiko Kepatuhan

Compliance Risk

Risiko kepatuhan adalah risiko akibat Bank tidak mematuhi dan/atau tidak melaksanakan peraturan perundang-undangan dan ketentuan yang berlaku. Risiko kepatuhan melekat pada risiko Bank yang terkait pada peraturan perundang-undangan dan ketentuan lainnya yang berlaku seperti Batas Maksimum Pemberian Kredit (BMPK), restrukturisasi kredit, Know Your Customers (KYC) dan komitmen terhadap ketentuan tertentu.

Manajemen risiko kepatuhan dilakukan oleh unit kepatuhan (*compliance*) di bawah pengawasan aktif Direktur *Compliance and Control*

a. Kebijakan dan Prosedur

Implementasi manajemen risiko kepatuhan mengacu pada pedoman manajemen risiko dan Kebijakan Kepatuhan Bank Mandiri Taspen (KKBS).

Compliance risk is the risk arising from the Bank's failure to comply with and/or implement prevailing laws and regulations. Compliance risk is inherent in the Bank's activities in relation to applicable laws and regulations, including but not limited to the Legal Lending Limit (BMPK), loan restructuring, Know Your Customer (KYC), and commitments to specific regulatory requirements.

Compliance risk management is carried out by the Compliance Unit under the active supervision of the Director of Compliance and Control.

a. Policies and Procedures

The implementation of compliance risk management refers to the Risk Management Guidelines and the Bank Mandiri Taspen Compliance Policy (KKBS).



b. Proses

Dalam rangka efektifitas pelaksanaan fungsi kepatuhan dalam mendukung pertumbuhan bisnis yang sehat dan berkelanjutan, Unit Kepatuhan melakukan proses manajemen risiko kepatuhan berupa:

- Memberikan pendapat/analisis kepatuhan terhadap penyusunan kebijakan dan prosedur apakah sudah sesuai dengan ketentuan atau peraturan perundang-undangan yang berlaku.
- Memberikan analisis dampak peraturan eksternal.
- Melakukan analisa kepatuhan terhadap rencana produk dan aktivitas baru

b. Process

In order to ensure the effective implementation of the compliance function in supporting healthy and sustainable business growth, the Compliance Unit performs compliance risk management processes, including:

- providing compliance opinions/analysis on the formulation of policies and procedures to ensure alignment with prevailing laws and regulations;
- providing analysis on the impact of external regulations; and
- conducting compliance analysis on proposed new products and activities.

Tabel Pengungkapan Kualitatif Umum (Risiko Kepatuhan)
Table of General Qualitative Disclosure (Compliance Risk)

a. Organisasi Manajemen Risiko Kepatuhan Compliance Risk Management Organization	Pada prinsipnya, seluruh jajaran Bank bertanggung jawab penuh secara individu untuk memastikan kepatuhan dalam setiap kegiatan di bidang masing-masing. Untuk membantu pelaksanaan Fungsi Kepatuhan, Bank Mandiri Taspen membentuk Jajaran Kepatuhan dengan tugas dan fungsi, sebagai berikut: Direktur yang membawahkan Fungsi Kepatuhan Bertanggung jawab untuk menetapkan langkah-langkah yang diperlukan, memantau dan menjaga Bank Mandiri Taspen selalu mematuhi ketentuan Otoritas Jasa Keuangan, Bank Indonesia, Peraturan Perundang-undangan dan ketentuan lain yang berlaku. Satuan Kerja Kepatuhan (SKK) Kantor Pusat Bertanggung jawab untuk membuat langkah-langkah dalam rangka mendukung terciptanya Budaya Kepatuhan pada setiap jenjang organisasi. Satuan Kerja Kepatuhan (SKK) Unit Kerja Bertanggung jawab untuk melaporkan pelaksanaan tugas dan tanggung jawab baik secara berkala maupun khusus kepada SKK Kantor Pusat.
b. Strategi Manajemen Risiko dan Efektivitas Penerapan Manajemen Risiko Risk Management Strategy and Effectiveness of Risk Management Implementation	In principle, all levels of the Bank are individually responsible for ensuring compliance in every activity within their respective functions. To support the implementation of the Compliance Function, Bank Mandiri Taspen has established a Compliance structure with the following duties and responsibilities: Director in charge of the Compliance Function Responsible for establishing necessary measures, monitoring, and ensuring that Bank Mandiri Taspen continuously complies with Financial Services Authority (OJK) regulations, Bank Indonesia regulations, applicable laws and regulations, and other prevailing provisions. Head Office Compliance Work Unit (SKK) Responsible for developing measures to support the establishment of a Compliance Culture at all levels of the organization. Work Unit Compliance (SKK) at Operational Units Responsible for reporting the implementation of duties and responsibilities, both periodically and on an ad hoc basis, to the Head Office Compliance Work Unit (SKK).
Satuan Kerja Kepatuhan (SKK) Kantor Pusat, melaksanakan tugas-tugas Fungsi Kepatuhan (compliance assurance services) dalam bentuk antara lain: Review/examination services yaitu melakukan pengkajian kepatuhan atas dasar dokumen dari suatu keputusan untuk memastikan kepatuhan terhadap peraturan perundang-undangan dan ketentuan yang berlaku, aktivitas atau transaksi yang bersifat ex-ante dan ex-post yang mencakup antara lain: Ex-ante - Me-review rancangan kebijakan, Standar Prosedur/ Pedoman, Petunjuk Teknis, rancangan keputusan dan rancangan perjanjian sebagai bagian dari Working Division, sebelum disahkan oleh pejabat yang berwenang Ex-post - Melakukan compliance test - Memastikan Bank mematuhi dan/atau memenuhi seluruh Perjanjian, Komitmen dan Kewajiban kepada OJK, BI dan otoritas regulator lainnya. - Memastikan pelaksanaan penerapan Anti Pencucian Uang, Pencegahan Pendanaan Terorisme dan pencegahan pendanaan proliferasi senjata pemusnah massal (APU PPT dan PPPSPM).	The Head Office Compliance Work Unit (SKK) performs Compliance Function activities (compliance assurance services) which include, among others: Review/Examination Services Conducting compliance assessments based on decision documents to ensure adherence to applicable laws and regulations. These activities cover both ex-ante and ex-post processes, including: Ex-ante Reviewing draft policies, Standard Operating Procedures/ Guidelines, Technical Instructions, draft decisions, and draft agreements as part of the working division prior to approval by authorized officials. Ex-post - Conducting compliance testing. - Ensuring that the Bank complies with all agreements, commitments, and obligations to the Financial Services Authority (OJK), Bank Indonesia (BI), and other regulatory authorities. - Ensuring the implementation of Anti-Money Laundering, Countering the Financing of Terrorism, and Prevention of Proliferation of Weapons of Mass Destruction (AML/CFT and CPFWM) frameworks.



2. Supervisory services Mensupervisi aktivitas (process) terkait: a. Pengelolaan risiko kepatuhan (identifikasi, pengukuran, pemantauan, dan pengendalian) atas aktivitas yang dilaksanakan, terutama risiko kepatuhan yang dinilai tinggi. b. Memonitor Tindak lanjut Hasil Audit baik internal maupun eksternal. 3. Consultation services Pemberian compliance advice berdasarkan permintaan baik lisan maupun tulisan atas suatu permasalahan terkait aspek kepatuhan di Bank Mandiri Taspen. 4. Regulatory services Penyediaan, pengkajian, sosialisasi atas peraturan perundang-undangan dan ketentuan yang berlaku serta penyediaan alat bantu dengan tujuan memudahkan jajaran Bank Mandiri Taspen dalam mematuhi.	2. Supervisory Services Supervising activities (processes) related to: a. Management of compliance risk (identification, measurement, monitoring, and control) of implemented activities, particularly high-risk compliance exposures. b. Monitoring follow-up actions on internal and external audit findings. 3. Consultation Services Providing compliance advisory services upon request, either verbally or in writing, on compliance-related issues within Bank Mandiri Taspen. 4. Regulatory Services Providing, reviewing, and disseminating applicable laws, regulations, and internal guidelines, as well as developing supporting tools to facilitate compliance across all levels of Bank Mandiri Taspen.
c. Mekanisme Pemantauan dan Pengendalian Risiko Kepatuhan Mechanism for Monitoring and Controlling Compliance Risk	
Proses pengelolaan risiko kepatuhan diantaranya yaitu Pemantauan dan Pengendalian, dengan mekanisme sebagai berikut: 1. Pemantauan a. Melakukan proses monitoring yang efektif dalam pengelolaan risiko yang memadai b. Memonitor profil risiko dan kemungkinan terjadinya risiko ketidakpatuhan secara teratur. c. Melakukan proses monitoring yang memberikan informasi mengenai: - Efektivitas mitigasi yang dilakukan - Efektivitas identifikasi risiko - Efektivitas penilaian risiko - Hal-hal yang harus disempurnakan untuk memperkuat proses pengelolaan risiko d. Melakukan proses monitoring yang efektif untuk mempermudah pendeteksian hal-hal yang harus diperbaiki dalam kebijakan, proses dan prosedur pengelolaan risiko kepatuhan. Apabila dilakukan tepat waktu, ini dapat mengurangi potensi terjadinya non-compliance events. 2. Pengendalian a. Merancang dan menerapkan kebijakan, proses, prosedur, dan bentuk mitigasi/kontrol lainnya untuk memitigasi risiko Kepatuhan b. Mengkaji secara berkala bentuk mitigasi atau kontrol yang ditetapkan dan diterapkan dengan mempertimbangkan: - Efektivitas mitigasi/kontrol - Efisiensi mitigasi/kontrol c. Memastikan kepatuhan elemen pokok dari suatu sistem mitigasi atas peraturan perundang-undangan dan ketentuan yang berlaku meliputi: - Top-level review terkait status pencapaian tujuan Bank - Pengujian kepatuhan terhadap kontrol yang diterapkan manajemen - Kebijakan dan prosedur terkait penanganan pelanggaran ketentuan - Sistem approval dan otorisasi untuk memastikan akuntabilitas d. Memperkuat mitigasi/kontrol melalui budaya kepatuhan yang kuat untuk mendorong terciptanya pengelolaan risiko kepatuhan yang Tangguh.	The compliance risk management process includes monitoring and control activities, with the following mechanisms: 1. Monitoring a. Conducting effective monitoring processes to ensure adequate risk management. b. Regularly monitoring the risk profile and the potential occurrence of non-compliance risks. c. Performing monitoring processes that provide information on: - Effectiveness of implemented mitigation measures; - Effectiveness of risk identification; - Effectiveness of risk assessment; - Areas requiring improvement to strengthen the risk management process. d. Conducting effective monitoring processes to facilitate early detection of issues that need to be improved in policies, processes, and procedures related to compliance risk management. Timely execution of such monitoring reduces the potential occurrence of non-compliance events. 2. Control a. Designing and implementing policies, processes, procedures, and other mitigation/control measures to mitigate compliance risk. b. Periodically reviewing established and implemented mitigation or control measures by considering: - Effectiveness of mitigation/control; - Efficiency of mitigation/control. c. Ensuring compliance with key elements of the mitigation system against applicable laws and regulations, including: - Top-level review of the Bank's achievement of objectives; - Testing of compliance with management controls; - Policies and procedures related to handling violations; - Approval and authorization systems to ensure accountability. d. strengthening mitigation/control through a strong compliance culture to support the development of a resilient compliance risk management framework.



Risiko Tingkat Suku Bunga

Interest Rate Risk

Bank melakukan pengukuran risiko suku bunga dengan menggunakan metodologi yang dapat mengidentifikasi risiko suku bunga dari portofolio aset dan liabilitas yang sensitif terhadap perubahan suku bunga serta menentukan besaran risiko terhadap Bank.

Untuk mengendalikan risiko suku bunga tersebut, Bank menjadikan tingkat suku bunga penjaminan dari Lembaga Penjaminan Simpanan sebagai salah satu acuan dalam menetapkan tingkat suku bunga dana pihak ketiga dan tingkat suku bunga kredit. Selain itu, penghimpunan dana Bank selalu dikaitkan dengan kemampuan penyalurannya, serta diupayakan tidak terjadi negative interest gap sehingga net interest margin yang diperoleh Bank selalu dalam kondisi positif dan risiko tingkat suku bunga dapat ditekan seminimal mungkin.

Risiko tingkat suku bunga terjadi dari bermacam-macam layanan perbankan kepada nasabah meliputi penghimpunan dana (antara lain giro, tabungan dan deposito), penempatan dana (antara lain kredit yang diberikan), komitmen dan kontinjensi, serta instrumen lain yang mengandung suku bunga.

ALCO Bank yang beranggotakan Direksi dan beberapa anggota manajemen senior, bertanggung jawab dalam menetapkan kebijakan dan strategi pengelolaan risiko tingkat suku bunga di banking book serta mengawasi penerapan dan pelaksanaannya. Tujuan utama ALCO adalah mengoptimalkan hasil usaha Bank dengan tetap memperhatikan batasan-batasan risiko yang ditetapkan.

Pengungkapan Kuantitatif Risiko Tingkat Suku Bunga

Tabel di bawah ini mengikhtisarkan aset dan liabilitas keuangan Bank pada nilai tercatat, yang dikategorikan berdasarkan jangka waktu kontrak pada tanggal 31 Desember 2025 dan 2025.

Akun Account	31 Desember 2025 December 31, 2025				
	Total	Tidak Dikenakan Bunga Non-Interest Bearing	Sampai Dengan 1 bulan Up to 1 month	>1 Bulan – 3 Bulan >1 Month – 3 Months	
ASET ASSETS	72,285,577	-	9,505,759	617,123	
Giro pada Bank Indonesia Current Accounts with Bank Indonesia	1,283,107	-	1,283,107	-	
Giro pada Bank Lain Current Accounts with Other Banks	74,756	-	74,756	-	
Penempatan Pada Bank Lain (termasuk Fasilitas BI) Placements with Other Banks (including Bank Indonesia Facilities)	6,361,889	-	6,361,889	-	
Efek-efek Securities	13,019,452	-	749,883	571,628	
Efek-efek Yang dibeli Dengan janji dijual Kembali Securities Purchased under Resale Agreements	1,015,658	-	1,015,658	-	
Kredit yang Diberikan Loans	50,530,716	-	20,466	45,494	
Aset lain-lain *) Other Assets *)	-	-	-	-	



The Bank measures interest rate risk using methodologies capable of identifying interest rate risk arising from portfolios of assets and liabilities that are sensitive to changes in interest rates, as well as determining the magnitude of such risks to the Bank.

To control interest rate risk, the Bank uses the deposit insurance rate set by the Indonesia Deposit Insurance Corporation (LPS) as one of the references in determining interest rates for third-party funds and lending rates. In addition, the Bank aligns its fund-raising activities with its lending capacity and seeks to avoid a negative interest gap, thereby ensuring that the net interest margin remains positive and interest rate risk is minimized.

Interest rate risk arises from various banking services provided to customers, including fund-raising activities (such as current accounts, savings, and time deposits), fund placements (such as loans), commitments and contingencies, as well as other interest-bearing instruments.

The Bank's Asset and Liability Committee (ALCO), comprising members of the Board of Directors and senior management, is responsible for establishing policies and strategies for managing interest rate risk in the banking book, as well as overseeing their implementation and execution. The primary objective of ALCO is to optimize the Bank's financial performance while maintaining risk exposure within the established limits.

Quantitative Disclosure of Interest Rate Risk

The table below summarizes the Bank's financial assets and liabilities at their carrying amounts, categorized based on contractual maturities as of December 31, 2025 and 2024.

(dalam jutaan rupiah / in IDR million)

31 Desember 2025 December 31, 2025						
	>3 Bulan – 1 Tahun >3 Months – 1 Year	>1 Tahun – 2 Tahun >1 Year – 2 Years	>2 tahun – 3 tahun >2 Years – 3 Years	>3 tahun – 4 tahun >3 Years – 4 Years	>4 tahun – 5 tahun >4 Years – 5 Years	Lebih dari 5 tahun More than 5 years
	2,772,037	499,676	825,312	1,910,826	2,540,591	53,614,254
	-	-	-	-	-	-
	-	-	-	-	-	-
	-	-	-	-	-	-
	2,574,967	53,903	123,211	1,105,144	1,444,654	6,396,063
	-	-	-	-	-	-
	197,070	445,774	702,101	805,682	1,095,937	47,218,192
	-	-	-	-	-	-



Akun Account	31 Desember 2025 December 31, 2025				
	Total	Tidak Dikenakan Bunga Non-Interest Bearing	Sampai Dengan 1 bulan Up to 1 month	>1 Bulan – 3 Bulan >1 Month – 3 Months	
LIABILITAS LIABILITIES					
Liabilitas segera Obligations Due Immediately	-	-	-	-	
Simpanan nasabah Customer Deposits	55,030,573	-	26,519,026	19,421,576	
Simpanan dari Bank Lain Deposits from Other Banks	49,789	-	49,789	-	
Surat berharga yang diterbitkan Securities Issued	2,695,416	-	-	-	
Pinjaman yang diterima Borrowings	5,000,000	-	-	250,000	
Liabilitas lain-lain **) Other Liabilities **)	183,727	-	83,261	100,373	
Total Gap Suku Bunga Total Interest Rate Gap	9,326,071	-	(17,146,317)	(19,154,827)	

*) Aset lain-lain terdiri dari pendapatan bunga yang masih akan diterima, tagihan klaim asuransi, tagihan transaksi ATM, tagihan kepada pihak ketiga dan lain-lain.

**) Liabilitas lain-lain terdiri dari bunga yang masih harus dibayar, cadangan bonus dan THR, utang jasa pihak ketiga, titipan jasa notaris, titipan dana retensi atas renovasi cabang, utang premi asuransi dan lain-lain.

*) Other assets consist of accrued interest income, insurance claim receivables, ATM transaction receivables, receivables from third parties, and others.

**) Other liabilities consist of accrued interest expenses, bonus and holiday allowance (THR) provisions, payables for third-party services, notary service deposits, retention funds for branch renovations, insurance premium payables, and others.

Akun Account	31 Desember 2024 December 31, 2024				
	Total	Tidak Dikenakan Bunga Non-Interest Bearing	Sampai Dengan 1 bulan Up to 1 month	>1 Bulan – 3 Bulan >1 Month – 3 Months	
ASET ASSETS	65,379,347	-	9,415,005	83,215	
Giro pada Bank Indonesia Current Accounts with Bank Indonesia	3,122,333	-	3,122,333	-	
Giro pada Bank Lain Current Accounts with Other Banks	47,978	-	47,978	-	
Penempatan pada Bank Indonesia Placements with Bank Indonesia	2,179,682	-	2,179,682	-	
Efek-efek Securities	12,490,558	-	2,770,084	-	
Efek-efek yang dibeli dengan janji dijual kembali Securities Purchased under Resale Agreements	1,277,381	-	1,277,381	-	
Kredit yang diberikan Loans	46,261,415	-	17,547	83,215	
Aset lain-lain *) Other Assets *)	-	-	-	-	



31 Desember 2025 December 31, 2025						
	>3 Bulan – 1 Tahun >3 Months – 1 Year	>1 Tahun – 2 Tahun >1 Year – 2 Years	>2 tahun – 3 tahun >2 Years – 3 Years	>3 tahun – 4 tahun >3 Years – 4 Years	>4 tahun – 5 tahun >4 Years – 5 Years	Lebih dari 5 tahun More than 5 years
	-	-	-	-	-	-
	3,867,992	4,944,068	94,974	78,162	66,670	38,104
	-	-	-	-	-	-
	1,197,963	-	798,642	698,812	-	-
	2,000,000	2,750,000	-	-	-	-
	94	-	-	-	-	-
	(4,294,011)	(7,194,391)	(68,304)	1,133,851	2,473,920	53,576,150

(dalam jutaan rupiah / in IDR million)

31 Desember 2024 December 31, 2024						
	>3 Bulan – 1 Tahun >3 Months – 1 Year	>1 Tahun – 2 Tahun >1 Year – 2 Years	>2 tahun – 3 tahun >2 Years – 3 Years	>3 tahun – 4 tahun >3 Years – 4 Years	>4 tahun – 5 tahun >4 Years – 5 Years	Lebih dari 5 tahun More than 5 years
	1,791,600	618,824	654,770	742,947	2,015,743	50,057,242
	-	-	-	-	-	-
	-	-	-	-	-	-
	-	-	-	-	-	-
	1,581,235	244,653	53,742	121,648	1,113,743	6,605,452
	-	-	-	-	-	-
	210,365	374,171	601,027	621,299	902,000	43,451,790
	-	-	-	-	-	-



Akun Account	31 Desember 2024 December 31, 2024				
	Total	Tidak Dikenakan Bunga Non-Interest Bearing	Sampai Dengan 1 bulan Up to 1 month	>1 Bulan – 3 Bulan >1 Month – 3 Months	
LIABILITAS LIABILITIES	57,682,973	-	28,772,997	18,137,634	
Liabilitas segera Obligations Due Immediately	-	-	-	-	
Simpanan nasabah Customer Deposits	48,824,547	-	26,433,419	17,567,894	
Simpanan dari Bank Lain Deposits from Other Banks	755,053	-	755,053	-	
Surat berharga yang diterbitkan Securities Issued	1,199,092	-	-	-	
Pinjaman yang diterima Borrowings	5,750,000	-	500,000	500,000	
Liabilitas lain-lain **) Other Liabilities **)	1,154,281	-	1,084,525	69,740	
Total Gap Suku Bunga Total Interest Rate Gap	7,696,374	-	(19,357,992)	(18,054,419)	

- *) Aset lain-lain terdiri dari pendapatan bunga yang masih akan diterima, tagihan klaim asuransi, tagihan transaksi ATM, tagihan kepada pihak ketiga dan lain-lain.
 **) Liabilitas lain-lain terdiri dari bunga yang masih harus dibayar, cadangan bonus dan THR, utang jasa pihak ketiga, titipan jasa notaris, titipan dana retensi atas renovasi cabang, utang premi asuransi dan lain-lain.
 *) Other assets consist of accrued interest income, insurance claim receivables, ATM transaction receivables, receivables from third parties, and others.
 **) Other liabilities consist of accrued interest expenses, bonus and holiday allowance (THR) provisions, payables for third-party services, notary service deposits, retention funds for branch renovation, insurance premium payables, and others.

Tabel di bawah ini mengikhtisarkan sensitivitas laba tahun berjalan terhadap pergerakan suku bunga terhadap Bank pada tanggal 31 Desember 2025 dan 2024 yaitu sebagai berikut.

The table below summarizes the sensitivity of profit for the year to changes in interest rates of the Bank as of December 31, 2025 and 2024, as follows.

	Peningkatan 100bps Increase by 100 bps	Penurunan 100bps Decrease by 100 bps
31 Desember 2025 Menambah/(mengurangi) laba tahun berjalan (Rp Juta) December 31, 2025 Increase/(Decrease) in Profit for the Year (IDR Million)	(284,820)	277,376
31 Desember 2024 Menambah/(mengurangi) laba tahun berjalan (Rp Juta) December 31, 2024 Increase/(Decrease) in Profit for the Year (IDR Million)	(250,242)	248,583

Proyeksi di atas mengasumsikan bahwa seluruh variabel lainnya adalah konstan pada tanggal pelaporan keuangan dan terdapat penyesuaian metodologi serta permodelan pada perhitungan tahun 2024 pasca peningkatan status Bank menjadi KBMI II.

The above projections assume that all other variables remain constant as of the financial reporting date, and reflect adjustments in methodology and modeling applied in the 2024 calculations following the Bank's upgrade to KBMI II status.



	31 Desember 2024 December 31, 2024					
	>3 Bulan – 1 Tahun >3 Months – 1 Year	>1 Tahun – 2 Tahun >1 Year – 2 Years	>2 tahun – 3 tahun >2 Years – 3 Years	>3 tahun – 4 tahun >3 Years – 4 Years	>4 tahun – 5 tahun >4 Years – 5 Years	Lebih dari 5 tahun More than 5 years
	7,027,942	3,564,583	77,230	41,436	35,542	25,608
	-	-	-	-	-	-
	4,527,927	115,492	77,230	41,436	35,542	25,608
	-	-	-	-	-	-
	-	1,199,092	-	-	-	-
	2,500,000	2,250,000	-	-	-	-
	16	-	-	-	-	-
	(5,236,342)	(2,945,759)	577,539	701,511	1,980,202	50,031,634

Penerapan Manajemen Permodalan Terintegrasi

Implementation of Integrated Capital Management

Modal merupakan sumber dukungan keuangan dalam pelaksanaan aktivitas secara keseluruhan, cushion untuk menyerap kerugian yang tidak terduga (unexpected losses), dan jaring pengaman (safety net) dalam kondisi krisis. Kecukupan modal yang memadai dapat meningkatkan kepercayaan pemangku kepentingan (stakeholders). Sesuai Peraturan Otoritas Jasa Keuangan (OJK) No. 26/POJK.03/2015 tanggal 4 Desember 2015 tentang Kewajiban Penyediaan Modal Minimum Terintegrasi Bagi Konglomerasi Keuangan, Bank telah melakukan penerapan manajemen permodalan terintegrasi terhadap dalam rangka menjaga kepercayaan masyarakat dan meningkatkan usaha secara keseluruhan. Langkah-Langkah yang telah dilakukan Bank sebagai Entitas Utama untuk mengimplementasikan penerapan manajemen permodalan terintegrasi antara lain:

1. Sosialisasi dan koordinasi dengan Perusahaan Anak dan Perusahaan Berelasi;
2. Penyusunan Kebijakan dan Pedoman Umum Kewajiban Penyediaan Modal Minimum Terintegrasi; dan
3. Penyusunan Laporan Kecukupan Permodalan Terintegrasi untuk pertama kalinya pada posisi Desember 2015 kepada pihak otoritas.

Capital serves as a source of financial support for the overall execution of activities, a cushion to absorb unexpected losses, and a safety net under crisis conditions. Adequate capital levels enhance stakeholder confidence. In accordance with Financial Services Authority Regulation (OJK) No. 26/POJK.03/2015 dated December 4, 2015 concerning the Integrated Minimum Capital Adequacy Requirement for Financial Conglomerates, the Bank has implemented integrated capital management to maintain public confidence and support overall business growth. The steps undertaken by the Bank as the Main Entity in implementing integrated capital management include the following:

1. Socialization and coordination with Subsidiaries and Affiliated Companies;
2. Formulation of Policies and General Guidelines on Integrated Minimum Capital Adequacy Requirements; and
3. Preparation of the Integrated Capital Adequacy Report for the first time as of December 2015 to the regulatory authority.

Sumber Daya Manusia





Human Capital



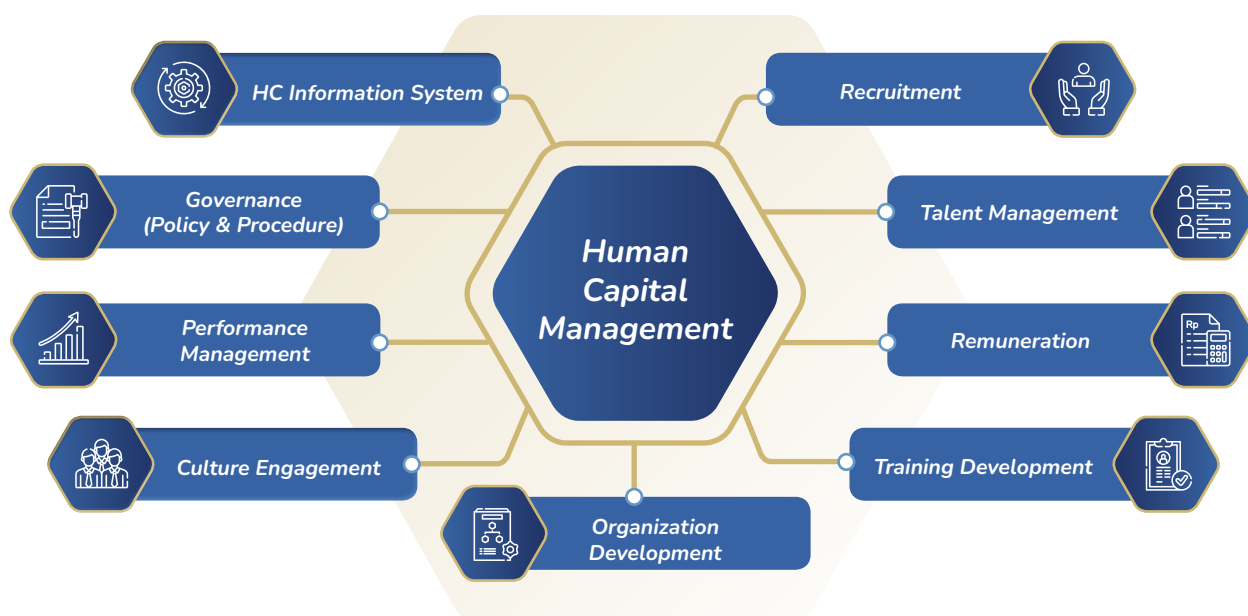


Strategi Manajemen Sumber Daya Manusia

Strategy of Human Resource Management

Strategi Manajemen Sumber Daya Manusia merupakan pilar penting dalam menciptakan lingkungan kerja yang produktif, bahagia dan berorientasi pada pertumbuhan. Sehingga kami berfokus untuk meningkatkan pengelolaan secara menyeluruh agar dapat menghadirkan pengalaman terbaik pegawai (*employee experience*). Strategi Manajemen Sumber Daya Manusia di Bank Mandiri Taspen meliputi 9 (sembilan) area yang saling berhubungan satu dengan lainnya untuk mendukung kemudahan pegawai.

Human Resource Management Strategy is an important pillar in creating a productive, happy, and growth-oriented work environment. Thus, we focus on improving management as a whole to provide the best employee experience. Strategy of Human Resource Management in Bank Mandiri Taspen involves 9 (nine) areas connected to each other to support employees' convenience.



Landasan ketentuan di Bank Mandiri Taspen selalu di-review secara berkala di antaranya Peraturan Perusahaan, Standar Prosedur dan Petunjuk Teknis Sumber Daya Manusia. Hal ini dilakukan dalam upaya menjaga ketentuan yang dimiliki Bank agar tetap terkini dan selalu sesuai dengan ketentuan Undang-Undang Ketenagakerjaan yang berlaku dan mendukung kebutuhan bisnis Bank.

Dalam memenuhi kebutuhan bisnis Bank yang dinamis, Bank menerapkan *Strategic Recruitment Plan* sebagai pedoman pemenuhan pegawai (rekrutmen) agar pemenuhan tepat, efisien dan sesuai dengan kebutuhan bisnis serta dinamika pasar dan organisasi.

Berkembangnya organisasi, membutuhkan talenta-talenta hebat yang mampu memimpin organisasi ke arah yang lebih baik. Bank Mandiri Taspen terus melakukan pengelolaan

The basic provisions at Bank Mandiri Taspen are always reviewed periodically, including Company Regulations, Standard Procedures, and Technical Instructions for Human Resources. This is done to keep the Bank's regulations updated and always in accordance with the provisions of the applicable Manpower Law and support the Bank's business needs.

In meeting the Bank's dynamic business needs, the Bank implements a Strategic Recruitment Plan as a guideline for employee recruitment so that the recruitment is precise, efficient, and in line with current needs and organizational dynamics.

The development of organization requires great talents who can lead the organization to a better direction. Bank Mandiri Taspen continues to carry out talent management and



talenta dan manajemen suksesi dalam upaya memastikan posisi kritikal terisi dengan talenta/sukesor internal yang berkualitas serta memastikan pegawai pada seluruh level jabatan memiliki kesempatan promosi yang sama.

Dalam upaya mendukung hal tersebut, Bank Mandiri Taspen melakukan *salary review* berkala dan juga memastikan peningkatan manfaat/*benefit* asuransi di atas rata-rata nilai pasar. Atas hal tersebut, diharapkan dapat memacu semangat dan meningkatkan motivasi dan retensi pegawai.

Peningkatan kompetensi pegawai adalah kunci agar Bank dapat terus menghadapi tantangan bisnis yang dinamis. *Training Development* menjadi strategi dalam peningkatan *skill* dan kompetensi pegawai melalui program pengembangan kepada seluruh level pegawai dalam bentuk pelatihan konvensional maupun pelatihan *e-learning* di seluruh lini disesuaikan dengan kebutuhan bisnis.

Kunci lainnya dalam menghadapi tantangan bisnis adalah pengembangan organisasi yang selaras dengan perkembangan bisnis dan regulasi. Bank Mandiri Taspen secara berkala *me-review* struktur organisasi yang kemudian dilakukan penyesuaian melalui *review* kebutuhan bisnis dan operasional. Dengan adanya pengembangan organisasi diharapkan dapat mengoptimalkan serta meningkatkan efisiensi dalam bisnis dan operasional perusahaan.

Dalam upaya memperkuat budaya perusahaan, Bank Mandiri Taspen secara konsisten menginternalisasi nilai-nilai AKHLAK melalui *unique value* The Mantap Ways serta berbagai program dan kegiatan rutin yang bertujuan meningkatkan keterikatan (*engagement*) antara pegawai dan perusahaan. Inisiatif ini dirancang untuk menciptakan lingkungan kerja yang nyaman, mendorong produktivitas, serta meningkatkan kesejahteraan dan kebahagiaan pegawai.

Pengelolaan kinerja pegawai telah sepenuhnya terdigitalisasi dan dilakukan secara transparan melalui proses sesi diskusi antara pegawai dengan atasan (1 on 1) serta moderasi *performance appraisal*. Proses ini melibatkan Divisi Human Capital dan unit kerja terkait untuk memastikan objektivitas dan akuntabilitas dalam penilaian kinerja.

Seluruh tahapan didukung oleh *Human Resource Information System* (HRIS), yang menghadirkan pengalaman *self-service platform* bagi pegawai dalam mengakses informasi serta mengajukan berbagai keperluan kepegawaian, sehingga kebutuhan pegawai dapat terpenuhi secara lebih efektif dan menyeluruh.

succession management as an effort to ensure that critical positions are filled with quality internal talent/successors and to ensure that employees at all levels of positions have the same promotion opportunities.

To support this, Bank Mandiri Taspen carries out periodic salary reviews and also ensures that insurance benefits are above the average market value. Regarding the issue, it can expectedly drive spirit and improve employee motivation and retention.

Improving employee competency is the key for the Bank to face dynamic business challenges. Training Development is a strategy for improving employee skills and competencies through development programs for all levels of employees in the form of training and education at all levels according to business needs.

Another key in facing business challenges is organizational development that is in line with business developments and regulations. Bank Mandiri Taspen periodically reviews the organizational structure which is then adjusted through reviewing business and operational needs. Organizational development is expected to optimize and improve efficiency in the company's business and operations.

To strengthen the corporate culture, Bank Mandiri Taspen consistently internalizes AKHLAK values through various programs and routine activities that are aimed at increasing engagement between employees and the Company. This initiative is designed to create a comfortable working environment, encourage productivity, and improve employee welfare and happiness.

Employee performance management has been fully digitized and is conducted transparently through a discussion session process between employees and superiors (1 on 1) and performance appraisal moderation. This process encompasses the Human Capital Division and related work units to ensure objectivity and accountability in performance assessments.

Those stages are reinforced by the Human Resource Information System (HRIS), which provides a self-service platform experience for employees to access information and submit various employee needs, so that employee needs can be encountered more effectively and comprehensively.



Kebijakan dan Pelaksanaan Manajemen Sumber Daya Manusia

Policy and Implementation of Human Resource Management

Rekrutmen

Kebijakan

Kegiatan rekrutmen pegawai baru diatur pada ketentuan Standar Prosedur dan Petunjuk Teknis Sumber Daya Manusia yang mengacu kepada Undang-Undang Nomor 6 Tahun 2023 tentang Cipta Kerja. Kebutuhan dan dinamika bisnis mendorong perusahaan untuk menyediakan tenaga kerja yang memadai guna mendukung aktivitas bisnis Bank. Dalam upaya memenuhi kebutuhan tenaga kerja, Bank Mandiri Taspen melaksanakan rekrutmen pegawai yang *capable* dan kompeten di bidangnya. Bank Mandiri Taspen menerapkan rencana strategis pemenuhan pegawai (*Strategic Recruitment Plan*), yaitu proses pemenuhan pegawai yang disesuaikan perkembangan bisnis terkini dan proyeksi ke depan. Pemenuhan pegawai dilakukan melalui rekrutmen *pro hire* dan pelaksanaan *Officer Development Program* (ODP) reguler, yang diarahkan untuk mencetak calon pemimpin muda yang profesional, memiliki daya saing, dan adaptif terhadap perubahan.

Pelaksanaan Rekrutmen

Pada 2025, telah dilakukan proses rekrutmen dengan detail sebagai berikut:

No	Jenis Rekrutmen Type of Recruitment	Kantor Pusat Head Office	Kantor Cabang Branch Offices
1	Pegawai / Employee	82	529
2	Officer Development Program / Officer Development Program	31	0
Total		113	529

Pelaksanaan rekrutmen dilakukan melalui proses yang selektif untuk menghasilkan pegawai yang kompeten, adaptif, suportif, dan mampu mendukung tujuan bisnis Bank.

Pengembangan Kompetensi

Kebijakan dan pelaksanaan pengembangan kompetensi dapat dilihat pada Bab Profil Perusahaan.

Recruitment

Policy

New employee recruitment activities are regulated by the provisions of Standard Procedures and Technical Instructions for Human Resources which refer to Law Number 6 of 2023 concerning Job Creation. The existence of business needs and dynamics means that companies require sufficient workforce that can fulfill the Bank's business activities. As an effort to meet workforce needs, one thing that must be done is recruiting employees who are capable and competent in their fields. Bank Mandiri Taspen implements a Strategic Recruitment Plan which is carried out in accordance with current and future business needs. Employee satisfaction is conducted through pro-hire recruitment and the implementation of regular Officer Development Programs (ODP), which are aimed at producing professional, competitive and adaptive young leaders to deal with changes.

Implementation of Recruitment

In 2025, the recruitment process was carried out with the following details:

Recruitment is conducted through a selective process to produce competent, adaptive, supportive and capable employee to support the Bank's business objectives.

Competency Development

Competency development policies and implementation can be seen in the Company Profile Chapter.



Pengembangan Karir

Kebijakan

Pengembangan karir di Bank Mandiri Taspen tidak hanya berfokus pada promosi, tetapi juga mencakup peningkatan kapabilitas, perluasan kewenangan, pengembangan individu, serta peningkatan remunerasi. Seluruh aspek pengembangan karir ini telah diatur secara komprehensif dalam Standar Prosedur Sumber Daya Manusia dan Petunjuk Teknis Sumber Daya Manusia, yang mencakup mekanisme rotasi, mutasi, detasering, hingga promosi pegawai.

Pelaksanaan Pengembangan Karir

Program pengembangan karir di Bank Mandiri Taspen terbuka bagi seluruh pegawai, dengan berbagai jalur pengembangan sesuai dengan jenjang dan kebutuhan bisnis.

Bank Mandiri Taspen memiliki inisiatif terhadap program Mantap Associate (MA) yaitu kesempatan seleksi kepegawaian menjadi pegawai organik yang dilakukan secara bertahap sesuai dengan ketentuan yang berlaku. Sepanjang tahun 2025, sebanyak 57 (lima puluh tujuh) pegawai MA telah menjadi pegawai pelaksana yang ditempatkan pada posisi esensial, seperti Customer Service dan Account Officer Pensiunan, sesuai dengan kebutuhan bisnis.

Di tingkat pelaksana, pegawai dengan kinerja baik berkesempatan mengikuti *Staff Development Program* (SDP), yang dirancang untuk menyiapkan calon pemimpin masa depan sesuai kebutuhan bisnis. Pegawai yang memenuhi syarat, termasuk masa kerja minimum dan penilaian kinerja yang ditetapkan, berhak masuk dalam daftar eligibilitas promosi ke jenjang kepemimpinan. Pada tahun 2025, **Staff Development Program Angkatan 11** telah menghasilkan 29 pegawai terbaik yang kini menempati posisi officer.

Pada tingkat pimpinan, sepanjang tahun 2025 sebanyak 92 pegawai dipromosikan ke jabatan yang lebih tinggi sebagai bagian dari upaya mendukung kebutuhan bisnis yang semakin dinamis dan menantang. Promosi ini didasarkan pada evaluasi kinerja pegawai di posisi sebelumnya, termasuk konsistensi dalam mempertahankan kinerja dalam berbagai kondisi bisnis.

Bagi fresh graduate, Bank Mandiri Taspen menjalankan *Officer Development Program* (ODP), untuk merekrut talenta muda berkualitas dari berbagai universitas ternama di Indonesia. Pada tahun 2025, program *ODP Regular Angkatan 10* telah meluluskan 31 pegawai yang mengisi berbagai posisi officer. Program ini merupakan bagian dari upaya Bank Mandiri Taspen dalam menghadirkan sumber daya manusia yang siap dibentuk sesuai kebutuhan bisnis, serta mendukung pengembangan teknologi di perusahaan.

Career Development

Policy

Career development at Bank Mandiri Taspen is not only focused on promotion, but also includes increasing capability, expanding authority, individual development, and increasing remuneration. All aspects of career development have been comprehensively regulated in the Human Resources Standard Procedure and Human Resources Technical Instructions, which include rotation mechanisms, mutations, detasering, and employee promotions.

Implementation of Career Development

The career development program at Bank Mandiri Taspen is open to employees, with various development paths according to level and business needs.

Bank Mandiri Taspen has initiated the Mantap Associate (MA) program, a gradual selection process for organic employees, in accordance with applicable regulations. Throughout 2025, 57 MA employees have become executive employees, placed in essential positions, such as Customer Service and Retired Account Officers, as needed.

In the first level, Employees with good performance have the opportunity to participate in the Staff Development Program (SDP), which is designed to prepare future leaders according to business needs. Employees who meet the requirements, including minimum length of service and performance assessments set, are entitled to be included in the list of promotion eligibility to the leadership level. In 2025, **Staff Development Program Batch 11** resulted in 29 best employees, who position currently as officer.

In the leader level, during 2025, 92 employees were promoted to higher positions as part of efforts to support increasingly dynamic and challenging business needs. This promotion was based on an evaluation of employee performance in previous positions, including consistency in maintaining performance in various business conditions.

For fresh graduate, Bank Mandiri Taspen performs the Officer Development Program (ODP) to recruit quality young talents from various leading universities in Indonesia. In 2025, the Regular ODP program Batch 10 graduated 31 employees who filled various officer positions. This program is part of Bank Mandiri Taspen's efforts to provide human resources that are ready formed according to business needs and support technology development in the company.



Bank Mandiri Taspen senantiasa mengutamakan kesempatan promosi bagi pegawai internal yang dinilai memiliki kompetensi dan kapabilitas untuk menempati posisi strategis. Hal ini mencerminkan bahwa proses suksesi talenta (*talent succession*) telah berjalan dengan baik sesuai dengan pedoman promosi yang ditetapkan.

Penilaian Kinerja

Kebijakan

Penilaian kinerja pegawai merupakan salah satu komponen kunci dalam upaya Bank Mandiri Taspen untuk mencapai keunggulan organisasi. Proses ini diatur dalam Standar Prosedur Sumber Daya Manusia dan Petunjuk Teknis Sumber Daya Manusia, yang menjadi pedoman utama dalam pelaksanaan penilaian kinerja pegawai. Penilaian kinerja bertujuan untuk mengevaluasi keterampilan, kekuatan, serta area pengembangan pegawai secara akurat. Hasil evaluasi ini menjadi dasar dalam penyusunan program pengembangan yang bertujuan untuk meningkatkan kompetensi pegawai.

Pengelolaan kinerja pegawai dilakukan secara menyeluruh dalam berbagai aktivitas dan proses di Human Capital. Salah satu alat utama dalam proses ini adalah penilaian kinerja, yang mengukur pencapaian target dibandingkan dengan realisasi kinerja pegawai. Hasil dari penilaian ini berhubungan erat dengan sistem penghargaan, baik dalam bentuk material maupun non-material, seperti pemberian bonus, penyesuaian gaji, dan kesempatan pengembangan karier. Dengan pendekatan ini, diharapkan pegawai semakin termotivasi untuk memberikan kinerja terbaik bagi perusahaan.

Pelaksanaan Penilaian Kinerja

Pada penilaian kinerja 2025, Bank Mandiri Taspen melaksanakan *performance appraisal* secara penuh melalui sistem yang telah terdigitalisasi sepenuhnya dalam *Human Resource Information System* (HRIS). Digitalisasi ini meningkatkan efisiensi dan kualitas proses penilaian kinerja, sehingga lebih cepat dan akurat. Proses penilaian kinerja dilakukan secara bertahap untuk memastikan objektivitas dan transparansi. Salah satu tahapannya adalah diskusi *1 on 1* antara pegawai dan atasan, yang merupakan ruang bagi pegawai untuk menyampaikan realisasi kinerja yang telah dilakukan serta pandangan mereka terkait pencapaian dan pengembangan diri.

Selain itu, *Human Capital* memfasilitasi proses moderasi di seluruh unit kerja guna meningkatkan transparansi dan akuntabilitas penilaian. Moderasi ini melibatkan manajer atau pemimpin tim yang berkumpul untuk meninjau serta mendiskusikan hasil penilaian sebelum ditetapkan secara final, memastikan bahwa setiap pegawai dinilai secara adil dan objektif.

Bank Mandiri Taspen always prioritizes promotion opportunities for internal employees, who are considered to have the competence and capability to occupy strategic positions. This demonstrates that the talent succession process has been well-performed in accordance with the established promotion guidelines.

Work Assessment

Policy

Employee performance assessment is one of the key components in Bank Mandiri Taspen's efforts to achieve organizational excellence. This process is regulated in the Human Resources Standard Procedure and Human Resources Technical Instructions, which are the key guidelines in implementing employee performance assessments. Performance assessments aim to accurately evaluate employee skills, strengths, and development areas. The results of this evaluation become the basis for compiling development programs that aim to improve employee competency.

Employee performance management is carried out comprehensively in various activities and processes in Human Capital. One of the key tools in this process is performance assessment, which measures target achievement compared to employee performance realization. The results of this assessment are closely related to the reward system, both in material and non-material forms, such as bonuses, salary adjustments, and career development opportunities. The implementation of this approach is expected that employees will be more motivated to provide the best performance for the company.

Implementation of Work Assessment

In the 2025 performance assessment, Bank Mandiri Taspen conducted a full performance assessment through a system that had been fully digitized in the Human Resource Information System (HRIS). This digitalization increased the efficiency and quality of the performance appraisal process, which was faster and more accurate. The performance assessment process is conducted in stages to ensure objectivity and transparency. One of the stages was a *1-on-1* discussion between employees and superiors, which was a space for employees to address the realization of performance that had been conducted and their views on achievements and self-development.

Moreover, Human Capital facilitates a moderation process across work units to increase transparency and accountability for assessments. This moderation involves managers or team leaders coming together to review and discuss the assessment results before they are finalized to ensure that each employee is assessed fairly and objectively.



Remunerasi

Remunerasi merupakan bagian dari strategi Bank Mandiri Taspen dalam memastikan kesejahteraan dan motivasi pegawai. Kebijakan ini dituangkan dalam Standar Prosedur Sumber Daya Manusia, Petunjuk Teknis Sumber Daya Manusia, serta Standar Prosedur Remunerasi. Remunerasi adalah imbal jasa yang diberikan perusahaan kepada pegawai sebagai penghargaan atas kontribusi mereka. Faktor-faktor yang memengaruhi pemberian *reward* meliputi bobot jabatan, pencapaian target, kompetensi pemegang jabatan, serta masa kerja. Remunerasi dapat berbentuk tunai (*cash*) maupun non-tunai (*non-cash*) dan sering disebut sebagai **compensation and benefits**.

Bank Mandiri Taspen berkomitmen untuk memberikan *compensation & benefits* yang kompetitif kepada pegawai. Salah satu upaya yang dilakukan adalah dengan mengikuti *salary survey* dari pihak eksternal untuk memastikan kesesuaian dengan nilai pasar (*market salary*). Selain itu, perusahaan juga menyediakan berbagai *benefit* yang menunjang kenyamanan dan kesejahteraan pegawai, seperti jaminan kesehatan dan jaminan kecelakaan kerja, guna memberikan perlindungan terhadap risiko yang mungkin terjadi.

Kebijakan remunerasi di Bank Mandiri Taspen dirancang untuk menarik talenta baru (*attract new hires*) serta mempertahankan pegawai yang ada (*employee retention*). Dengan kebijakan yang tepat, diharapkan pegawai dapat terus termotivasi untuk meningkatkan kinerja dan memberikan kontribusi optimal demi mencapai tujuan perusahaan.

Program Pensiun

Bank mengikutsertakan pegawainya dalam program pensiun melalui Badan Penyelenggara Jaminan Sosial Ketenagakerjaan (BPJS TK) yang telah disetorkan dengan rincian sebagai berikut:

1. Iuran Pensiun yang menjadi beban pegawai sebesar 1% (satu persen) dari gaji pokok (*Base Salary*).
2. Iuran Pensiun yang menjadi beban perusahaan sebesar 2% (dua persen) dari gaji pokok (*Base Salary*).

Bank juga telah mencadangkan kewajiban pasca kerja kepada pegawai, cadangan pasca kerja ini ditempatkan di Dana Pensiun Lembaga Keuangan dan pos cadangan internal bank.

Remuneration

Remuneration is part of Bank Mandiri Taspen's strategy in ensuring employee welfare and motivation. This policy is outlined in the Human Resources Standard Procedure, Human Resources Technical Instructions, and Remuneration Standard Procedure. Remuneration is a reward given by the company to employees as an appreciation for their contribution. Factors that influence the provision of rewards include job weight, target achievement, job holder competence, and length of service. Remuneration can be cash or non-cash and is often referred to as **compensation and benefits**.

Bank Mandiri Taspen commits to provide competitive compensation & benefits to employees. One of the efforts is to participate in salary surveys from external parties to ensure compliance with market salary. In addition, the Company also provides various benefits that support employee comfort and welfare, such as health insurance and work accident insurance, to provide protection against possible risks.

The remuneration policy at Bank Mandiri Taspen is designed to attract new hires and retain existing employees (employee retention). The implementation of the right policy is expected that employees can continuously be motivated to improve their performance and provide optimal contributions to achieve the Company's goals.

Pension Program

The Bank enrolls its employees in a pension program through the Employment Social Security Administration Agency (BPJS TK) which has been deposited with the following details:

1. Retirement contributions that are paid by employees are 1% (one percent) of the base salary.
2. Pension contributions which are paid by the company are 2% (two percent) of the base salary.

The bank has also reserved post-employment obligations for employees, these post-employment reserves are placed in the Financial Institution Pension Fund and the bank's internal reserve post.



System and Infrastructure Human Capital

System and Infrastructure Human Capital

Sistem dan infrastruktur *Human Capital* merupakan elemen fundamental dalam mendukung keberhasilan perusahaan dalam menghadapi dinamika bisnis yang terus berkembang. Pengelolaan Human Capital yang efektif membutuhkan kebijakan, proses, dan teknologi yang terintegrasi, mencakup seluruh siklus kerja pegawai, mulai dari perekrutan, pengembangan, hingga retensi talenta dalam organisasi. Sejalan dengan upaya peningkatan kapabilitas sumber daya manusia, sistem kepegawaian telah dikembangkan secara bertahap dan akan terus mengalami penyempurnaan guna memenuhi kebutuhan organisasi yang dinamis. Saat ini, sistem yang tersedia telah mencakup berbagai aspek penting dalam pengelolaan pegawai, termasuk absensi, pengajuan cuti, proses pengunduran diri, klaim lembur, reimbursement, serta layanan administratif lainnya yang mendukung efektivitas kerja.

Selain penguatan sistem, perusahaan juga telah menyiapkan infrastruktur yang mendukung pengembangan pegawai. Learning Center yang berlokasi di Denpasar telah beroperasi sejak tahun 2023 dan terus dikembangkan untuk meningkatkan efektivitas pembelajaran. Sebagai bagian dari strategi pengembangan, perusahaan juga mengimplementasikan *e-learning* yang memungkinkan pegawai untuk mengakses materi pembelajaran secara fleksibel.

E-learning ini mencakup modul *self-learning* yang berfokus pada pengetahuan penting, seperti contoh Anti Pencucian Uang dan Pencegahan Pendanaan Terorisme (APU PPT), serta penerapan Pelindungan Data Pribadi (PDP). Dengan pendekatan ini, perusahaan berkomitmen untuk meningkatkan literasi dan kepatuhan pegawai terhadap regulasi yang relevan.

Dengan adanya peningkatan sistem dan infrastruktur *Human Capital* ini, perusahaan optimis bahwa kualitas dan kapabilitas pegawai akan terus berkembang, sehingga dapat memberikan kontribusi optimal bagi organisasi. Sistem dan infrastruktur *Human Capital* yang solid menjadi fondasi utama bagi perusahaan dalam mencapai kesuksesan jangka panjang di tengah perubahan bisnis yang dinamis.

Human Capital systems and infrastructure are fundamental elements in supporting the success of companies in facing the dynamics of business that continue to grow. Effective Human Capital management requires integrated policies, processes, and technologies, covering the entire employee work cycle, from recruitment, development, to talent retention in the organization. In line with efforts to improve human resource capabilities, the personnel system has been developed gradually and will continue to be refined to meet the needs of dynamic organizations. Currently, the available systems cover various important aspects of employee management, including attendance, leave applications, resignation processes, overtime claims, reimbursements, and other administrative services that support work effectiveness.

In addition to strengthen the system, the Company has also prepared infrastructure that supports employee development. The Learning Center located in Denpasar has been operated since 2023 and is continuously developed to improve learning effectiveness. As part of its development strategy, the Company also implemented an e-learning platform that enabled employees to access learning materials flexibly.

This e-learning includes self-learning modules that focus on essential knowledge, such as examples of Anti-Money Laundering and Countering the Financing of Terrorism (APU PPT) as well as the implementation of Personal Data Protection (PDP). Implementing this approach, the Company commits to improve employee literacy and compliance with relevant regulations.

Having the improvement of the Human Capital system and infrastructure, the Company is optimistic that the quality and capabilities of employees will continuously grow, so that they can provide optimal contributions to the organization. A solid Human Capital system and infrastructure are the key foundation for the Company in achieving long-term success amidst dynamic business changes.

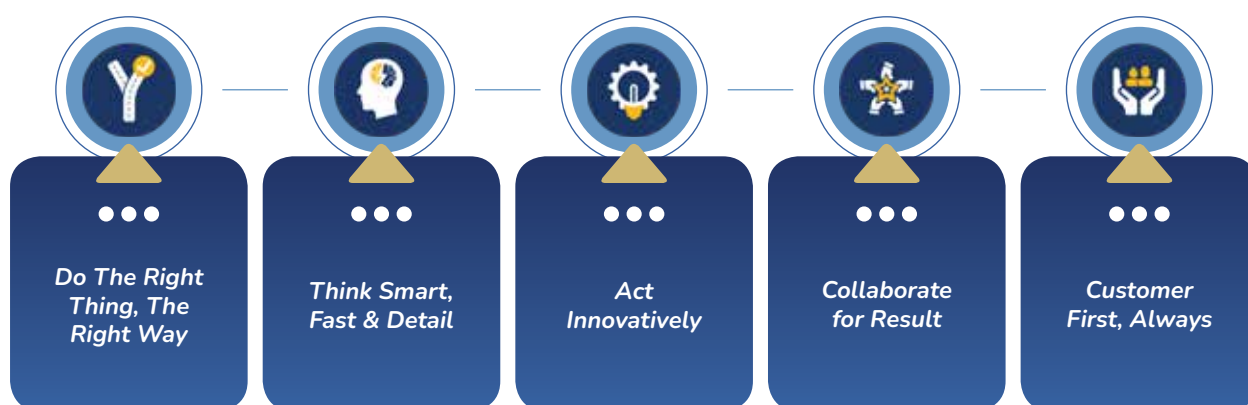


Internalisasi Budaya

Culture Internalization

Bank Mandiri Taspen terus meneguhkan komitmen dalam membangun budaya perusahaan yang kuat, relevan, khususnya dalam pembentukan nilai integritas dan nilai keberlanjutan. Pada Oktober 2025, Bank Mandiri Taspen resmi meluncurkan **The Mantap Ways** sebagai *unique characteristic* budaya perusahaan yang menjadi pedoman perilaku bagi seluruh insan perusahaan. The Mantap Ways hadir untuk memperkuat budaya perusahaan yang tidak hanya berlandaskan nilai, tetapi juga terwujud dalam perilaku nyata di setiap aktivitas pekerjaan. Nilai The Mantap Ways tercermin melalui 5 (lima) karakter utama, yaitu:

Bank Mandiri Taspen continues to strengthen its commitment to building a strong, relevant corporate culture, particularly in fostering integrity and sustainability values. In October 2025, the Bank officially launched **The Mantap Ways** as its unique cultural identity, serving as a behavioral guideline for all employees. The Mantap Ways was designed to reinforce a culture that is not only value-based but also reflected in daily work practices. The values are embodied in five core characteristics:



Sepanjang tahun 2025, internalisasi The Mantap Ways dilakukan secara terstruktur dan berkelanjutan melalui berbagai inisiatif yang mencakup komunikasi, edukasi, aktivasi, serta penguatan implementasi budaya di seluruh unit kerja. Untuk memastikan implementasi budaya berjalan secara efektif dan konsisten, Bank Mandiri Taspen membentuk peran *Culture Captain* dan *Culture Agent* sebagai penggerak utama budaya di unit kerja.

Throughout 2025, the internalization of The Mantap Ways was carried out in a structured and continuous manner through various initiatives, including communication, education, activation, and reinforcement across all work units. To ensure effective and consistent implementation, Bank Mandiri Taspen established the roles of Culture Captain and Culture Agent as key drivers of corporate culture.

Di tahun 2025, telah ditunjuk dan dilantik **34 Culture Captain** dan **94 Culture Agent**. *Culture Captain* terdiri dari jajaran pimpinan yang memiliki peran strategis dalam memberikan arah, memastikan keselarasan dengan strategi perusahaan, serta melakukan *monitoring* atas implementasi budaya di masing-masing unit kerja. Sedangkan *Culture Agent* berperan dalam menginternalisasikan nilai dalam keseharian, mendorong keterlibatan pegawai, serta menginisiasi dan menjalankan program budaya yang disesuaikan dengan kebutuhan dan karakteristik unit kerja.

In 2025, a total of **34 Culture Captains** and **94 Culture Agents** were appointed and inaugurated. Culture Captains, consisting of leadership-level personnel, played a strategic role in providing direction, ensuring alignment with corporate strategy, and monitoring cultural implementation within their respective units. Meanwhile, Culture Agents were responsible for embedding values into daily activities, encouraging employee engagement, and initiating culture programs tailored to each unit's needs.

Sejalan dengan penguatan peran tersebut, internalisasi The Mantap Ways juga dilakukan melalui berbagai program aktivasi budaya yang mendorong keterlibatan aktif pegawai

The internalization efforts were further strengthened through various culture activation programs that promoted active employee participation and fostered work habits aligned with



serta pembentukan kebiasaan kerja yang selaras dengan nilai perusahaan. Salah satu implementasi yang dilakukan adalah melalui **Risk Awareness Program** yang dilaksanakan oleh seluruh pegawai di unit kerja. Program ini memperkuat penerapan nilai **Do the Right Thing, the Right Way** dalam mendorong pegawai untuk lebih proaktif dalam mengidentifikasi, memahami, dan mengelola risiko dalam setiap aktivitas kerja, sehingga tercipta budaya kerja yang menjunjung tinggi integritas, kepatuhan, dan prinsip kehati-hatian.

Upaya peningkatan kompetensi juga dilakukan secara berkelanjutan melalui kegiatan **Morning Briefing** yang menjadi sarana pembelajaran rutin bagi seluruh pegawai. Di tahun 2025, terdapat **32 materi** yang sudah disampaikan melalui kegiatan Morning Briefing. Program ini mendukung penguatan nilai **Think Smart, Fast, and Detail**, dengan mendorong pegawai untuk memiliki pola pikir yang responsif, solutif, serta tetap mengedepankan ketelitian dalam menjalankan tugas.

Budaya inovasi terus dikembangkan melalui program **Mantap Innovation (MOTION)** sebagai wadah bagi pegawai untuk menyampaikan ide dan solusi perbaikan. Program ini menjadi representasi dari nilai **Act Innovatively**, di mana setiap pegawai didorong untuk berkontribusi secara aktif dalam menciptakan inovasi yang memberikan nilai tambah bagi perusahaan. Pada tahun 2025, total **Idea Submission** MOTION kategori **New Idea** yaitu **147 ide** yang mencerminkan tingginya partisipasi dan semangat inovasi dari seluruh pegawai.

Penguatan sinergi dan kolaborasi lintas fungsi diwujudkan melalui penyelenggaraan **Forum Kadiv** sebagai wadah strategis bagi para pimpinan untuk berdiskusi, menyelaraskan arah, serta merumuskan langkah-langkah yang mendukung pencapaian kinerja perusahaan. Sepanjang tahun 2025, Forum Kadiv telah dilaksanakan sebanyak **3 (tiga) kali**. Forum ini mencerminkan nilai **Collaborate for Result**, di mana kolaborasi tidak hanya terjadi dalam pelaksanaan, tetapi juga dalam proses pengambilan keputusan.

Selaras dengan upaya membangun kebersamaan dan *engagement*, setiap Jumat dilaksanakan kegiatan **Culture Day** atau hari budaya. Program ini memberikan ruang bagi pegawai untuk berinteraksi dalam suasana yang lebih santai namun tetap produktif. Berbagai kegiatan diselenggarakan, antara lain *fun games*, olahraga, saling memberikan apresiasi, yang mendorong keharmonisan dan kekompakan tim. Selain itu, kegiatan bersama nasabah seperti *Senam Sehat Bersama Mantap* atau agenda *Mantapreuner*, juga turut diadakan untuk mempererat hubungan dan meningkatkan pengalaman layanan.

corporate values. One key initiative was the **Risk Awareness Program**, implemented across all work units. This program reinforced the value of **Do the Right Thing, the Right Way** by encouraging employees to proactively identify, understand, and manage risks, thereby fostering a culture of integrity, compliance, and prudence.

Competency development was also continuously enhanced through **Morning Briefing** sessions, serving as regular learning platforms for employees. In 2025, a total of **32 materials** were delivered through these sessions. This program supported the value of **Think Smart, Fast, and Detail**, encouraging employees to adopt responsive, solution-oriented thinking while maintaining accuracy in their work.

An innovation-driven culture was cultivated through the **Mantap Innovation (MOTION)** program, which served as a platform for employees to submit ideas and improvement solutions. This initiative represented the value of **Act Innovatively**, encouraging employees to actively contribute innovations that add value to the organization. In 2025, a total of **147 new ideas** were submitted under the MOTION program, reflecting strong participation and an innovative spirit among employees.

Strengthening cross-functional synergy and collaboration was achieved through the **Forum Kadiv**, a strategic forum for leaders to discuss, align direction, and formulate actions to support corporate performance. Throughout 2025, the Forum Kadiv was conducted **three times**. This forum embodied the value of **Collaborate for Result**, where collaboration extended beyond execution into the decision-making process itself.

In line with efforts to build togetherness and engagement, **Culture Day** is held every Friday. This program provides space for employees to interact in a more relaxed yet productive atmosphere. Various activities are organized, including fun games, sports, and mutual appreciation, which foster team harmony and cohesion. In addition, joint activities with customers such as *Senam Sehat Bersama Mantap* and *Mantaprepreneur* programs are also conducted to strengthen relationships and enhance the service experience.



Komitmen dalam menempatkan nasabah sebagai prioritas utama turut diperkuat melalui program **GrebeK MOVIN**. Sepanjang tahun 2025, program ini telah dilaksanakan sebanyak 5 (lima) kali sebagai upaya mendorong pegawai untuk menggunakan dan memahami produk serta layanan perusahaan secara langsung. Melalui pendekatan ini, pegawai tidak hanya membangun loyalitas terhadap perusahaan, tetapi juga mampu memberikan rekomendasi yang lebih relevan dan meyakinkan kepada nasabah, sehingga semakin memperkuat implementasi nilai **Customer First, Always** dalam setiap interaksi layanan.

Dengan berbagai program internalisasi budaya yang telah dijalankan sepanjang tahun 2025, *The Mantap Ways* menunjukkan tingkat penerapan yang baik di lingkungan Bank Mandiri Taspen. Hal ini tercermin dari indeks penerapan budaya yang mencapai **81.30**, yang mengindikasikan bahwa meskipun merupakan budaya yang relatif baru diluncurkan, nilai-nilainya telah dipahami, diterima, dan mulai diimplementasikan secara konsisten oleh seluruh pegawai.

Secara lebih rinci, nilai *Do the Right Thing, the Right Way* mencapai 78,94, yang menunjukkan bahwa penguatan aspek integritas dan kepatuhan terus menjadi perhatian utama. Selanjutnya, nilai *Think Smart, Fast, and Detail* mencatatkan capaian sebesar 84,71, mencerminkan kemampuan pegawai dalam berpikir responsif, solutif, dan detail dalam menjalankan tugas. Nilai *Act Innovatively* berada pada angka 80,32, yang menggambarkan mulai tumbuhnya budaya inovasi di lingkungan kerja.

Penguatan kolaborasi tercermin dalam nilai *Collaborate for Result* yang mencapai 84,13, menunjukkan sinergi yang semakin baik antar unit kerja dalam mencapai tujuan bersama. Sementara itu, nilai *Customer First, Always* mencapai 79,39, yang menunjukkan bahwa orientasi terhadap nasabah terus ditingkatkan sebagai bagian dari komitmen perusahaan dalam memberikan layanan terbaik.

Capaian ini menjadi indikasi bahwa internalisasi *The Mantap Ways* telah berjalan dengan baik dan mulai mengakar dalam perilaku kerja sehari-hari, serta menjadi fondasi yang kuat dalam mendukung peningkatan kinerja dan transformasi perusahaan secara berkelanjutan.

The commitment to placing customers as the top priority is further reinforced through the **GrebeK MOVIN** program. Throughout 2025, this program was conducted five times as an effort to encourage employees to directly use and understand the Company's products and services. Through this approach, employees not only build loyalty to the Company but are also able to provide more relevant and convincing recommendations to customers, thereby strengthening the implementation of the **Customer First, Always** value in every service interaction.

With the various cultural internalization programs implemented throughout 2025, *The Mantap Ways* has demonstrated a good level of adoption within Bank Mandiri Taspen. This is reflected in a culture implementation index of **81.30**, indicating that although it is a relatively new culture, its values have been understood, accepted, and consistently implemented by all employees.

In more detail, the value of *Do the Right Thing, the Right Way* achieved 78.94, showing that strengthening integrity and compliance remains a key focus. Meanwhile, *Think Smart, Fast, and Detail* recorded 84.71, reflecting employees' ability to think responsively, solution-oriented, and with attention to detail. The value of *Act Innovatively* reached 80.32, indicating the growing culture of innovation in the workplace.

Strengthening collaboration is reflected in *Collaborate for Result*, which achieved 84.13, demonstrating improved synergy among work units in achieving shared goals. Meanwhile, *Customer First, Always* reached 79.39, indicating that customer orientation continues to be enhanced as part of the Company's commitment to delivering the best service.

These achievements indicate that the internalization of *The Mantap Ways* has been successfully implemented and has begun to take root in daily work behavior, forming a strong foundation to support performance improvement and sustainable corporate transformation.



Keterbukaan Informasi Kepada Pegawai

Disclosure of Information to Employees

Dalam rangka mendukung transparansi dan keterbukaan informasi kepada seluruh pegawai, Bank Mandiri Taspen secara konsisten menghadirkan berbagai inisiatif komunikasi internal yang terstruktur dan mudah diakses. Upaya ini bertujuan untuk memastikan setiap insan perusahaan memperoleh informasi yang akurat, relevan, dan tepat waktu, sehingga dapat mendukung efektivitas kerja serta pengambilan keputusan yang selaras dengan arah strategis perusahaan.

Salah satu inisiatif utama yang dijalankan adalah GEMAR-i (Gerakan Mantap Squad Sadar Informasi) sebagai media komunikasi internal yang dirancang untuk membangun budaya sadar informasi di lingkungan kerja. Melalui platform seperti Microsoft Outlook dan Microsoft Teams, program ini memastikan penyampaian informasi perusahaan dilakukan secara konsisten, mudah dipahami, serta menjangkau seluruh pegawai. Materi yang disampaikan mencakup berbagai topik strategis, antara lain ESG, *leadership*, *risk awareness*, program dan produk baru, perubahan ketentuan, hingga informasi penting lainnya. Selama tahun 2025, tercatat sebanyak 147 informasi telah disampaikan melalui GEMAR-i, yang mencerminkan komitmen perusahaan dalam menjaga arus informasi yang aktif dan berkelanjutan.

Selain itu, Bank Mandiri Taspen juga menghadirkan *platform* HC Helpdesk melalui aplikasi MASDA (Mantap Service Desk Application) sebagai sarana layanan internal yang terintegrasi untuk mendukung kebutuhan kepegawaian. Platform ini dikembangkan guna membangun budaya layanan internal yang tertib, transparan, dan terukur. Sejak diluncurkan pada 12 Maret 2025 hingga 31 Desember 2025, HC Helpdesk telah mencatatkan sebanyak 340 tiket layanan yang terdiri dari *inquiry/information*, *request*, serta *complaint/konsultasi*, yang menunjukkan tingginya pemanfaatan layanan serta kebutuhan pegawai terhadap akses informasi dan layanan yang cepat dan responsif.

Melalui berbagai inisiatif tersebut, Bank Mandiri Taspen terus memperkuat komitmen dalam menciptakan lingkungan kerja yang terbuka, informatif, dan transparan, sehingga mampu meningkatkan keterlibatan pegawai sekaligus mendukung kinerja organisasi secara keseluruhan.

In supporting transparency and information disclosure to all employees, PT Bank Mandiri Taspen consistently implements various structured and accessible internal communication initiatives. These efforts are aimed at ensuring that all employees obtain accurate, relevant, and timely information, thereby supporting work effectiveness as well as decision-making aligned with the Company's strategic direction.

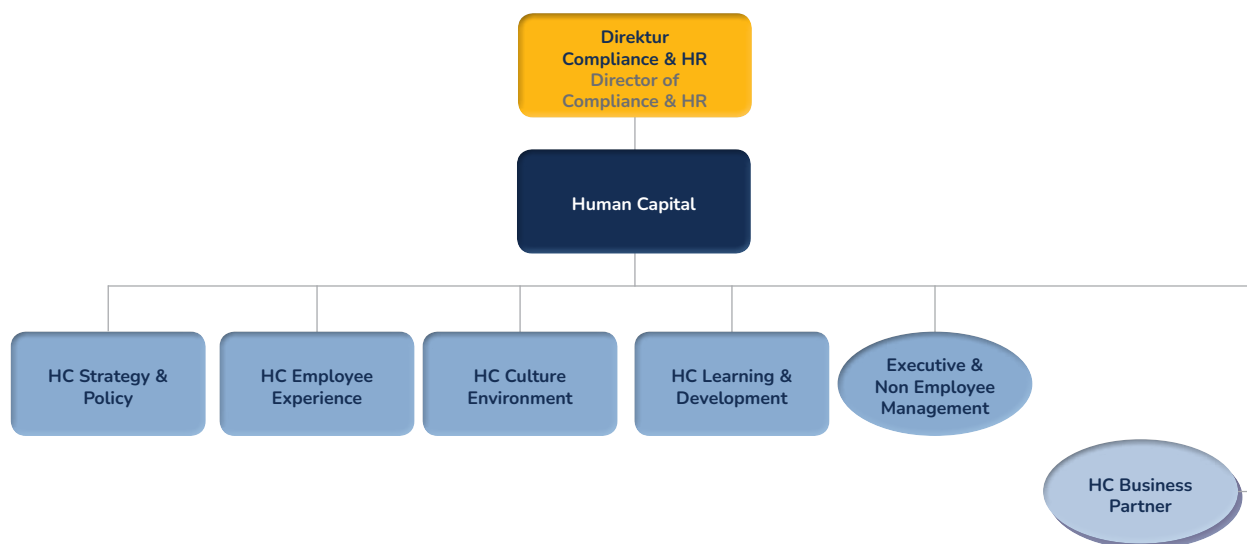
One of the key initiatives implemented is GEMAR-i (Gerakan Mantap Squad Sadar Informasi), an internal communication medium designed to foster an information-aware culture within the workplace. Through platforms such as Microsoft Outlook and Microsoft Teams, this program ensures that corporate information is delivered consistently, clearly, and comprehensively to all employees. The materials disseminated cover various strategic topics, including ESG, leadership, risk awareness, new programs and products, regulatory changes, as well as other important information. Throughout 2025, a total of 147 information updates were delivered through GEMAR-i, reflecting the Company's commitment to maintaining an active and sustainable flow of information.

In addition, PT Bank Mandiri Taspen also introduced the HC Helpdesk platform through the MASDA (Mantap Service Desk Application) as an integrated internal service channel to support employee-related needs. This platform was developed to establish a disciplined, transparent, and measurable internal service culture. Since its launch on March 12, 2025 through December 31, 2025, the HC Helpdesk has recorded a total of 340 service tickets, consisting of inquiries/information, requests, and complaints/consultations, indicating a high level of utilization and strong employee demand for fast and responsive access to information and services.

Through these initiatives, PT Bank Mandiri Taspen continues to strengthen its commitment to fostering an open, informative, and transparent working environment, thereby enhancing employee engagement while supporting overall organizational performance.

Struktur Pengelola Sumber Daya Manusia

Structure of Human Resource Management



Sebagai bagian dari strategi perusahaan dalam menciptakan lingkungan kerja yang produktif dan berkelanjutan, Divisi Human Capital berperan penting dalam mengelola dan mengembangkan sumber daya manusia (SDM). Dengan struktur organisasi yang terintegrasi, Divisi Human Capital memastikan bahwa setiap kebijakan dan inisiatif SDM selaras dengan visi perusahaan untuk memberikan layanan terbaik kepada nasabah.

As part of the company's strategy in creating a productive and sustainable work environment, the Human Capital Division plays an important role in managing and developing human resources (HR). With an integrated organizational structure, the Human Capital Division ensures that every HR policy and initiative is aligned with the company's vision to provide the best service to customers.

Divisi Human Capital terdiri dari lima departemen utama:

1. **HC Strategy & Policy** – Bertanggung jawab dalam merancang strategi dan kebijakan pengelolaan SDM untuk mendukung pertumbuhan dan daya saing perusahaan.
2. **HC Employee Experience** – Berfokus pada peningkatan pengalaman karyawan melalui program kesejahteraan, keterlibatan, dan pengelolaan hubungan kerja.
3. **HC Culture Environment** – Mengembangkan budaya kerja yang kuat dan selaras dengan nilai-nilai perusahaan guna meningkatkan produktivitas dan loyalitas karyawan.
4. **HC Learning & Development** – Menyediakan program pelatihan dan pengembangan bagi karyawan untuk meningkatkan kompetensi serta kesiapan menghadapi tantangan industri.
5. **Executive & Non-Employee Management** – Mengelola sumber daya manusia di tingkat eksekutif serta tenaga kerja non-pegawai untuk memastikan efektivitas operasional perusahaan.

Human Capital Division consists of five main departments:

1. **HC Strategy & Policy** – Taking responsibility for designing HR management strategies and policies to support the company's growth and competitiveness.
2. **HC Employee Experience** – Focusing on improving employee experience through welfare programs, engagement, and work relationship management.
3. **HC Culture Environment** – Developing a strong work culture that is aligned with company values to increase employee productivity and loyalty.
4. **HC Learning & Development** – Providing training and development programs for employees to improve their competence and readiness to face industry challenges.
5. **Executive & Non-Employee Management** – Managing human resources at the executive level and non-employee workforce to ensure the company's operational effectiveness.



Selain itu, **Human Capital Business Partner (HCBP)** berperan sebagai penghubung strategis antara kebijakan SDM dan kebutuhan bisnis di berbagai unit kerja, memastikan bahwa implementasi strategi SDM selaras dengan kebutuhan organisasi secara menyeluruh.

Dengan struktur organisasi yang kuat dan strategi yang terarah, Divisi Human Capital terus berinovasi dalam membangun tenaga kerja yang kompeten dan berdaya saing. Hal ini sejalan dengan komitmen perusahaan untuk memberikan pelayanan terbaik kepada nasabah serta menciptakan nilai tambah bagi seluruh pemangku kepentingan/*stakeholder*.

Additionally, **Human Capital Business Partner (HCBP)** acts as a strategic liaison between HR policies and business needs in various work units, ensuring that the implementation of HR strategies is aligned with the needs of the organization comprehensively.

Having a strong organizational structure and a focused strategy, the Human Capital Division continuously innovates in building a competent and competitive workforce. It is in line with the Company's commitment to provide the best service to customers and create added value for stakeholders.

Rencana Kerja Sumber Daya Manusia 2026

Human Capital Work Plan 2026

Rencana Kerja Human Capital 2026: Memperkuat Fondasi Melalui Strategi 3C

Pada tahun 2026, Bank Mandiri Taspen menetapkan visi pertumbuhan bisnis yang berkelanjutan (*sustainable business growth*). Untuk mendukung pencapaian tersebut, Direktorat Compliance & Human Resource memainkan peran krusial sebagai *enabler* utama melalui implementasi Strategi 3C: *Capacity*, *Capability*, dan *Culture*. Strategi ini dirancang untuk memastikan keselarasan organisasi, penguatan kompetensi pimpinan, serta internalisasi budaya kerja yang berorientasi pada kinerja.

1. **Capacity: Penguatan Struktur dan Efektivitas Organisasi**
Fokus utama pada aspek *Capacity* adalah membangun organisasi yang adaptif dan lincah (*agile*) dalam merespons perubahan pasar. Bank menetapkan lima pilar organisasi sebagai standar kerja: *Align* (penyelarasan peran), *Efficient* (proses kerja sederhana dan cepat), *Right People & Skill* (SDM kompeten), *Collaborative Structure* (menghilangkan mentalitas silo), dan *Agile Governance* (keputusan cepat dengan kewenangan jelas).

Langkah strategis yang dilakukan meliputi:

- **Penyelarasan Struktur:** Memastikan ketersediaan dan optimalisasi tim penjualan (*lending & funding*) untuk mengeksekusi target bisnis secara presisi.
- **Independensi & Tata Kelola:** Menegakkan prinsip *Good Corporate Governance* (GCG) melalui pemisahan fungsi pengawasan dan pengendalian risiko guna menghindari konflik kepentingan.
- **Kolaborasi Lintas Fungsi:** Menghilangkan tumpang tindih fungsi untuk memperjelas batas tanggung jawab antar unit.

Human Capital Work Plan 2026: Strengthening the Foundation Through the 3C Strategy

In 2026, Bank Mandiri Taspen has set a vision of sustainable business growth. To support this objective, the Compliance & Human Resource Directorate plays a crucial role as a key enabler through the implementation of the 3C Strategy: *Capacity*, *Capability*, and *Culture*. This strategy is designed to ensure organizational alignment, strengthen leadership competencies, and embed a performance-oriented work culture.

1. **Capacity: Strengthening Organizational Structure and Effectiveness**

The primary focus of Capacity is to build an adaptive and agile organization capable of responding to market changes. The Bank establishes five organizational pillars as working standards: *Align* (role alignment), *Efficient* (simple and fast processes), *Right People & Skill* (competent human resources), *Collaborative Structure* (eliminating silo mentality), and *Agile Governance* (fast decision-making with clear authority).

Strategic initiatives include:

- **Structural Alignment:** Ensuring the availability and optimization of sales teams (*lending & funding*) to execute business targets precisely.
- **Independence & Governance:** Upholding Good Corporate Governance (GCG) principles through the separation of oversight and risk control functions to avoid conflicts of interest.
- **Cross-Functional Collaboration:** Eliminating overlapping functions to clarify responsibilities across units.



2. Capability: Pengembangan Talenta dan Kepemimpinan Berkelanjutan

Peningkatan kapasitas SDM difokuskan pada penguatan kompetensi teknis dan *soft skill* pimpinan di berbagai level melalui MANTAP Academy dan TRUST Academy. Program ini bertujuan mempercepat kesiapan *top talent* dalam menduduki posisi manajerial yang berorientasi pada hasil.

Program pengembangan kepemimpinan (*Leadership Pipeline*) dibagi menjadi tiga tahapan utama:

- **Learn Faster (Leading Self):** Mempercepat penguasaan kemampuan inti kepemimpinan bagi level dasar.
- **Leap Forward (Leading Others):** Mengakselerasi kemampuan memimpin tim dan menggerakkan kinerja.
- **Lead Beyond (Leading Function):** Memperkuat kepemimpinan level fungsional untuk memastikan koordinasi lintas unit dan eksekusi strategis berjalan efektif.

Selain itu, tiga atribut kepemimpinan yang wajib dimiliki oleh setiap pimpinan cabang adalah **Know the Business** (pemahaman ekosistem bank), **Act with Excellence** (disiplin eksekusi), dan **Care for People** (membangun keterlibatan tim).

3. Culture: Internalisasi "The Mantap Ways" sebagai Driver Kinerja

Budaya perusahaan "**The Mantap Ways**" diposisikan sebagai penggerak utama kinerja (*performance driver*) dan sumber keunggulan kompetitif. Strategi budaya tahun 2026 mencakup tiga pilar implementasi:

- **Align:** Mengintegrasikan nilai-nilai *The Mantap Ways* ke dalam seluruh siklus HC, mulai dari rekrutmen, proses *onboarding*, hingga sistem penghargaan dan pengembangan.
- **Cultivate:** Membudayakan perilaku inovatif melalui program *Culture Camp*, orientasi pimpinan, dan kompetisi inovasi (MOTION).
- **Thrive:** Meningkatkan kesejahteraan dan keterlibatan karyawan melalui dukungan profesional (EAP), perayaan momen nasional untuk memupuk kebanggaan, serta penguatan *Employer Branding* melalui media sosial.

Dengan sinergi antara kapasitas organisasi yang kokoh, kapabilitas talenta yang unggul, dan budaya kerja yang kuat, Bank Mandiri Taspen optimis dapat mewujudkan pertumbuhan bisnis yang sehat dan berkelanjutan di tahun 2026.

2. Capability: Sustainable Talent and Leadership Development

Human capital capability development focuses on strengthening both technical and soft skills of leaders across all levels through MANTAP Academy and TRUST Academy. These programs aim to accelerate the readiness of top talent to assume results-oriented managerial roles.

The Leadership Pipeline is structured into three main stages:

- **Learn Faster (Leading Self):** Accelerating mastery of core leadership skills at the foundational level.
- **Leap Forward (Leading Others):** Enhancing the ability to lead teams and drive performance.
- **Lead Beyond (Leading Function):** Strengthening functional-level leadership to ensure effective cross-unit coordination and strategic execution.

In addition, three key leadership attributes required for branch leaders are: **Know the Business:** Understanding the Bank's ecosystem, **Act with Excellence:** Demonstrating disciplined execution, and **Care for People:** Building strong team engagement.

3. Culture: Internalizing "The Mantap Ways" as a Performance Driver

The corporate culture *The Mantap Ways* is positioned as a key performance driver and source of competitive advantage. The 2026 culture strategy includes three implementation pillars:

- **Align:** Integrating The Mantap Ways values into the entire Human Capital cycle, from recruitment and onboarding to reward systems and development.
- **Cultivate:** Embedding innovative behavior through programs such as Culture Camp, leadership orientation, and innovation competitions (MOTION).
- **Thrive:** Enhancing employee well-being and engagement through professional support (EAP), celebration of national moments to foster pride, and strengthening employer branding through social media.

Through the synergy of strong organizational capacity, superior talent capability, and a robust work culture, Bank Mandiri Taspen is optimistic about achieving healthy and sustainable business growth in 2026.

Teknologi Informasi





Information Technology





Master Plan dan Inovasi Teknologi

Master Plan and Strategy of Information Technology

Untuk mendukung visi Bank Mandiri Taspen menjadi *The Undisputed Leader in Indonesia's Senior Citizen Financial Ecosystem* dan Rencana Bisnis Bank, Bank secara konsisten berkomitmen dalam IT Capital Expenditure pada tahun 2025 untuk inisiatif *information technology* (IT) sebesar 10% NPAT tahun sebelumnya. Hal ini merupakan cerminan dalam IT Strategic Plan (ITSP) 2021-2025 yang telah diselaraskan dengan roadmap pada Corporate Plan menjadi ITSP 2021-2025.

To support the vision of PT Bank Mandiri Taspen to become a *The Undisputed Leader in Indonesia's Senior Citizen Financial Ecosystem* and the Bank's Business Plan, the Bank has consistently committed to IT Capital Expenditure in 2025 for information technology (IT) initiatives amounting to 10% of the previous year's NPAT. This commitment is reflected in the IT Strategic Plan (ITSP) 2021-2025, which has been aligned with the roadmap set out in the Corporate Plan and translated into the ITSP 2021-2025.



Gambar 1 Roadmap IT 2021 - 2025 / Figure 1 IT Roadmap 2021-2025

Transformasi Digital pada tahun 2025, Bank Mandiri Taspen telah mengimplementasikan *new core banking system* (Maestro). Beberapa *value* dari inisiatif ini, ketersediaan layanan perbankan 24x7, *performance* transaksi yang lebih tinggi untukantisipasi pertumbuhan bank secara eksponensial ke depan, dan keamanan perbankan yang lebih baik.

As part of its digital transformation in 2025, PT Bank Mandiri Taspen has implemented a new core banking system (Maestro). The key values derived from this initiative include the availability of 24x7 banking services, higher transaction performance to anticipate the Bank's exponential growth in the future, and enhanced banking security.

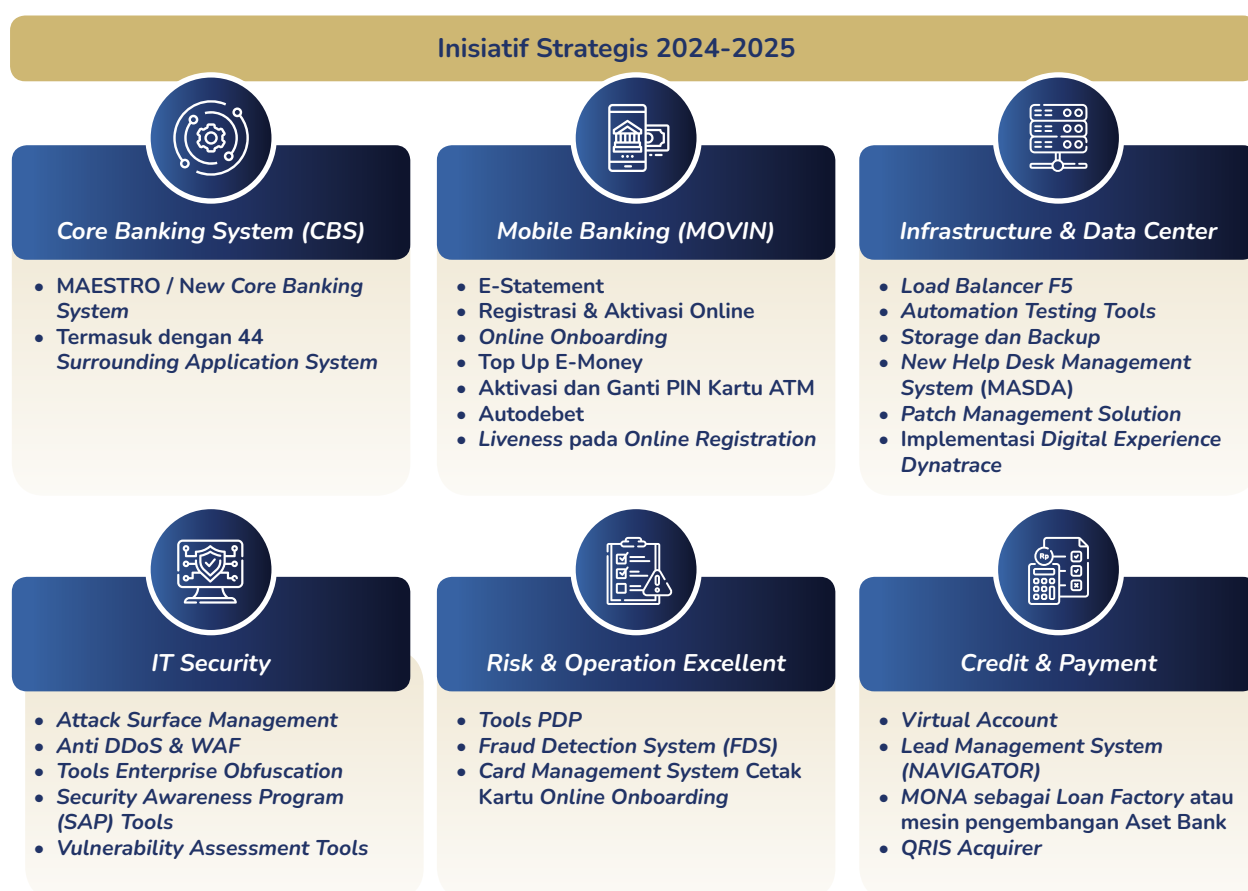


Bank juga secara berkelanjutan melakukan inovasi pada platform *mobile banking* MOVIN by Bank Mandiri Taspen. Beberapa fitur unggulan yang telah diluncurkan sepanjang tahun 2025 seperti Aktivasi dan Ganti PIN Kartu ATM, Fitur Autodebet, Fitur *Liveness* pada *Online Registration*, dan *improvement* untuk kehandalan stabilitas dan keamanan.

The Bank also continuously undertakes innovations in its mobile banking platform, MOVIN by Bank Mandiri Taspen. Several key features launched throughout 2025 include ATM card PIN activation and reset, the autodebit feature, a liveness feature for online registration, as well as improvements to system reliability, stability, and security.

Selama setahun terakhir Bank Mandiri Taspen memiliki portfolio inovasi teknologi informasi (TI):

Over the past year, PT Bank Mandiri Taspen has developed a portfolio of information technology (IT) innovations as follows:



Gambar 2 Porfolio Inovasi 2025 / Figure 3 2025 Innovation Portfolio



Manajemen Infrastruktur & Ketahanan IT

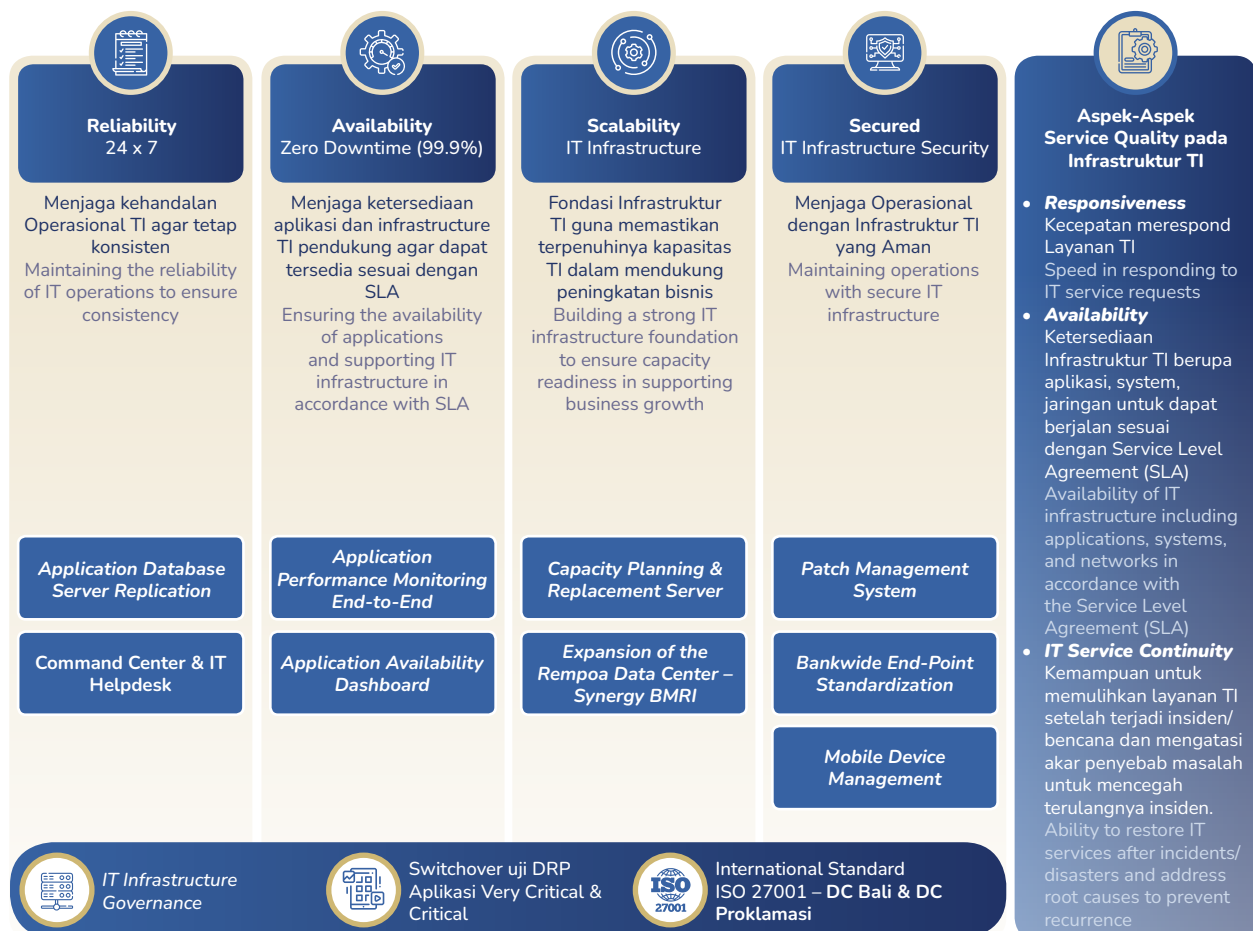
Infrastructure Management & IT Resilience

Dalam menjaga ketahanan operasional layanan, Bank Mandiri Taspen telah memiliki *Data Center* dan *Disaster Recovery Center* untuk menjaga *business continuity* dan meminimalkan *downtime* ketika terjadi bencana (*disaster*).

- Implementasi *high availability*, sinkronisasi data, dan *backup recovery active data* sudah terintegrasi dengan *tools software management backup* dan *high availability*.
- Sinkronisasi data *core banking* sudah menggunakan *software* yang terintegrasi.
- Penerapan *Software-Defined Wide Area Network (SDWAN)* di beberapa cabang untuk mendukung peningkatan *performance* dan keamanan dari *IT network*.
- Beberapa area pada arsitektur jaringan Bank Mantap memenuhi *High Availability Network Device*.
- Penggunaan *office device management* dapat meningkatkan operasional dan keamanan dalam pengelolaan *device* di Bank Mandiri Taspen. Melalui pengelolaan *device* secara tersentralisasi, proses *update*, *patching*, dan *maintenance device* dapat dilakukan secara lebih efisien dan efektif.

To maintain operational service resilience, Bank Mandiri Taspen has a *Data Center* and *Disaster Recovery Center* to maintain *business continuity* and minimize *downtime* in the event of a *disaster*.

- The implementation of *high availability*, data synchronization, and active data backup and recovery has been integrated with backup and high availability management software tools.
- Core banking data synchronization uses integrated software.
- The implementation of a *Software-Defined Wide Area Network (SDWAN)* in several branches supports improved *IT network* performance and security.
- Several areas in Bank Mantap's network architecture meet *High Availability Network Device* requirements.
- The use of office device management can improve operational and security aspects of device management at Bank Mandiri Taspen. Through centralized device management, device updates, patching, and maintenance can be carried out more efficiently and effectively.



Gambar 3 Struktur Operation Management IT / Figure 3 IT Operation Management Structure



Tata Kelola Teknologi Informasi

Information Technology Governance

Tata Kelola IT Bank Mandiri Taspen berfokus pada 3 (tiga) pilar utama yaitu:

- **People & Organization**
Pembahasan terkait organisasi IT dan personil beserta kompetensi yang diperlukan.
- **Process, Policy, & Procedure**
Pembahasan terkait alur proses yang mendukung tata kelola seperti kebijakan, prosedur, standar dan organisasi IT.
- **IT Service & Risk Management**
Pembahasan terkait tata kelola IT pada penerapan manajemen layanan IT dan pengelolaan risiko.

Dewan Komisaris dan Direksi telah mengidentifikasi risiko utama terkait teknologi informasi, termasuk gangguan sistem, keamanan siber, dan pemulihan bencana, untuk memastikan bahwa risiko tersebut dikelola dan diintegrasikan ke dalam kerangka manajemen risiko secara keseluruhan.

IT Security

Dalam menghadapi dinamika perkembangan teknologi digital serta meningkatnya kompleksitas ancaman siber, Bank senantiasa memperkuat pengamanan teknologi informasi sebagai bagian integral dari penerapan manajemen risiko dan tata kelola perusahaan yang baik. Bank telah mengimplementasikan strategi pengamanan berlapis (*defense in depth*), yang sesuai dengan ketentuan regulator, serta penerapan *best practices* (NIST Cyber Security Framework) dan standar ISO 27001:2022 yang mencakup perlindungan terhadap infrastruktur, aplikasi, data, serta pengguna. Pendekatan ini dilakukan melalui kombinasi pengendalian preventif, detektif, dan responsif guna memastikan keberlangsungan layanan serta perlindungan terhadap aset informasi Bank.

Bank Mandiri Taspen IT Governance focuses on 3 (three) main pillars, namely:

- **People & Organization**
Discussion related to IT organization and personnel along with the required competencies.
- **Process, Policy, & Procedure**
Discussion related to process flows that support governance such as IT policies, procedures, standards and organizations.
- **IT Service & Risk Management**
Discussion related to IT governance in the implementation of IT service management and risk management.

The Board of Commissioners and Board of Directors have identified key risks related to information technology, including system disruption, cybersecurity, and disaster recovery, to ensure that these risks are managed and integrated into the overall risk management framework.

IT Security

In response to the dynamic development of digital technology and the increasing complexity of cyber threats, the Bank consistently strengthens its information technology security as an integral part of implementing risk management and good corporate governance. The Bank has implemented a multi-layered security strategy (*defense in depth*), in accordance with regulatory requirements, and implemented best practices (the NIST Cyber Security Framework) and the ISO 27001:2022 standard, which encompasses protection for infrastructure, applications, data, and users. This approach is implemented through a combination of preventive, detective, and responsive controls to ensure service continuity and protect the Bank's information assets.



Framework Manajemen Pengamanan Keamanan Siber Cybersecurity Management Framework

Untuk mendorong bisnis yang berbasis digital menjaga keamanan data dan informasi Bank, maka telah dilakukan implementasi dengan framework 3 Pilar **Governance & Awareness, Protection, Operations**:

To support digital-driven business operations and safeguard the Bank's data and information security, implementation has been carried out based on the Three-Pillar Framework: Governance & Awareness, Protection, and Operations:



Peran pengamanan tidak hanya berfokus pada Unit Pengendali keamanan, namun peran seluruh seluruh karyawan. Bank juga secara berkelanjutan meningkatkan kapabilitas dalam mendeteksi dan merespons ancaman siber melalui penguatan fungsi pemantauan keamanan (*security monitoring*), peningkatan kapasitas tim keamanan informasi, peningkatan kesadaran risiko siber seluruh karyawan serta pemanfaatan teknologi terkini dalam mendukung analisis ancaman secara proaktif.

Seluruh implementasi pengamanan teknologi informasi menerapkan 3 (tiga) pilar dengan prinsip keamanan informasi yaitu *Confidential, Integrity, & Availability* (CIA) yang menjadi *key success factor* dalam melakukan keamanan dan penguatan teknologi informasi untuk keberlangsungan operasional dan bisnis Bank, yaitu dengan pilar *Governance & Awareness, Protection, Operations* (GPO) dengan penjelasan sebagai berikut:

A. **Governance & Awareness**

Bank melakukan tindakan berkelanjutan untuk memperkuat tata kelola dan aspek people dalam pengamanan informasi

The security role is not solely focused on the Security Control Unit, but also encompasses the role of all employees. The Bank also continuously enhances its capabilities in detecting and responding to cyber threats by strengthening its security monitoring function, enhancing the capacity of its information security team, enhancing cyber risk awareness among all employees, and utilizing the latest technology to support proactive threat analysis.

All information technology security implementations adhere to three pillars based on the information security principles of Confidentiality, Integrity, & Availability (CIA), which are key success factors in securing and strengthening information technology for the Bank's operational and business continuity. These pillars are Governance & Awareness, Protection, Operations (GPO), as explained below:

A. **Governance & Awareness**

The Bank takes ongoing action to strengthen governance and the people aspect of information security through



melalui program *security awareness* dan penerapan tata kelola keamanan informasi.

1. Pemenuhan *Security Policy* merujuk kepada Peraturan Regulator, *best practice* internasional/nasional yang relevan dan *update (comply)*, serta Sinergi dengan Perusahaan Induk (Bank Mandiri) untuk memenuhi standar minimum *requirement security*.
2. Menyediakan sumber daya manusia (SDM) yang memiliki kompetensi yang memadai, serta relevan dan *update* sesuai dengan kebutuhan Bank, dengan program sertifikasi kompetensi profesional (seperti sertifikasi: *Lead Implementer ISO/IEC 27001:2022*; *Certified Ethical Hacker (CEH)*; *Certified Fundamentals in Cybersecurity*, dan sebagainya).
3. Bank mengimplementasikan budaya keamanan informasi kepada seluruh pegawai melalui, *campaign security awareness* rutin melalui, *email blast*, video, kuis, poster dan *phishing simulation drill*.
4. Pelaksanaan *Security Awareness* juga diberikan kepada jajaran *top management (Board of Directors dan Board of Commissioners)* dengan tema "Penguatan Operasional, Keamanan Transaksi, dan Aktivasi *Digital Banking* melalui Perspektif IT & Operasional" dengan narasumber Bapak Dr. Dodit Wiweko Probojakti, SE., Ak., MBA selaku Ex. *Director of IT Consumer Business & Distribution Network Bank* serta Bapak Agus Supriyatna selaku Ex. *Division Head Information System Technology Bank*, yang dilaksanakan pada 14 Mei 2025 di DoubleTree by Hilton, Jakarta.

security awareness programs and the implementation of information security governance.

1. Compliance with the Security Policy refers to Regulatory Regulations, relevant and updated international/national best practices, and synergy with the Parent Company (Bank Mandiri) to meet minimum security requirements.
2. Providing human resources (HR) with adequate competencies, relevant and updated according to the Bank's needs, through professional competency certification programs (such as: Lead Implementer ISO/IEC 27001:2022; Certified Ethical Hacker (CEH); Certified Fundamentals in Cybersecurity, etc.).
3. The Bank implements an information security culture for all employees through regular security awareness campaigns, including email blasts, videos, quizzes, posters, and phishing simulation drills.
4. Security Awareness training was also provided to top management (Board of Directors and Board of Commissioners) with the theme "Strengthening Operations, Transaction Security, and Digital Banking Activation through an IT & Operational Perspective." The session, presented by Dr. Dodit Wiweko Probojakti, SE., Ak., MBA, Former Director of IT, Consumer Business & Distribution Network, Bank, and Mr. Agus Supriyatna, Former Division Head of Information System Technology, Bank, was held on May 14, 2025, at DoubleTree by Hilton, Jakarta.



5. Melakukan pengukuran secara mandiri terkait *maturity* siber berdasarkan regulator, *best practices* serta memastikan implementasi tata kelola yang baik berjalan secara berkelanjutan.

5. Conducting independent cyber maturity assessments based on regulators and best practices, and ensuring the ongoing implementation of good governance.



6. Selain kesadaran risiko siber, Bank Mandiri Taspen melakukan pelaksanaan pengujian berbasis skenario (*table top exercise*) melibatkan *top management* (*board of directors*) yang membawahi teknologi informasi dan Risiko Manajemen guna menguji kesiapan organisasi dalam menghadapi kondisi darurat, khususnya insiden keamanan siber dan gangguan operasional kritis serta meningkatkan kesadaran bahwa keamanan siber adalah tanggung jawab bersama, bukan hanya tim IT.

6. In addition to cyber risk awareness, Bank Mandiri Taspen conducted scenario-based testing (*tabletop exercises*) involving top management (*board of directors*) overseeing information technology and risk management to assess the organization's readiness to face emergencies, particularly cybersecurity incidents and critical operational disruptions, and to raise awareness that cybersecurity is a shared responsibility, not just the IT team.



7. *Workshop* pembekalan Tim Tanggap Insiden Siber (TTIS)/Computer Security Incident Response Team (CSIRT) bersama Lembaga dan Instansi berkaitan, seperti *workshop* bersama Badan Siber dan Sandi Negara (BSSN) dalam agenda untuk meningkatkan efektivitas dan efisiensi operasional pengelolaan insiden siber dengan pengukuran Tingkat Maturitas Penangan Insiden (TMPI) serta dalam meningkatkan koordinasi dan komunikasi intensif dalam berbagi informasi keamanan siber dalam kegiatan Forum TTIS Sektor Keuangan, Perdagangan dan Pariwisata.
- National Cyber Exercise - Indonesia Cross-Sectoral Cyber Exercise Malware Stealer Scenario
 - Cyber Exercise Cyber Web Defacement

7. Workshops to equip the Cyber Incident Response Team (TTIS)/Computer Security Incident Response Team (CSIRT) with relevant institutions and agencies, such as a workshop with the National Cyber and Crypto Agency (BSSN), to improve the effectiveness and efficiency of cyber incident management operations by measuring the Incident Handling Maturity Level (TMPI) and to enhance coordination and intensive communication in sharing cybersecurity information within the TTIS Forum for the Financial, Trade, and Tourism Sectors.
- National Cyber Exercise - Indonesia Cross-Sectoral Cyber Exercise Malware Stealer Scenario
 - Cyber Exercise Cyber Web Defacement

B. **Protection**

Pada area *Protection*, Bank menerapkan berbagai langkah pengamanan preventif guna melindungi sistem, jaringan, aplikasi, dan data dari potensi ancaman. Strategi perlindungan dilakukan melalui pendekatan berlapis (*defense in depth*) yang mencakup:

1. *Endpoint* (PC/Laptop) *Security*
 - Implementasi Antivirus, sebagai proteksi *endpoint* dari serangan virus, malware, trojan, dan ransomware.

B. **Protection**

In the *Protection* area, the Bank implements various preventative security measures to safeguard systems, networks, applications, and data from potential threats. The protection strategy is implemented through a layered approach (*defense in depth*), which includes:

1. *Endpoint* (PC/Laptop) *Security*
 - Antivirus implementation to protect endpoints from viruses, malware, Trojans, and ransomware.



- Pemanfaatan *Desktop Management* (Ivanti Landesk) untuk percepatan konfigurasi keamanan perangkat seluruh pegawai secara terpusat.
 - Implementasi *USB Blocking* dalam mencegah pertukaran data bank dan antisipasi celah masuknya virus dari media USB Pegawai.
 - Implementasi EDR dan XDR untuk mengoptimal kan deteksi dan respon insiden pada tingkat *endpoint*.
 - Integrasi *Device Posturing* ke berbagai macam tools TI sebagai indikator pengamanan *endpoint* sudah memenuhi standar Bank sesuai dengan ketentuan dan *best practice* sebelum dapat mengakses informasi perusahaan.
2. *Infrastructure (Server) Security*
- Melakukan *testing hardening* pada perangkat server untuk memperkuat keamanan server dari jaringan dalam maupun luar Bank.
 - *Update patching OS endpoint* dan Server untuk memastikan *software* telah *ter-update* sehingga virus dapat terdeteksi dan diblokir.
 - Implementasi Pengamanan AS400 sebagai proteksi untuk *core banking system*.
3. *Perimeter & Network Security*
- Implementasi *Firewall* serta *Network Access Control* (NAC) untuk menjaga keamanan jaringan dan pembatasan akses ke server, serta implementasi *Intrusion Prevention System* (IPS) mencegah apa pun yang berhasil menembus firewall dan masuk ke dalam jaringan.
 - Implementasi *Network Segmentation* untuk pengaturan akses jaringan sesuai dengan tujuan dan wewenang *user*.
 - Implementasi *Web Security Assessment*, sebelumnya Bank belum memiliki deteksi konfigurasi *server web*, dan belum memenuhi standar *security* yang ada (OWAPS Top 10).
 - Implementasi *Tools Attack Surface Management* untuk melakukan proses pengawasan untuk mengatasi segala ancaman siber mencakup penilaian risiko, kontrol keamanan, dan langkah diperlukan dalam memetakan, melindungi, dan mengurangi kemungkinan berhasilnya serangan.
 - Implementasi *tools anti DDoS & Web Application Firewall* (WAF) untuk pengamanan aplikasi internet *facing* dari serangan DDOS yang menyebabkan *flooding traffic* sehingga sistem tidak dapat diakses.
4. *Applications Security*
- Implementasi *Vulnerability Assessment Tool* untuk mengidentifikasi kerentanan dan risiko dalam implementasi sistem.
 - Melakukan *Penetration Test*, sebagai uji coba untuk menerobos sistem pengamanan yang ada, sesuai dengan batasan yang telah ditentukan sebelumnya.
 - SAST dan DAST tools untuk pengamanan *secured coding* aplikasi yang akan diimplementasi.
- Desktop Management (Ivanti Landesk) utilization to accelerate centralized security configuration for all employees' devices.
 - USB blocking implementation to prevent the exchange of bank data and anticipate potential virus intrusions from employee USB drives.
 - EDR and XDR implementation to optimize incident detection and response at the endpoint level.
 - Device posturing integration with various IT tools serves as an indicator that endpoint security meets the Bank's standards, in accordance with regulations and best practices, before accessing company information.
2. Infrastructure (Server) Security
- Hardening testing on server devices to strengthen server security from both internal and external networks.
 - Update endpoint and server OS patches to ensure software is up-to-date so viruses can be detected and blocked.
 - Implement AS400 security to protect the core banking system.
3. Perimeter & Network Security
- Implement a firewall and Network Access Control (NAC) to maintain network security and restrict server access, and implement an Intrusion Prevention System (IPS) to intercept anything that manages to penetrate the firewall and enter the network.
 - Implement network segmentation to regulate network access according to user objectives and authorizations.
 - Implement a web security assessment. Previously, the bank did not have web server configuration detection and did not meet existing security standards (OWAPS Top 10).
 - Implement attack surface management tools to monitor all cyber threats, including risk assessments, security controls, and the steps needed to map, protect, and mitigate the likelihood of successful attacks.
 - Implement anti-DDoS tools and a web application firewall (WAF) to protect internet-facing applications from DDOS attacks that flood traffic, making the system inaccessible.
4. Application Security
- Implementation of a Vulnerability Assessment Tool to identify vulnerabilities and risks in system implementation.
 - Penetration Testing, as a trial run to breach existing security systems, in accordance with predetermined limitations.
 - SAST and DAST tools to secure the application coding to be implemented.



- Penggunaan *Web Application Firewall* (WAF) yang merupakan proteksi dan kontrol akses terhadap aplikasi berbasis *website*.
- Implementasi Pengamanan *Source Code Mobile Application*, untuk aplikasi lebih sulit untuk dipahami, direkayasa atau diubah sehingga *source code* tidak mudah dicuri atau dirusak, lebih aman tidak bisa disisipkan *code* berbahaya (*Obfuscation*).

5. *Identity & Access Management*

- Implementasi *Active Directory* (LAPS) sebagai konfigurasi *Identity Management* setiap *user* sebagai standarisasi pengelolaan *user access* dan *policy*.
- *Privilege Access Management* untuk kontrol akses dan otorisasi terhadap perangkat *server*, *network*, dan *firewall*.
- Penerapan kontrol dual custodian untuk pengelolaan akun *super user* aplikasi, baik dari pembuatan *password* akun *super user* maupun penyimpanannya.
- Penyimpanan informasi akun *super user* (*user ID* dan *password*) dimasukkan ke dalam amplop yang disimpan dalam brankas/k Luis tertutup yang dikunci dengan kunci fisik dan kunci digital.

6. *Data Security*

- Implementasi *Data Loss Prevention* (DLP), untuk pengaturan pendistribusian dokumen Bank sesuai dengan level/klasifikasi data.
- Implementasi pengamanan *data protection* (*Security AI*) untuk data pribadi dan atau data nasabah Bank sesuai ketentuan Regulator.

C. *Operations*

Pada area *Operations*, Bank memastikan kemampuan deteksi, respons, dan pemulihan terhadap insiden keamanan siber berjalan secara efektif dan terintegrasi. Langkah-langkah yang dilakukan antara lain:

1. *Security Operation Center (SOC) Cyber Drill*

- Pelaksanaan simulasi pengujian real ke sistem metode *Adversarial Attack Simulation Exercise* (AASE) dengan konsultan independen eksternal.
- Pelaksanaan pengujian *Cyber Drill* dengan metode *Table-Top Exercise* telah dilakukan melibatkan *Top Management* (*Board of Directors*) untuk simulasi mengetahui kesiapan Bank dalam mengidentifikasi dan menghentikan serangan atau merespons dengan cepat dan efektif dari insiden siber yang terjadi.

2. *Security Operation Center (SOC) Security Information and Event Management (SIEM) untuk Detect & Response*

- *Internal Threat*: mendeteksi dan melakukan proteksi dengan *response blocking* terhadap serangan yang berasal dari internet.
- *External Threat*: mendeteksi serangan dan melakukan proteksi dengan *response blocking* terhadap serangan yang berasal, seperti *ransomware* dan *phishing email*.

- Use of a *Web Application Firewall* (WAF) to protect and control access to website-based applications.

- Implementation of *Mobile Application Source Code Security*, for applications that are more difficult to understand, engineer, or modify, so that the source code is less easily stolen or tampered with, and more secure and cannot be inserted with malicious code (*obfuscation*).

5. *Identity & Access Management*

- Implementation of *Active Directory* (LAPS) as an *Identity Management* configuration for each user to standardize user access and policy management.
- *Privilege Access Management* to control access and authorization for server, network, and firewall devices.
- Implementation of dual custodian controls for managing application superuser accounts, including superuser account password creation and storage.
- Super user account information (*user ID* and *password*) is stored in an envelope in a closed safe/ case locked with a physical key and a digital key.

6. *Data Security*

- Implementation of *Data Loss Prevention* (DLP), to regulate the distribution of Bank documents according to data level/classification.
- Implementation of data protection (*Security AI*) for personal data and/or Bank customer data in accordance with Regulatory provisions.

C. *Operations*

In the *Operations* area, the Bank ensures that the detection, response, and recovery capabilities for cybersecurity incidents are effective and integrated. The steps taken include:

1. *Security Operation Center (SOC) Cyber Drill*

- Implementation of real-world system testing simulations using the *Adversarial Attack Simulation Exercise* (AASE) method with an external independent consultant.
- Implementation of *Cyber Drill* testing using the *Table-Top Exercise* method has involved *Top Management* (*Board of Directors*) to simulate the Bank's readiness to identify and stop attacks or respond quickly and effectively to cyber incidents.

2. *Security Operation Center (SOC) Security Information and Event Management (SIEM) for Detect & Response*

- *Internal Threat*: Detects and protects against attacks originating from the internet with response blocking.
- *External Threat*: Detects and protects against attacks originating from the internet, such as *ransomware* and *phishing emails*.



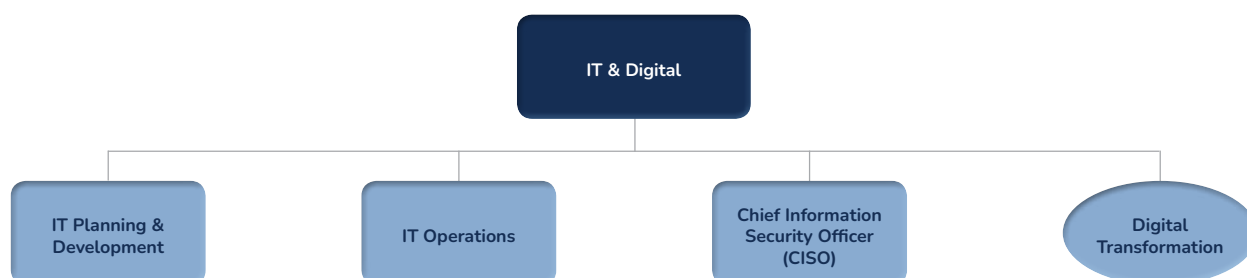
- *Threat Intelligence*: security tools yang digunakan untuk mengumpulkan data dan informasi dari internet termasuk *dark web* terkait dengan aktivitas mencurigakan dan ancaman siber bagi organisasi.
- 3. *Back-Up & Recovery Plan*
 - *Hot Site*: adalah dalam hal terjadi bencana yang dapat mengancam kelangsungan operasional perbankan maka terdapat penyediaan server dan infrastruktur sebagai *back up* aplikasi *critical*.
 - *Warm Site*: adalah dalam hal terjadi bencana yang dapat mengancam kelangsungan operasional perbankan maka terdapat penyediaan server dan infrastruktur sebagai *back up* aplikasi *moderate*.
 - *Back up* dilakukan pengamanan dengan *Sandbox* dan *realtime* dengan Rubrik. Untuk memastikan keandalan dan kesiapan TI pada saat terjadi bencana dan hal yang tidak diinginkan lainnya, telah dilaksanakan uji coba atas Rencana Pemulihan Bencana (*disaster recovery plan*) untuk seluruh aplikasi *very critical* dan *critical*.

Sinergi antara pilar *Governance & Awareness*, *Protection* dan *Operations* memungkinkan Bank Mandiri Taspen untuk tidak hanya mencegah terjadinya ancaman, tetapi juga memastikan kesiapan dalam menghadapi dan memulihkan kondisi secara optimal. Dengan dukungan penuh dari manajemen serta penerapan praktik terbaik dan kepatuhan terhadap regulasi, Bank terus berkomitmen menjaga kepercayaan nasabah dan mendukung pertumbuhan bisnis yang berkelanjutan di era digital.

The synergy between the *Governance & Awareness*, *Protection*, and *Operations* pillars enables Bank Mandiri Taspen not only to prevent threats but also to ensure optimal preparedness to face and recover from them. With full management support, the implementation of best practices and regulatory compliance, the Bank remains committed to maintaining customer trust and supporting sustainable business growth in the digital era.

Struktur Pengelola Teknologi Informasi

Information Technology Management Structure



Organisasi Pengelola TI Bank Mandiri Taspen di bawah Direktorat IT & Digital terdiri dari Divisi IT Planning & Development, Divisi IT Operations, Divisi Chief Information Security Officer (CISO), dan Unit Digital Transformation.

The IT Management Organization at Bank Mandiri Taspen, under the Directorate of IT & Digital, consists of the following divisions: IT Planning & Development Division, IT Operations Division, Chief Information Security Officer (CISO) Division, and Digital Transformation Unit.



Rencana Kerja Teknologi Informasi 2026

Information Technology Work Plan 2026

Dalam upaya memperkuat daya saing dan menciptakan nilai jangka panjang bagi pemegang saham, Bank Mandiri Taspen telah melakukan pembaruan *Information Technology Strategic Planning* (ITSP) untuk periode 2026 – 2030.

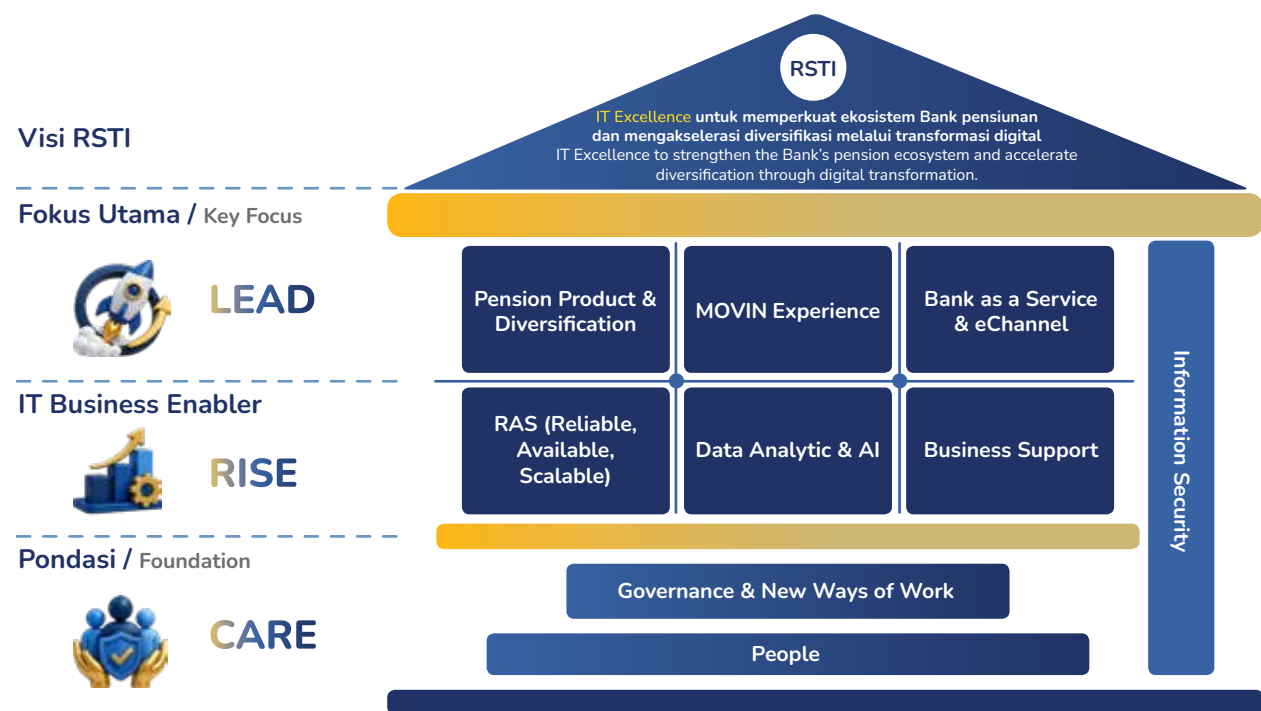
In an effort to strengthen competitiveness and create long-term value for shareholders, Bank Mandiri Taspen has updated its *Information Technology Strategic Planning* (ITSP) for the 2026–2030 period.

Rencana Strategis IT 2026–2030

Dikurasi dengan identitas BMTP Corporate Planning dan diselaraskan dengan BMRI STI framework

IT Strategic Plan 2026–2030

Curated in alignment with Bank Mandiri Taspen's Corporate Planning identity and harmonized with the Strategic IT (STI) framework of Bank Mandiri.



Gambar 4 Strategic House ITSP 2026 – 2030 / Figure 4. ITSP Strategic House 2026 – 2030

ITSP ini dirancang untuk mencapai visi *IT Excellence* yang berfokus pada optimalisasi ekosistem layanan bagi segmen pensiunan serta akselerasi diversifikasi pendapatan melalui pemanfaatan teknologi digital. Selain itu, ITSP ini mencerminkan komitmen Bank dalam mengintegrasikan transformasi digital sebagai salah satu pendorong utama pertumbuhan bisnis yang berkelanjutan.

This ITSP is designed to achieve the *IT Excellence* vision, which focuses on optimizing the service ecosystem for the pension segment and accelerating revenue diversification through the use of digital technology. Furthermore, this ITSP reflects the Bank's commitment to integrating digital transformation as a key driver of sustainable business growth.

Sebagai bagian dari implementasi ITSP 2026 – 2030, Bank Mandiri Taspen menetapkan rencana kerja teknologi informasi tahun 2026 yang berfokus pada eksekusi inisiatif prioritas

As part of the implementation of the 2026–2030 ITSP, Bank Mandiri Taspen has established a 2026 information technology work plan that focuses on the execution of priority initiatives in



sesuai roadmap strategis. Rencana ini memastikan bahwa investasi teknologi memiliki keterkaitan langsung dengan penciptaan nilai melalui peningkatan pendapatan, efisiensi biaya, serta penguatan kapabilitas jangka panjang.

Inisiatif yang dijalankan diklasifikasikan dalam kerangka *strategic house* yang terdiri dari tiga pilar utama, yaitu Fokus Utama Bisnis, IT Business Enabler, dan Pondasi. Pilar Fokus Utama Bisnis diarahkan untuk mendorong pertumbuhan dan peningkatan kualitas layanan, IT *Business Enabler* berperan dalam meningkatkan efisiensi dan kecepatan eksekusi, sementara Pilar Pondasi memastikan keandalan, keamanan, dan keberlanjutan operasional.

Dengan pendekatan tersebut, rencana kerja TI 2026 diharapkan dapat memperkuat produktivitas, mengoptimalkan biaya operasional, serta mendukung penciptaan nilai jangka panjang yang berkelanjutan bagi pemegang saham.

accordance with the strategic roadmap. This plan ensures that technology investments are directly linked to value creation through increased revenue, cost efficiency, and strengthening long-term capabilities.

The initiatives implemented are classified within a strategic house framework consisting of three main pillars: Main Business Focus, IT Business Enabler, and Foundation. The Main Business Focus pillar is directed at driving growth and improving service quality, IT Business Enabler plays a role in increasing efficiency and speed of execution, while the Foundation pillar ensures operational reliability, security, and sustainability.

With this approach, the 2026 IT work plan is expected to strengthen productivity, optimize operational costs, and support the creation of sustainable long-term value for shareholders.

Corporate Governance





Corporate Governance





Pencapaian dalam Penerapan Tata Kelola Perusahaan

Achievements in the Implementation of Corporate Governance

Bank telah mengikuti kegiatan CGPI dengan hasil penilaian dengan score 91.02 meningkat dari periode sebelumnya sebesar 90.60.

The Bank participated in the Corporate Governance Perception Index (CGPI) assessment, achieving a score of 91.02, an increase from 90.60 in the previous period.

Dasar Penerapan Tata Kelola Perusahaan

The Bases of Corporate Governance Implementation

Penerapan *corporate governance* pada Bank Mandiri Taspen senantiasa mengacu pada peraturan perundang-undangan yang berlaku. Dasar penerapan *corporate governance* di Bank Mandiri Taspen adalah sebagai berikut:

1. Undang-Undang Republik Indonesia No. 10 tahun 1998 tentang perubahan atas Undang-Undang No. 7 tahun 1992 tentang Perbankan.
2. Undang-Undang Republik Indonesia No. 40 tahun 2007 tentang Perseroan Terbatas.
3. Peraturan Otoritas Jasa Keuangan No. 17 tahun 2023 tentang Penerapan Tata Kelola bagi Bank Umum dan Surat Edaran Otoritas Jasa Keuangan No. 14/SEOJK.03/2025 tentang Penerapan Tata Kelola bagi Bank Umum.
4. Peraturan Otoritas Jasa Keuangan No. 17/POJK.03/2014 tentang Penerapan Manajemen Risiko Terintegrasi bagi Konglomerasi Keuangan.
5. Peraturan Otoritas Jasa Keuangan No. 18/POJK.03/2014 tentang Penerapan Tata Kelola Terintegrasi bagi Konglomerasi Keuangan.
6. Peraturan Otoritas Jasa Keuangan No. 21/POJK.04/2015 tentang Penerapan Pedoman Tata Kelola Perusahaan Terbuka.
7. Peraturan Otoritas Jasa Keuangan No.4/POJK.03/2016 tentang Penilaian Tingkat Kesehatan Bank Umum.

The implementation of corporate governance in Bank Mandiri Taspen always refers to the applicable laws and regulations. The foundations for implementing corporate governance at Bank Mandiri Taspen are as follows:

1. Law of the Republic of Indonesia No. 10 of 1998 concerning Amendment to Law No. 7 of 1992 concerning Banking.
2. Law of the Republic of Indonesia No. 40 of 2007 concerning Limited Liability Companies.
3. Financial Authority Service Regulation No. 17 of 2023 on the Implementation of Governance for Commercial Banks and OJK Circular Letter No. 13/SEOJK.03/2017 on the Implementation of Governance for Commercial Banks.
4. Financial Authority Service Regulation No. 17/POJK.03/2014 concerning The Implementation of Integrated Risk Management for Financial Conglomerates.
5. Financial Authority Service Regulation No. 18/POJK.03/2014 concerning Implementation of Integrated Good Corporate Governance for Financial Conglomerates.
6. Financial Authority Service Regulation No. 21/POJK.04/2015 concerning Implementation of Public Company Governance Guidelines.
7. Financial Authority Service Regulation No.4/POJK.03/2016 concerning Assessment of the Soundness of Commercial Banks.



Selain ketentuan yang diharuskan dari berbagai aturan perundang-undangan di atas, Perseroan juga mendasarkan pada pedoman-pedoman implementasi GCG sebagai berikut.

1. Prinsip-prinsip *Corporate Governance* yang dikembangkan oleh *Organization for Economic Cooperation and Development* (OECD).
2. *ASEAN Corporate Governance Scorecard*.
3. Pedoman Umum Governansi Korporat Indonesia yang dikembangkan oleh Komite Nasional Kebijakan Governance (KNKG).
4. *Principles for Enhancing Corporate Governance* yang diterbitkan oleh *Basel Committee on Banking Supervision*.

In addition to the required provisions from various laws and regulations above, the Company also bases the following GCG implementation guidelines.

1. *Corporate Governance Principles* developed by the *Organization for Economic Cooperation and Development* (OECD).
2. *ASEAN Corporate Governance Scorecard*.
3. *Indonesian GCG Guidelines* developed by the *Committee National Governance Policy* (KNKG).
4. *Principles for Enhancing Corporate Governance* issued by the *Basel Committee on Banking Supervision*.

Struktur dan Mekanisme Tata Kelola Perusahaan

Corporate Governance Structure and Mechanism

Struktur Organ Perusahaan

Berdasarkan Undang-Undang Republik Indonesia Nomor 40 tahun 2007 tentang Perseroan Terbatas (UU PT), Organ Perseroan terdiri dari Rapat Umum Pemegang Saham (RUPS), Dewan Komisaris dan Direksi. Sistem kepengurusan menganut sistem dua badan (*two tier system*), yaitu Dewan Komisaris dan Direksi, yang memiliki wewenang dan tanggung jawab yang jelas sesuai fungsinya masing-masing sebagaimana diamanahkan dalam anggaran dasar dan peraturan perundang-undangan. Perseroan juga memiliki organ penunjang baik di bawah Dewan Komisaris dan Direksi dalam rangka mendukung efektivitas tugas dan tanggung jawab Organ Utama.

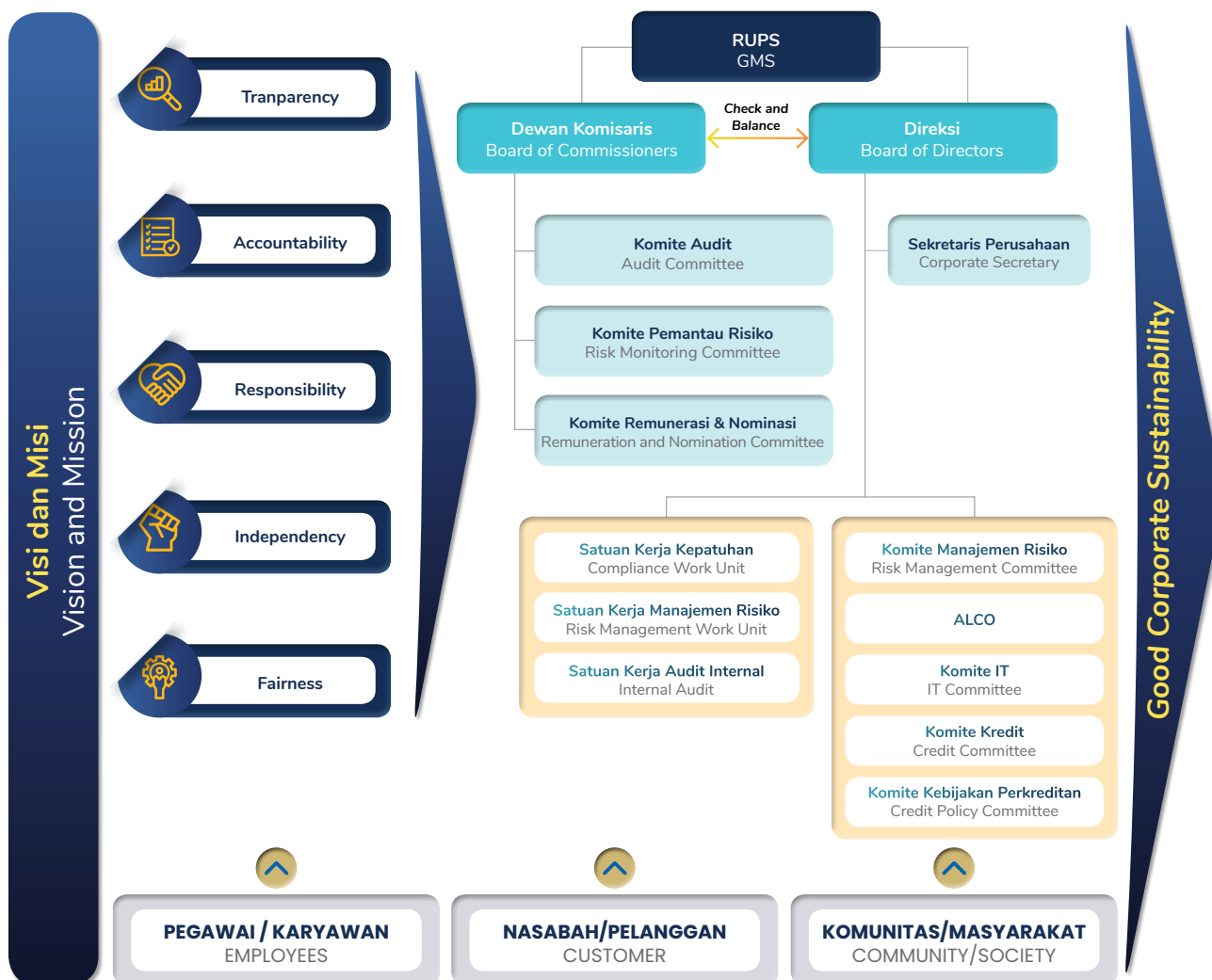
Company Organ Structure

Based on the Law of the Republic of Indonesia Number 40 of 2007 concerning Limited Liability Companies, Organ of Company consists of Extraordinary general meeting of Shareholders (GMS), Board of Commissioners and Board of Directors. The management system applies the two tier system, namely Board of Commissioners and Board of Directors, which have clear authority and responsibility in accordance with their respective functions as mandated in the Articles of Association and Laws and Regulations. The Company also has supporting organs under the Board of Commissioners and Board of Directors in order to support the effectiveness of the Main Organ's duties and responsibilities.



Struktur Organ Bank Mandiri Taspen disajikan dalam bagan di bawah ini.

The organizational Structure of the Company is shown in the scheme below.



Governance Soft Structure

Selain struktur Organ Perseroan, Bank Mandiri Taspen juga telah memiliki infrastruktur GCG yang merupakan ketentuan-ketentuan yang telah ditetapkan oleh Direksi guna mengimplementasikan prinsip-prinsip GCG pada seluruh jenjang organisasi. Dalam pelaksanaannya, Bank Mandiri Taspen telah memiliki berbagai kebijakan/pedoman dalam menjalankan fungsi dan tugasnya yang disebut dengan infrastruktur tata kelola Bank. Tujuan membangun infrastruktur tata kelola Bank antara lain sebagai berikut.

1. Melengkapi kebijakan pendukung dalam penerapan GCG.
2. Menjadi pedoman bagi Bank dalam menjalankan aktivitas sehari-hari sesuai dengan budaya (*corporate culture*) yang diharapkan.

Governance Soft Structure

In addition to the Organizational Structure of Company, Bank Mandiri Taspen also has a GCG infrastructure in the form of provisions set by the Board of Directors to implement GCG principles at all levels of the organization. In its implementation, Bank Mandiri Taspen has had various policies/ guidelines in carrying out its functions and duties called the Infrastructure of Bank Governance. The objectives of constructing the Infrastructure of Bank Governance are as follows.

1. To complete the supporting policies in the implementation of GCG.
2. To be guidelines for the Bank in carrying out daily activities in accordance with the expected corporate culture.



3. Merupakan bentuk komitmen tertulis bagi seluruh jajaran dan tingkatan organisasi Bank dalam rangka meningkatkan disiplin dan tanggung jawab organ perusahaan dalam rangka menjaga kepentingan stakeholders sesuai dengan tanggung jawab masing-masing.

Infrastruktur tata kelola Bank yang telah dimiliki oleh Bank Mandiri Taspen antara lain adalah:

1. Anggaran Dasar Bank Mandiri Taspen.
2. Arsitektur Kebijakan Bank Mandiri Taspen.
3. Pedoman dan Tata Tertib Kerja Dewan Komisaris.
4. Pedoman dan Tata Tertib Kerja Direksi.
5. Pedoman Tata Kelola Perusahaan.
6. Piagam Komite Audit.
7. Piagam Komite Pemantau Risiko.
8. Piagam Komite Remunerasi dan Nominasi.
9. Code of Conduct.
10. Kebijakan Bisnis yang terdiri dari Kebijakan Perkreditan dan Kebijakan Dana dan Jasa.
11. Kebijakan Operasional dan Support yang terdiri dari Kebijakan Sumber Daya Manusia, Kebijakan Akuntansi, Kebijakan Procurement, Kebijakan Operasional, dan Kebijakan Teknologi Informasi.
12. Kebijakan Pengendalian yang terdiri dari Kebijakan Internal Audit, Kebijakan Kepatuhan dan Hukum, dan Kebijakan Risk Management.

Mekanisme Tata Kelola Perusahaan

Pemegang Saham

Pemegang saham Bank Mandiri Taspen terdiri dari 2 (dua) pemegang saham institusi dan 1 (satu) pemegang saham perorangan. Pemegang saham institusi Bank Mandiri Taspen yaitu PT Bank Mandiri (Persero) Tbk. dan PT TASPEN (Persero) dengan kepemilikan saham masing-masing di atas 25% (dua puluh lima persen) dan keduanya merupakan Pemegang Saham Pengendali (PSP) Bank Mandiri Taspen. Saham Bank Mandiri Taspen juga dimiliki oleh 1 (satu) orang Pemegang Saham perorangan atas nama Ida Bagus Made Putra Jandhana yang memiliki saham di bawah 5%. Peran pemegang saham dalam penerapan tata kelola perusahaan tercermin pada pelaksanaan RUPS.

Hak Pemegang Saham

Bank Mandiri Taspen memperlakukan pemegang saham sesuai dengan ketentuan yang berlaku serta menjamin bahwa setiap pemegang saham mendapatkan perlakuan yang wajar serta dapat menggunakan hak-haknya sejalan dengan Anggaran Dasar dan peraturan perundang-undangan yang berlaku. Adapun hak-hak pemegang saham yang diberikan perusahaan dan dijamin oleh undang-undang antara lain sebagai berikut:

3. To be a form of written commitment for all levels and positions of the Bank's organization in order to improve the discipline and responsibility of company organs in order to preserve the interests of stakeholders in accordance with their respective responsibilities.

The Infrastructure of Bank Governance that has been owned by Bank Mandiri Taspen includes:

1. Articles of Association of Bank Mandiri Taspen.
2. Architecture of Policy of Bank Mandiri Taspen.
3. Guidelines and Code of Conduct of Board of Commissioners.
4. Guidelines and Code of Conduct of Board of Directors.
5. Guidelines for Corporate Governance.
6. Charter of Audit Committee.
7. Charter of Audit Monitoring Committee.
8. Charter of Remuneration and Nomination Committee.
9. Code of Conduct.
10. Business Policy consisting of Credit and Fund and Service Policies.
11. Operational and Support Policy consisting of Human Resource, Accounting, Procurement, Operational, and Information Technology Policies.
12. Control Policy consisting of Internal Audit, Compliance and Legal, and Risk Management Policy.

Good Corporate Governance Mechanisms

Shareholders

The shareholders of Bank Mandiri Taspen consist of 2 (two) institutional shareholders and 1 (one) individual shareholder. The shareholders of Bank Mandiri Taspen's institutional shares are PT Bank Mandiri (Persero) Tbk and PT Taspen (Persero) with share ownership above 25% each and both of them as the Controlling Shareholders (PSP) of Bank Mandiri Taspen. The shares of Bank Mandiri Taspen are also owned by 1 (one) individual shareholder on behalf of Ida Bagus Made Putra Jandhana who owns shares under 5%. The role of shareholders in the implementation of corporate governance was reflected through the conduct of the General Meeting of Shareholders (GMS).

Rights of Shareholders

The company treats shareholders in accordance with the applicable provisions and guarantees that each shareholder gets reasonable treatment and can use their rights in line with the Articles of Association and the applicable laws and regulations. The rights of shareholders provided by the company as well as guaranteed by law are as follows:



1. Memperoleh laporan mengenai kondisi keuangan Bank secara tepat waktu;
2. Hak untuk menghadiri, menyampaikan pendapat, dan memberikan suara dalam RUPS berdasarkan satu saham;
3. Hak untuk menyetujui pengangkatan, pemberhentian dan persetujuan pengunduran diri Direksi dan Dewan Komisaris;
4. Setiap Pemegang Saham memiliki hak 1 (satu) suara/saham;
5. Mendapatkan penjelasan prosedur voting sebelum RUPS dimulai;
6. Kesempatan untuk mengajukan agenda pada RUPS;
7. Kesempatan untuk memberikan kuasa kepada pihak lain apabila pemegang saham berhalangan hadir dalam RUPS;
8. Mengungkapkan praktik-praktik untuk mendorong keterlibatan Pemegang Saham di luar RUPS;
9. Bertanya untuk setiap pembahasan agenda dan setiap putusan agenda RUPS;
10. Kesempatan untuk memberikan suara setuju, tidak setuju, atau abstain pada setiap usulan putusan agenda RUPS;
11. Hak untuk memperoleh informasi mengenai perusahaan secara tepat waktu, benar, dan teratur, kecuali hal-hal yang bersifat rahasia;
12. Hak untuk menerima bagian dari keuntungan Perusahaan yang diperuntukan bagi Pemegang Saham dalam bentuk dividen dan pembagian keuntungan lainnya, sebanding dengan jumlah saham yang dimiliki. Pengaturan dividen diatur dalam Kebijakan Akuntansi;
13. Hak untuk memperoleh penjelasan lengkap dan informasi yang akurat mengenai prosedur yang harus dipenuhi berkenaan dengan penyelenggaraan RUPS.
14. Penyelesaian jika pemegang saham tidak setuju terhadap aktivitas dan aksi korporasi Bank;
15. Melaksanakan rencana penanganan permasalahan keuangan dan/atau penguatan modal Bank.

Perlakuan yang Sama Terhadap Pemegang Saham

Dengan mengacu pada ketentuan peraturan perundangan Bank senantiasa mengedepankan asas kesetaraan bagi seluruh pemegang saham (mayoritas dan minoritas). Komitmen tersebut tercermin antara lain dalam peraturan internal yang dituangkan dalam Arsitektur Kebijakan Bank Mandiri Taspen, yang mengatur bahwa setiap pemegang saham mempunyai hak yang sama untuk mendapatkan keterbukaan informasi dari Bank, antara lain informasi tentang kinerja Perseroan, informasi keuangan dan informasi lainnya yang dibutuhkan oleh seluruh pemegang saham.

Selain itu perlakuan yang sama terhadap pemegang saham juga tercermin dalam pelaksanaan RUPS Perseroan. Setiap pemegang saham mempunyai hak untuk mengajukan usulan mata acara RUPS kepada Perseroan dengan memperhatikan jumlah suara yang dimiliki.

1. The right to obtain reports on the Bank's financial condition in a timely manner;
2. The right to attend, express opinions, and vote at the General Meeting of Shareholders (GMS) on a one share-one vote basis;
3. The right to approve the appointment, dismissal, and resignation of members of the Board of Directors and the Board of Commissioners;
4. Each Shareholder holds one (1) vote per share;
5. The right to receive an explanation of voting procedures prior to the commencement of the GMS;
6. The right to propose agenda items at the GMS;
7. The right to grant a proxy to another party in the event the shareholder is unable to attend the GMS;
8. Disclosure of practices to encourage Shareholder engagement outside the GMS;
9. The right to raise questions for each agenda discussion and decision at the GMS;
10. The right to cast votes in favor, against, or abstain on each proposed GMS resolution;
11. The right to obtain information regarding the Company in a timely, accurate, and regular manner, except for confidential matters;
12. The right to receive a portion of the Company's profits allocated to Shareholders in the form of dividends and other profit distributions, in proportion to the number of shares owned. Dividend arrangements are governed by the Accounting Policy;
13. The right to obtain comprehensive explanations and accurate information regarding procedures related to the conduct of the GMS;
14. Mechanisms for resolution in the event that shareholders do not agree with the Bank's activities and corporate actions;
15. Implementation of plans for handling financial difficulties and/or strengthening the Bank's capital.

Equal Treatment of Shareholders

With reference to the provisions of laws and regulations, the bank always prioritises the principle of equality for all shareholders (majority or minority). This commitment is reflected, among others in the internal regulations outlined in the Bank Mandiri Taspen Policy Architecture, which stipulates that every shareholder has the same right to obtain information disclosure from the bank, including information on the company's performance, financial information and other information required by all shareholders.

In addition, equal treatment of shareholders is also reflected in the implementation of the company's GMS. Each shareholder has the right to propose the agenda of the GMS to the company by taking the number of votes owned into account.



Rapat Umum Pemegang Saham

Rapat Umum Pemegang Saham (RUPS) merupakan organ tertinggi dalam Perseroan yang memiliki kewenangan eksklusif yang tidak diberikan kepada Direksi dan Dewan Komisaris sesuai dengan anggaran dasar dan peraturan perundang-undangan yang berlaku. Forum RUPS merupakan forum yang sangat penting. Dalam RUPS, para pemegang saham memiliki kewenangan utama untuk memperoleh keterangan-keterangan mengenai Perseroan, baik dari Direksi maupun Dewan Komisaris. Keterangan-keterangan tersebut merupakan landasan bagi RUPS untuk mengambil kebijakan dalam menyusun langkah strategis Perseroan, pijakan-pijakan umum dalam mengambil keputusan sebagai sebuah badan hukum. RUPS juga merupakan forum evaluasi kinerja seluruh aspek operasional Perseroan termasuk kegiatan sosial maupun lingkungan.

Rapat Umum Pemegang Saham dalam Perseroan terdiri dari:

- a. Rapat Umum Pemegang Saham Tahunan.
- b. Rapat Umum Pemegang Saham lainnya, yang dalam Anggaran Dasar disebut juga Rapat Umum Pemegang Saham Luar Biasa.

Dengan agenda yang dibahas dalam RUPS yaitu:

1. Direksi menyampaikan:
 - a. Laporan Tahunan yang telah ditelaah oleh Dewan Komisaris untuk mendapat persetujuan RUPS;
 - b. Laporan keuangan untuk mendapat persetujuan RUPS. Persetujuan Laporan Tahunan, termasuk pengesahan Laporan Keuangan dan Laporan tugas pengawasan oleh Dewan Komisaris, oleh RUPS Tahunan berarti memberikan pelunasan dan pembebasan tanggung jawab sepenuhnya kepada anggota Direksi dan Dewan Komisaris atas pengelolaan dan pengawasan yang telah dijalankan selama tahun buku yang lalu, sejauh tindakan tersebut tercermin dalam Laporan Tahunan dan Laporan Keuangan.
2. Ditetapkan penggunaan laba, jika Perseroan mempunyai saldo laba yang positif.

Penggunaan laba tersebut dapat dibagi menurut cara penggunaannya yang ditentukan oleh RUPS, antara lain sebagai dividen kepada Pemegang Saham, untuk membentuk cadangan wajib sampai 20% dari jumlah modal ditempatkan dan disetor dan hanya dipergunakan untuk menutup kerugian yang tidak dipenuhi oleh cadangan lain serta sebagai laba ditahan untuk menambah permodalan Perseroan.
3. Diputuskan mata acara RUPS lainnya yang telah diajukan sebagaimana mestinya dengan memperhatikan peraturan perundang-undangan yang berlaku dan ketentuan Anggaran Dasar. Mata acara lain seperti perubahan Anggaran Dasar, perubahan Direksi dan Dewan Komisaris usulan Akuntan Publik dan Kantor Akuntan Publik untuk mengaudit Laporan Keuangan Perseroan untuk Tahun Buku Yang Berakhir pada tanggal 31 Desember di Tahun Buku periode berikutnya, penetapan gaji/honorarium, tantiem, tunjangan dan fasilitas untuk Direksi dan Dewan Komisaris dan keputusan lainnya dalam batasan yang ditentukan dalam ketentuan peraturan perundangan dan Anggaran Dasar Perseroan.

General Meeting of Shareholders

The General Meeting of Shareholders (GMS) is the highest organ in the Company, which has exclusive authority which is not given to the Board of Directors and the Board of Commissioners under the articles of association and the prevailing laws and regulations. The GMS forum is critical. In the GMS, the shareholders have the central authority to obtain information regarding the Company, both from the Board of Directors and the Commissioners. This information is the basis for the GMS to formulate the Company's strategic steps general guidelines in making decisions as a legal entity. The GMS is also a forum for evaluating the performance of all aspects of the Company's operations, including social and environmental activities.

The General Meeting of Shareholders in the Company consists of:

- a. Annual General Meeting of Shareholders.
- b. Another General Meeting of Shareholders, which in the Articles of Association is also called the Extraordinary General Meeting of Shareholders.

With the agenda discussed at the GMS as follows:

1. The Board of Directors conveyed:
 - a. Annual Report that has been reviewed by the Board of Commissioners for approval by the GMS;
 - b. Financial report for approval by the GMS.

Approval of the Annual Report, including the ratification of the Financial Statements and the Report in supervisory duties by the Board of Commissioners, by the Annual GMS means granting full release and discharge to the members of the Board of Directors and the Board of Commissioners for the management and supervision that have been carried out during the past fiscal year, to the extent that such actions are reflected in the Annual Report and Financial Statements.
2. It will be considered as the use of profit if the company has a positive balance of profit.

The use of profit can be divided according to the method of use determined by the GMS, among others as dividends to shareholders to form a mandatory reserve of up to 20% of the total issued and paid-up capital and only used to cover losses that are not met by other reserves and as retained earnings to increase the company's capital.
3. Resolved other GMS agenda items that have been duly submitted with due observance of the prevailing laws and regulations and the provisions of the Articles of Association. Other agenda items such as amendments to the Articles of Association, changes to the Board of Directors and Board of Commissioners, proposals for a Public Accountant and Public Accounting Firm to audit the company's Financial Statements for the Financial Year Ending on December 31 in the following Financial Year period, determination of salaries/honorarium, bonuses, allowances and facilities for the Board of Directors and Board of Commissioners and other decisions within the limits specified in the provisions of laws and regulations and the company's Articles of Association.



Proses Penyelenggaraan RUPS dan Pemungutan Suara

Rapat Umum Pemegang Saham diadakan di tempat kedudukan Perseroan atau di tempat Perseroan melakukan kegiatan usahanya dalam wilayah negara Republik Indonesia. Pemanggilan dilakukan paling lambat 14 (empat belas) hari sebelum tanggal Rapat Umum Pemegang Saham diadakan dengan tidak memperhitungkan tanggal pemanggilan dan tanggal Rapat Umum Pemegang Saham diadakan. Pada saat pemanggilan RUPS telah disampaikan penjelasan untuk tiap-tiap agenda yang akan mendapat persetujuan Pemegang Saham. Rapat Umum Pemegang Saham dapat dilangsungkan apabila kuorum kehadiran sebagaimana disyaratkan dalam Undang-Undang tentang Perseroan Terbatas telah terpenuhi. Bagi Pemegang Saham yang tidak dapat hadir maka dapat memberikan kuasanya. Surat kuasa dapat diperoleh pada Perseroan. Mekanisme voting dilakukan dengan metode polling. Rapat Umum Pemegang Saham dapat mengambil keputusan berdasarkan musyawarah untuk mufakat atau berdasarkan suara setuju dari jumlah suara yang dikeluarkan dalam Rapat Umum Pemegang Saham sebagaimana ditentukan dalam Undang-Undang tentang Perseroan Terbatas.

Selain itu dengan memperhatikan Pasal 91 Undang-Undang No. 40 Tahun 2007 tentang Perseroan Terbatas menyatakan bahwa Pemegang Saham dapat juga mengambil keputusan mengikat di luar RUPS dengan syarat semua pemegang saham dengan hak suara menyetujui secara tertulis dengan menandatangani usul yang bersangkutan. Keputusan yang demikian merupakan keputusan yang mengikat yaitu mempunyai kekuatan hukum yang sama dengan keputusan RUPS.

Pada saat pemanggilan RUPS telah disampaikan penjelasan untuk tiap-tiap agenda yang akan mendapat persetujuan Pemegang Saham. Sebelum pelaksanaan RUPS Perseroan menjelaskan tata cara pemungutan suara. Setelah RUPS selesai maka risalah RUPS mencatat pertanyaan atau tanggapan Pemegang Saham. Dalam risalah RUPS juga disampaikan hasil pemungutan suara bagi yang menyetujui, tidak menyetujui (*dissenting*) dan abstain.

Pelaksanaan RUPS Tahunan 2025 dan Realisasinya

Pelaksanaan Implementation	Dilaksanakan secara sirkuler dengan dokumen Keputusan Sirkuler ditandatangani oleh seluruh Pemegang Saham tanggal 30 Juni 2025. Conducted through a circular resolution, with the Circular Resolution document signed by all Shareholders on 30 June 2025.
Hasil RUPS Results of the GMS	Keputusan Sirkuler Pemegang Saham di bawah tangan untuk Pelaksanaan RUPS Luar Biasa telah diaktakan dengan akta Pernyataan Keputusan Sirkuler Pemegang Saham PT Bank Mandiri Taspen No. 5 tanggal 25 Mei 2025 yang dibuat di hadapan Notaris Zulkifli Harahap, SH dan Hasil Keputusan Sirkuler Pemegang Saham telah tersebut dilaporkan kepada Otoritas Jasa Keuangan. The Circular Resolution of Shareholders executed privately for the Extraordinary General Meeting of Shareholders (EGMS) was notarized under Deed of Statement of Circular Resolution of Shareholders of PT Bank Mandiri Taspen No. 5 dated May 25, 2025, drawn up before Notary Zulkifli Harahap. The results of the Circular Resolution of Shareholders were subsequently reported to the Otoritas Jasa Keuangan.

The Process of Implementing a GMS and Voting

The General Meeting of Shareholders shall be held in the location of the Company. Summons are made no later than 14 (fourteen) days before the date of the General Meeting of Shareholders held without taking into account the date of summons and of the General Meeting of Shareholders. At the time of the summons for the GMS, an explanation has been conveyed for each agenda that will be approved by the Shareholders. The General Meeting of Shareholders can be held if the attendance quorum as required by the Law on Limited Liability Companies has been met. Shareholders who are unable to attend may provide a proxy. A power of attorney can be obtained from the Company. The voting mechanism is carried out using the polling method. The General Meeting of Shareholders can be held if the quorum has met the requirements stipulated by the Law concerning Limited Liability Companies. The general meeting of Shareholders can make decisions based on the amicable discussion or the number of votes issued at the Extraordinary general meeting of Shareholders as stipulated in the Law concerning Limited Liability Companies.

In addition, considering Article 91 of Law no. 40 of 2007 related to Limited Liability Companies stated that Shareholders might also make binding decisions outside the GMS provided that all shareholders with voting rights agreed in writing by signing the proposal in question. Such resolutions are binding ones that have the same legal force as the resolutions of the GMS.

At the time of the invitation to the GMS, an explanation has been submitted for each agenda that will be approved by the shareholders. Prior to the implementation of the GMS, the Company explained the voting procedures. After the GMS is completed, the minutes of the GMS record the Shareholders' questions or responses. The minutes of the GMS also conveyed the voting results for those who approved, dissented and abstained.

The Implementation of 2025 Annual GMS and its Realization



Keputusan dan Realisasi RUPS Tahunan 2025

Decision and Realization of The 2025 Annual GMS

Agenda Pertama	First Agenda
Persetujuan Laporan Tahunan dan Laporan Tugas Pengawasan Dewan Komisaris serta Pengesahan Laporan Keuangan Perseroan untuk Tahun Buku yang berakhir pada tanggal 31 Desember 2024 termasuk memberikan pembebasan dan pelunasan tanggung jawab sepenuhnya (<i>Volledig Acquit Et De Charge</i>) terhadap seluruh anggota Direksi dan anggota Dewan Komisaris Perseroan sehubungan dengan pengurusan dan pengawasan perseroan yang telah dijalankan selama Tahun Buku yang berakhir pada tanggal 31 Desember 2024, sepanjang aktivitas tersebut tercermin dalam Laporan Tahunan.	Approval of the Annual Report and the Board of Commissioners' Supervisory Report, and ratification of the Company's Financial Statements for the financial year ended 31 December 2024, including the granting of full release and discharge (<i>volledig acquit et de charge</i>) to all members of the Board of Directors and the Board of Commissioners in respect of the management and supervision of the Company carried out during the financial year ended 31 December 2024, to the extent that such activities are reflected in the Annual Report.
Keputusan: - Menyetujui Laporan Tahunan Perseroan termasuk Laporan Tugas Pengawasan Dewan Komisaris Perseroan untuk tahun buku yang berakhir pada tanggal 31 Desember 2024 dan mengesahkan Laporan Keuangan Perseroan untuk tahun buku yang berakhir pada tanggal 31 Desember 2024 yang telah diaudit oleh Kantor Akuntan Publik Purwantono, Sungkoro & Surja (a member of Firm Ernst & Young Global Limited), dengan opini "menyajikan secara wajar, dalam semua hal yang material" sebagaimana dinyatakan dalam laporan Nomor 00039/2.1032/AU.1/07/0242-2/1/II/2025 tanggal 4 Februari 2025. - Atas disetujuinya Laporan Tahunan Perseroan termasuk Laporan Tugas Pengawasan Dewan Komisaris Perseroan untuk tahun buku yang berakhir pada tanggal 31 Desember 2024 serta disahkannya Laporan Keuangan Perseroan untuk tahun buku yang berakhir pada tanggal 31 Desember 2024, maka Keputusan Sirkuler memberikan pembebasan dan pelunasan tanggung jawab sepenuhnya (<i>volledig acquit et de charge</i>) terhadap seluruh anggota Direksi dan Dewan Komisaris sehubungan dengan pengurusan dan pengawasan Perseroan yang telah dijalankan, selama tahun buku yang berakhir pada tanggal 31 Desember 2024, sejauh tindakan tersebut bukan merupakan tindakan pidana dan tindakan tersebut tercermin dalam Laporan Tahunan dan Laporan Keuangan untuk tahun buku yang berakhir pada tanggal 31 Desember 2024. - Pembebasan dan pelunasan tanggung jawab sepenuhnya (<i>volledig acquit et de charge</i>) juga diberikan kepada: - Bapak Judhi Budi Wirjanto yang menjabat sebagai Direktur Perseroan sejak tanggal 1 Januari 2024 sampai dengan tanggal 27 Juni 2024; - Bapak Atta Alva Wanggai yang menjabat sebagai Direktur Perseroan sejak tanggal 1 Januari 2024 sampai dengan tanggal 23 Januari 2024 Status: Terealisasi	Resolution: - Approved the Company's Annual Report, including the Board of Commissioners' Supervisory Report for the financial year ended 31 December 2024, and ratified the Company's Financial Statements for the financial year ended 31 December 2024, which were audited by Public Accounting Firm Purwantono, Sungkoro & Surja (a member firm of Ernst & Young Global Limited), with an opinion of "fairly presented, in all material respects," as stated in Report No. 00039/2.1032/AU.1/07/0242-2/1/II/2025 dated 4 February 2025. - Upon the approval of the Annual Report, including the Board of Commissioners' Supervisory Report for the financial year ended 31 December 2024, and the ratification of the Company's Financial Statements for the same period, the Circular Resolution granted full release and discharge (<i>volledig acquit et de charge</i>) to all members of the Board of Directors and the Board of Commissioners in respect of the management and supervision of the Company conducted during the financial year ended 31 December 2024, insofar as such actions do not constitute criminal acts and are reflected in the Annual Report and Financial Statements for the said financial year. - The full release and discharge (<i>volledig acquit et de charge</i>) was also granted to: - Mr. Judhi Budi Wirjanto, who served as Director of the Company from 1 January 2024 to 27 June 2024; - Mr. Atta Alva Wanggai, who served as Director of the Company from 1 January 2024 to 23 January 2024. Status: Realized
Agenda Kedua	Second Agenda
Persetujuan penggunaan Laba Bersih Perseroan untuk tahun buku yang berakhir pada tanggal 31 desember 2024.	Approval of the appropriation of the Company's Net Profit for the financial year ended 31 December 2024.
Keputusan: - Menyetujui dan menetapkan penggunaan laba bersih Perseroan untuk tahun buku 2024 sebesar Rp1.577.550.241.054,- (satu triliun lima ratus tujuh puluh tujuh miliar lima ratus lima puluh juta dua ratus empat puluh satu ribu lima puluh empat rupiah) yaitu sebagai berikut: - Sejumlah 10,00% dari Laba Bersih Perseroan atau sebesar Rp157.755.024.105,- (seratus lima puluh tujuh miliar tujuh ratus lima puluh lima juta dua puluh empat ribu seratus lima puluh) dibagikan sebagai dividen tunai kepada Para Pemegang Saham. - Sejumlah 90,00% dari Laba Bersih Perseroan atau sebesar Rp1.419.795.216.949,- (satu triliun empat ratus sembilan belas miliar tujuh ratus sembilan puluh lima juta dua ratus enam belas ribu sembilan ratus empat puluh sembilan rupiah) ditetapkan sebagai laba ditahan - Memberikan wewenang dan kuasa kepada Direksi untuk mengatur tata cara alokasi laba bersih Perseroan tersebut di atas, sesuai dengan peraturan perundang-undangan yang berlaku.	Resolution: - Approved and determined the appropriation of the Company's net profit for the financial year 2024 amounting to IDR 1,577,550,241,054 (one trillion five hundred seventy-seven billion five hundred fifty million two hundred forty-one thousand fifty-four rupiah), as follows: 10.00% of the net profit, or IDR 157,755,024,105 (one hundred fifty-seven billion seven hundred fifty-five million twenty-four thousand one hundred five rupiah), was distributed as cash dividends to the Shareholders. 90.00% of the net profit, or IDR 1,419,795,216,949 (one trillion four hundred nineteen billion seven hundred ninety-five million two hundred sixteen thousand nine hundred forty-nine rupiah), was allocated as retained earnings. - Authorized and empowered the Board of Directors to regulate the procedures for the allocation of the Company's net profit as stated above in accordance with prevailing laws and regulations.



Status: Butir a dan c sudah terealisasi sedangkan butir b sudah dilakukan pencatatan kewajiban Dividen pada pembukuan Bank dan pembayaran akan dilakukan pada akhir semester II 2025.	Status: Item a and c have been realized, while item b has been recorded as a dividend liability in the Bank's books and the payment will be made at the end of Semester II 2025.
Agenda Ketiga	Third Agenda
Persetujuan penunjukan kantor Akuntan publik dan Akuntan publik untuk mengaudit Laporan Keuangan Perseroan untuk tahun buku yang akan berakhir pada tanggal 31 Desember 2025 serta penetapan biaya/honorariumnya.	Approval of the appointment of the Public Accounting Firm and Public Accountant to audit the Company's Financial Statements for the financial year ending 31 December 2025, including the determination of the audit fees/honorarium.
Keputusan: 1. Menetapkan Kantor Akuntan Publik Purwantono, Sungkoro & Surja (a member of Firm Ernst & Young Global Limited) dan Akuntan Publik Yovita untuk mengaudit Laporan Keuangan Perseroan untuk tahun buku yang berakhir pada tanggal 31 Desember 2025. 2. Memberikan wewenang dan kuasa kepada Dewan Komisaris untuk menetapkan honorarium dan persyaratan lainnya bagi Kantor Akuntan Publik dan Akuntan Publik tersebut, serta menetapkan Kantor Akuntan Publik dan/atau Akuntan Publik pengganti dalam hal Kantor Akuntan Publik Purwantono, Sungkoro & Surja (a member of Firm Ernst & Young Global Limited) dan/atau Akuntan Publik Yovita karena sebab apapun tidak dapat menyelesaikan proses audit Laporan Keuangan Perseroan untuk tahun buku yang berakhir pada tanggal 31 Desember 2025. Apabila terdapat pergantian Kantor Akuntan Publik dan/atau Akuntan Publik, Dewan Komisaris memberikan laporan ke Pemegang Saham.	Resolution: 1. Appointed Public Accounting Firm Purwantono, Sungkoro & Surja (a member firm of Ernst & Young Global Limited) and Public Accountant Yovita to audit the Company's Financial Statements for the financial year ending 31 December 2025. 2. Authorized and empowered the Board of Commissioners to determine the audit fee/honorarium and other terms and conditions for the said Public Accounting Firm and Public Accountant, and to appoint a replacement Public Accounting Firm and/or Public Accountant in the event that Purwantono, Sungkoro & Surja (a member firm of Ernst & Young Global Limited) and/or Public Accountant Yovita are unable, for any reason, to complete the audit of the Company's Financial Statements for the financial year ending 31 December 2025. In the event of any change of Public Accounting Firm and/or Public Accountant, the Board of Commissioners shall report such change to the Shareholders.
Status: Terealisasi	Status: Realized
Agenda Keempat	Fourth Agenda
Penetapan tantiem bagi anggota Direksi dan Dewan Komisaris perseroan untuk tahun buku yang berakhir pada 31 Desember 2024 serta penetapan gaji anggota Direksi dan honorarium anggota Dewan Komisaris dan pemberian fasilitas, benefit dan/atau tunjangan lainnya untuk tahun buku 2025.	Approval of the determination of tantiem for members of the Board of Directors and the Board of Commissioners for the financial year ended 31 December 2024, as well as the determination of salaries for members of the Board of Directors, honorarium for members of the Board of Commissioners, and the provision of facilities, benefits, and/or other allowances for the financial year 2025.
Keputusan: Memberikan wewenang dan kuasa kepada Dewan Komisaris Perseroan dengan terlebih dahulu mendapat persetujuan Pemegang Saham Mayoritas dan diketahui oleh Pemegang Saham Pengendali lainnya untuk menetapkan: 1. Tantiem atas kinerja anggota Direksi dan Dewan Komisaris untuk tahun buku yang berakhir pada tanggal 31 Desember 2024. 2. Gaji anggota Direksi dan honorarium anggota Dewan Komisaris dan pemberian fasilitas, benefit dan/atau tunjangan lainnya untuk tahun buku 2025.	Resolution: Authorized and empowered the Board of Commissioners of the Company, subject to prior approval from the Majority Shareholder and with acknowledgment of the other Controlling Shareholders, to determine: 1. The tantiem for the performance of members of the Board of Directors and the Board of Commissioners for the financial year ended 31 December 2024. 2. The salaries of members of the Board of Directors, honorarium of members of the Board of Commissioners, and the provision of facilities, benefits, and/or other allowances for the financial year 2025.
Status: Terealisasi	Status: Realized
Agenda Kelima	Fifth Agenda
Persetujuan perubahan susunan anggota Direksi dan Dewan Komisaris Perseroan.	Approval of the changes in the composition of the Company's Board of Directors and Board of Commissioners.
Keputusan: Menetapkan untuk mengangkat kembali Ibu Hendrika Nora Osloi Sinaga sebagai Komisaris Perseroan terhitung sejak tanggal Keputusan Sirkuler ini dan berakhir pada penutupan Rapat Umum Pemegang Saham Tahunan yang ke-3 (tiga) sejak pengangkatannya yang akan diselenggarakan pada tahun 2028, dengan tidak mengurangi hak dari Rapat Umum Pemegang Saham untuk sewaktu-waktu memberhentikannya.	Resolution: Reappointed Ms. Hendrika Nora Osloi Sinaga as Commissioner of the Company effective as of the date of this Circular Resolution and until the closing of the 3rd Annual General Meeting of Shareholders following her appointment, which will be held in 2028, without prejudice to the right of the General Meeting of Shareholders to dismiss her at any time.
Status: Terealisasi	Status: Realized



Pelaksanaan RUPS Luar Biasa Tanggal 30 Juni 2025 dan Realisasinya

Extraordinary General Meeting of Shareholders (EGMS) held on 30 June 2025 and its realization.

Pelaksanaan Implementation	Dilaksanakan secara sirkuler dengan dokumen Keputusan Sirkuler ditandatangani oleh seluruh Pemegang Saham tanggal 30 Juni 2025. Conducted by circular resolution, with the Circular Resolution document signed by all Shareholders on June 30, 2025.
Hasil RUPS Results of the GMS	Keputusan Sirkuler Pemegang Saham di bawah tangan untuk Pelaksanaan RUPS Tahunan telah diaktakan dengan akta Pernyataan Keputusan Sirkuler Pemegang Saham PT Bank Mandiri Taspen No. 27 tanggal 30 Juni 2025 dan Akta Nomor 28 tanggal 30 Juni 2025 yang dibuat di hadapan Notaris Zulkifli Harahap, SH dan Hasil Keputusan Sirkuler Pemegang Saham telah tersebut dilaporkan kepada Otoritas Jasa Keuangan. The Circular Resolution of Shareholders executed privately for the Annual General Meeting of Shareholders (AGMS) was notarized under the Deed of Statement of Circular Resolution of Shareholders of PT Bank Mandiri Taspen No. 27 dated June 30, 2025 and Deed No. 28 dated June 30, 2025, drawn up before Notary Zulkifli Harahap. The results of the Circular Resolution of Shareholders were subsequently reported to the Otoritas Jasa Keuangan.

Keputusan dan Realisasi RUPS Luar Biasa Tanggal 30 Juni 2025

Decisions and realization of the Extraordinary General Meeting of Shareholders held on 30 June 2025.

Agenda Pertama	First Agenda
Persetujuan Rencana Aksi pemulihan (Recovery Plan)	Approval of the Recovery Plan.
Keputusan: Menyetujui Rencana Aksi Pemulihan (Recovery Plan) Perseroan sebagaimana terlampir yang merupakan rencana untuk mengatasi permasalahan keuangan yang mungkin terjadi di Perseroan. Status: Terealisasi	Resolution: Approved the Company's Recovery Plan as attached, which constitutes a plan to address potential financial issues that may arise within the Company. Status: Realized
Agenda Kedua	Second Agenda
Persetujuan Perubahan Anggaran Dasar	Approval of Amendments to the Articles of Association.
Keputusan: 1. Menyetujui perubahan Anggaran Dasar Perseroan pada Pasal 3 mengenai Maksud dan Tujuan serta Kegiatan Usaha dengan menyisipkan butir c pada Pasal 3 ayat (2), dan menyesuaikan butir selanjutnya sehingga Pasal 3 Anggaran Dasar Perseroan menjadi sebagai berikut: Maksud dan Tujuan serta Kegiatan Usaha Perseroan Pasal 3 a. Maksud dan tujuan dari Perseroan ialah melakukan usaha dalam bidang perbankan sesuai dengan ketentuan perundang-undangan yang berlaku. b. Untuk mencapai maksud dan tujuan tersebut di atas, Perseroan dapat melaksanakan kegiatan usaha sebagai berikut: 1) Menghimpun dana dari masyarakat dalam bentuk simpanan berupa giro, deposito berjangka, sertifikat deposito, tabungan, dan/atau bentuk lainnya yang dipersamakan dengan itu; 2) Memberikan kredit; 3) Menyelenggarakan kegiatan jasa dalam sistem pembayaran; 4) Menerbitkan surat pengakuan hutang; 5) Membeli, menjual atau menjamin atas risiko sendiri maupun untuk kepentingan dan atas perintah nasabahnya: • Surat-surat wesel termasuk wesel dan akseptasi oleh bank yang masa berlakunya tidak lebih daripada kebiasaan dalam perdagangan surat-surat dimaksud; • Surat pengakuan hutang dan kertas dagang lainnya yang masa berlakunya tidak lebih daripada kebiasaan dalam perdagangan surat-surat dimaksud; • Kertas perbendaharaan Negara dan surat jaminan pemerintah; • Sertifikat Bank Indonesia (SBI); • Obligasi; • Surat dagang berjangka waktu sesuai dengan peraturan perundang-undangan yang berlaku; 	Resolution: 1. Approved the amendments to Article 3 of the Company's Articles of Association regarding the Purpose, Objectives, and Business Activities by inserting point c in Article 3 paragraph (2) and adjusting the subsequent points, so that Article 3 of the Articles of Association of the Company reads as follows: Purpose, Objectives, and Business Activities of the Company Article 3 a. The purpose and objective of the Company is to conduct business in the banking sector in accordance with prevailing laws and regulations. b. To achieve the above purpose and objectives, the Company may carry out the following business activities: 1) Raising funds from the public in the form of demand deposits, time deposits, certificates of deposit, savings, and/or other equivalent forms; 2) Granting credit; 3) Conducting payment system service activities; 4) Issuing promissory notes; 5) Buying, selling, or guaranteeing, for its own account or on behalf and upon instruction of its customers: • Bills of exchange, including drafts and bank acceptances with maturities not exceeding customary market practice; • Promissory notes and other commercial papers with maturities not exceeding customary market practice; • Government securities and government guarantee instruments; • Bank Indonesia Certificates (SBI); • Bonds; • Commercial papers with maturities in accordance with prevailing laws and regulations;



• Instrumen surat berharga lain yang berjangka waktu sesuai dengan peraturan perundang-undangan yang berlaku; 6) Memindahkan uang baik kepentingan sendiri maupun untuk kepentingan nasabah; 7) Menempatkan dana pada, meminjam dana dari, atau meminjamkan dana kepada Bank lain, baik dengan menggunakan surat, sarana telekomunikasi, maupun dengan wesel unjuk, cek atau sarana lainnya; 8) Menerima pembayaran dari tagihan atas surat berharga dan melakukan perhitungan dengan atau antar pihak ketiga; 9) Menyediakan tempat untuk menyimpan barang dan surat berharga; 10) Melakukan kegiatan penitipan untuk kepentingan pihak lain berdasarkan suatu kontrak; 11) Melakukan penempatan dana dari nasabah kepada nasabah lainnya dalam bentuk surat berharga yang tidak tercatat di bursa efek; 12) Melakukan kegiatan anjak piutang, usaha kartu kredit dan kegiatan wali amanat; 13) Melakukan kegiatan lain yang lazim dilakukan oleh bank sepanjang tidak bertentangan dengan peraturan perundang-undangan yang berlaku; c. Selain melakukan kegiatan usaha sebagaimana dimaksud dalam ayat 2 pasal ini, Perseroan dapat pula: 1) Melakukan kegiatan penyertaan modal pada bank atau perusahaan lain dibidang keuangan seperti sewa guna usaha, modal ventura, perusahaan efek, asuransi, serta lembaga kliring penyelesaian dan penyimpanan, dengan memenuhi ketentuan yang ditetapkan oleh pihak yang berwenang; 2) Melakukan kegiatan penyertaan modal sementara untuk mengatasi akibat kegagalan kredit, dengan syarat harus menarik kembali penyertaannya, dengan memenuhi ketentuan yang ditetapkan oleh pihak yang berwenang; 3) Membeli agunan, baik sebagian maupun semua, melalui pelelangan atau dengan cara lain dalam hal debitur tidak memenuhi kewajibannya kepada bank, dengan ketentuan agunan yang dibeli tersebut wajib dicairkan secepatnya 2. Menyetujui untuk memberikan kewenangan kepada anggota Direksi Perseroan baik sendiri-sendiri maupun bersama-sama untuk: a. Menyatakan kembali perubahan Pasal 3 ayat (2) Anggaran Dasar Perseroan yang telah disetujui pada keputusan butir 1 di atas dan juga untuk menyusun dan menyajikan kembali seluruh pasal-pasal Anggaran Dasar Perseroan, sebagaimana terlampir dalam Lampiran Keputusan Sirkuler ini, menjadi satu Akta Notaris sesuai dengan ketentuan perundang-undangan yang berlaku. b. Mengajukan permohonan kepada Menteri Hukum Republik Indonesia untuk mendapatkan persetujuan dan/atau tanda penerimaan pemberitahuan perubahan Anggaran Dasar kepada Menteri Hukum Republik Indonesia maupun instansi lainnya, serta melakukan segala tindakan yang diperlukan sesuai dengan ketentuan perundang-undangan yang berlaku. Status: Terealisasi	• Other securities instruments with maturities in accordance with prevailing laws and regulations; 6) Transferring funds for its own interest or for customers; 7) Placing funds with, borrowing from, or lending to other banks, whether by written instruments, telecommunication means, or sight drafts, checks, or other instruments; 8) Receiving payments from securities receivables and conducting settlement with or between third parties; 9) Providing safe deposit services for valuables and securities; 10) Conducting custodial activities for the benefit of third parties based on contracts; 11) Placing customer funds to other customers in the form of unlisted securities; 12) Conducting factoring, credit card business, and trustee activities; 13) Conducting other banking activities commonly performed by banks, insofar as not contrary to prevailing laws and regulations. c. In addition to the business activities referred to in paragraph (2), the Company may also: 1) Conduct equity participation in banks or other financial institutions such as leasing companies, venture capital companies, securities companies, insurance companies, and clearing and settlement institutions, in accordance with applicable regulations; 2) Conduct temporary equity participation to resolve credit failure, subject to applicable regulations and with mandatory divestment; 3) Acquire collateral, in whole or in part, through auction or other means in the event of debtor default, with the obligation to promptly liquidate such collateral. 2. Granted authority to members of the Board of Directors, individually or jointly, to: a. Restate the amendments to Article 3 paragraph (2) of the Articles of Association as approved above and to compile and consolidate the entire Articles of Association into a Notarial Deed in accordance with prevailing laws and regulations; b. Submit applications to the Minister of Law of the Republic of Indonesia for approval and/or acknowledgment of the amendments to the Articles of Association, and to perform all necessary actions in accordance with applicable laws and regulations. Status: Realized
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Pelaksanaan RUPS Luar Biasa Tanggal 25 September 2025 dan Realisasinya

Extraordinary General Meeting of Shareholders held on 25 September 2025 and its realization.

Pelaksanaan Implementation	Dilaksanakan secara sirkuler dengan dokumen Keputusan Sirkuler ditandatangani oleh seluruh Pemegang Saham tanggal 25 September 2025. Conducted through a circular resolution, with the Circular Resolution document signed by all Shareholders on 25 September 2025.
Hasil RUPS Results of the GMS	Keputusan Sirkuler Pemegang Saham di bawah tangan untuk Pelaksanaan RUPS Luar Biasa telah diaktakan dengan akta Pernyataan Keputusan Sirkuler Pemegang Saham PT Bank Mandiri Taspen No. 18 tanggal 25 September 2025 yang dibuat di hadapan Notaris Zulkifli Harahap, SH dan Hasil Keputusan Sirkuler Pemegang Saham telah tersebut dilaporkan kepada Otoritas Jasa Keuangan. The Circular Resolution of Shareholders executed privately for the Extraordinary General Meeting of Shareholders (EGMS) was notarized under the Deed of Statement of Circular Resolution of Shareholders of PT Bank Mandiri Taspen No. 18 dated September 25, 2025, drawn up before Notary Zulkifli Harahap. The results of the Circular Resolution of Shareholders were subsequently reported to the Otoritas Jasa Keuangan.



Keputusan dan Realisasi RUPS Luar Biasa Tanggal 25 September 2025

Decisions and realization of the Extraordinary General Meeting of Shareholders held on 25 September 2025.

Agenda	Agenda																																										
Persetujuan Perubahan Susunan Anggota Direksi dan Dewan Komisaris Perseroan	Approval of changes to the composition of the Company's Board of Directors and Board of Commissioners.																																										
Keputusan: - Menyetujui untuk menerima pengunduran diri Bapak Elmamber Petamu Sinaga dari jabatannya sebagai Direktur Utama Perseroan terhitung efektif sejak tanggal 27 Juni 2025 disertai dengan ucapan terima kasih atas sumbangan tenaga dan pemikirannya selama menjabat sebagai Direktur Utama Perseroan. - Menyetujui pemberhentian dengan hormat Ibu Hendrika Nora Osloi Sinaga dari jabatannya sebagai Komisaris Perseroan terhitung efektif sejak Tanggal Keputusan Sirkuler ini disertai dengan ucapan terima kasih atas sumbangan tenaga dan pemikirannya selama menjabat sebagai Komisaris Perseroan. - Menyatakan bahwa terhitung sejak Tanggal Keputusan Sirkuler ini, susunan Dewan Komisaris dan Direksi Perseroan menjadi sebagai berikut:	Resolution: - Approved the acceptance of the resignation of Mr. Elmamber Petamu Sinaga from his position as President Director of the Company, effective as of 27 June 2025, with appreciation for his contributions and services during his tenure as President Director of the Company. - Approved the honorable dismissal of Ms. Hendrika Nora Osloi Sinaga from her position as Commissioner of the Company, effective as of the date of this Circular Resolution, with appreciation for her contributions and services during her tenure as Commissioner of the Company. - Declared that, effective as of the date of this Circular Resolution, the composition of the Company's Board of Commissioners and Board of Directors is as follows:																																										
<table><tr><th>No.</th><th>Nama</th><th>Jabatan</th></tr><tr><td colspan="3">Dewan Komisaris</td></tr><tr><td>1</td><td>Mustaslimah</td><td>Komisaris Utama</td></tr><tr><td>2</td><td>Vacant</td><td>Komisaris</td></tr><tr><td>3</td><td>Suhajar Diantoro*</td><td>Komisaris</td></tr><tr><td>4</td><td>Boedi Armanto</td><td>Komisaris Independen</td></tr></table>	No.	Nama	Jabatan	Dewan Komisaris			1	Mustaslimah	Komisaris Utama	2	Vacant	Komisaris	3	Suhajar Diantoro*	Komisaris	4	Boedi Armanto	Komisaris Independen	<table><tr><th>No.</th><th>Name</th><th>Position</th></tr><tr><td colspan="3">Board of Commissioners</td></tr><tr><td>1</td><td>Mustaslimah</td><td>President Commissioner</td></tr><tr><td>2</td><td>Vacant</td><td>Commissioner</td></tr><tr><td>3</td><td>Suhajar Diantoro*</td><td>Commissioner</td></tr><tr><td>4</td><td>Boedi Armanto</td><td>Independent Commissioner</td></tr></table>	No.	Name	Position	Board of Commissioners			1	Mustaslimah	President Commissioner	2	Vacant	Commissioner	3	Suhajar Diantoro*	Commissioner	4	Boedi Armanto	Independent Commissioner						
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Status: Terealisasi	Status: Realized																																										

Pelaksanaan RUPS Luar Biasa Tanggal 4 Desember 2025 dan Realisasinya

Extraordinary General Meeting of Shareholders held on December 4, 2025 and its realization.

Pelaksanaan Implementation	Dilaksanakan secara sirkuler dengan dokumen Keputusan Sirkuler ditandatangani oleh seluruh Pemegang Saham tanggal 4 Desember 2025. Conducted through a circular resolution, with the Circular Resolution document signed by all Shareholders on December 4, 2025.
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Hasil RUPS Results of the GMS

Keputusan Sirkuler Pemegang Saham di bawah tangan untuk Pelaksanaan RUPS Luar Biasa telah diaktakan dengan akta Pernyataan Keputusan Sirkuler Pemegang Saham PT Bank Mandiri Taspen No. 25 tanggal 18 Desember 2025 yang dibuat di hadapan Notaris Zulkifli Harahap, SH dan Hasil Keputusan Sirkuler Pemegang Saham telah tersebut dilaporkan kepada Otoritas Jasa Keuangan.

The Circular Resolution of Shareholders executed privately for the Extraordinary General Meeting of Shareholders (EGMS) was notarized under the Deed of Statement of Circular Resolution of Shareholders of PT Bank Mandiri Taspen No. 25 dated December 18, 2025, drawn up before Notary Zulkifli Harahap. The results of the Circular Resolution of Shareholders were subsequently reported to the Otoritas Jasa Keuangan.

Keputusan dan Realisasi RUPS Luar Biasa Tanggal 4 Desember 2025

Decisions and realization of the Extraordinary General Meeting of Shareholders held on December 4, 2025

Agenda	Agenda
Perubahan Susunan Anggota Direksi dan Dewan Komisaris Perseroan.	Changes to the composition of the Company's Board of Directors and Board of Commissioners.
Keputusan: - Menyetujui pemberhentian dengan hormat Bapak Maswar Purnama dari jabatannya sebagai Direktur Perseroan terhitung efektif sejak Tanggal Keputusan Sirkuler ini disertai dengan ucapan terima kasih atas sumbangan tenaga dan pemikirannya selama menjabat sebagai Direktur Perseroan. - Menyetujui pemberhentian dengan hormat Bapak Widi Nugroho dari jabatannya sebagai Direktur Perseroan terhitung efektif sejak Tanggal Keputusan Sirkuler ini disertai dengan ucapan terima kasih atas sumbangan tenaga dan pemikirannya selama menjabat sebagai Direktur Perseroan. - Menyetujui pemberhentian dengan hormat Bapak Putu Apriyanto dari jabatannya sebagai Direktur Perseroan terhitung efektif sejak Tanggal Keputusan Sirkuler ini disertai dengan ucapan terima kasih atas sumbangan tenaga dan pemikirannya selama menjabat sebagai Direktur Perseroan. - Menyetujui pemberhentian dengan hormat Ibu Resi Lora dari jabatannya sebagai Direktur Compliance & Control Perseroan terhitung efektif sejak Tanggal Keputusan Sirkuler ini disertai dengan ucapan terima kasih atas sumbangan tenaga dan pemikirannya selama menjabat sebagai Direktur Perseroan. - Menyetujui pemberhentian dengan hormat Ibu Mustaslimah dari jabatannya sebagai Komisaris Utama Perseroan terhitung efektif sejak Tanggal Keputusan Sirkuler ini disertai dengan ucapan terima kasih atas sumbangan tenaga dan pemikirannya selama menjabat sebagai Komisaris Utama Perseroan. - Menyetujui pengangkatan Bapak Panji Irawan sebagai Direktur Utama Perseroan terhitung efektif sejak Tanggal Keputusan Sirkuler dan berakhir pada penutupan Rapat Umum Pemegang Saham Tahunan yang ke-3 (tiga) sejak pengangkatannya, yang akan diselenggarakan pada tahun 2028 (dua ribu dua puluh delapan), dengan tidak mengurangi hak dari Rapat Umum Pemegang Saham untuk sewaktu-waktu memberhentikan sesuai Anggaran Dasar Perseroan. - Menyetujui pengangkatan Bapak Rudi As Aturridha sebagai Wakil Direktur Utama Perseroan terhitung efektif sejak Tanggal Keputusan Sirkuler dan berakhir pada penutupan Rapat Umum Pemegang Saham Tahunan yang ke-3 (tiga) sejak pengangkatannya, yang akan diselenggarakan pada tahun 2028 (dua ribu dua puluh delapan), dengan tidak mengurangi hak dari Rapat Umum Pemegang Saham untuk sewaktu-waktu memberhentikan sesuai Anggaran Dasar Perseroan. - Menyetujui pengangkatan Bapak Mahraza Purnaditya sebagai Direktur Perseroan terhitung efektif sejak Tanggal Keputusan Sirkuler dan berakhir pada penutupan Rapat Umum Pemegang Saham Tahunan yang ke-3 (tiga) sejak pengangkatannya, yang akan diselenggarakan pada tahun 2028 (dua ribu dua puluh delapan), dengan tidak mengurangi hak dari Rapat Umum Pemegang Saham untuk sewaktu-waktu memberhentikan sesuai Anggaran Dasar Perseroan. - Menyetujui pengangkatan Bapak Henrisa Yunan Lubis sebagai Direktur Perseroan terhitung efektif sejak Tanggal Keputusan Sirkuler dan berakhir pada penutupan Rapat Umum Pemegang Saham Tahunan yang ke-3 (tiga) sejak pengangkatannya, yang akan diselenggarakan pada tahun 2028 (dua ribu dua puluh delapan), dengan tidak mengurangi hak dari Rapat Umum Pemegang Saham untuk sewaktu-waktu memberhentikan sesuai Anggaran Dasar Perseroan.	Resolution: - Approved the honorable dismissal of Mr. Maswar Purnama from his position as Director of the Company, effective as of the date of this Circular Resolution, with appreciation for his contributions and services during his tenure as Director of the Company. - Approved the honorable dismissal of Mr. Widi Nugroho from his position as Director of the Company, effective as of the date of this Circular Resolution, with appreciation for his contributions and services during his tenure as Director of the Company. - Approved the honorable dismissal of Mr. Putu Apriyanto from his position as Director of the Company, effective as of the date of this Circular Resolution, with appreciation for his contributions and services during his tenure as Director of the Company. - Approved the honorable dismissal of Ms. Resi Lora from her position as Director of Compliance & Control of the Company, effective as of the date of this Circular Resolution, with appreciation for her contributions and services during her tenure as Director of the Company. - Approved the honorable dismissal of Ms. Mustaslimah from her position as President Commissioner of the Company, effective as of the date of this Circular Resolution, with appreciation for her contributions and services during her tenure as President Commissioner of the Company. - Approved the appointment of Mr. Panji Irawan as President Director of the Company, effective as of the date of this Circular Resolution and until the closing of the 3rd Annual General Meeting of Shareholders following his appointment, to be held in 2028, without prejudice to the right of the General Meeting of Shareholders to dismiss him at any time in accordance with the Company's Articles of Association. - Approved the appointment of Mr. Rudi As Aturridha as Vice President Director of the Company, effective as of the date of this Circular Resolution and until the closing of the 3rd Annual General Meeting of Shareholders following his appointment, to be held in 2028, without prejudice to the right of the General Meeting of Shareholders to dismiss him at any time in accordance with the Company's Articles of Association. - Approved the appointment of Mr. Mahraza Purnaditya as Director of the Company, effective as of the date of this Circular Resolution and until the closing of the 3rd Annual General Meeting of Shareholders following his appointment, to be held in 2028, without prejudice to the right of the General Meeting of Shareholders to dismiss him at any time in accordance with the Company's Articles of Association. - Approved the appointment of Mr. Henrisa Yunan Lubis as Director of the Company, effective as of the date of this Circular Resolution and until the closing of the 3rd Annual General Meeting of Shareholders following his appointment, to be held in 2028, without prejudice to the right of the General Meeting of Shareholders to dismiss him at any time in accordance with the Company's Articles of Association.



10. Menyetujui pengangkatan Ibu Rima Cahyani sebagai Direktur Perseroan terhitung efektif sejak Tanggal Keputusan Sirkuler dan berakhir pada penutupan Rapat Umum Pemegang Saham Tahunan yang ke-3 (tiga) sejak pengangkatannya, yang akan diselenggarakan pada tahun 2028 (dua ribu dua puluh delapan), dengan tidak mengurangi hak dari Rapat Umum Pemegang Saham untuk sewaktu-waktu memberhentikan sesuai Anggaran Dasar Perseroan.
11. Menyetujui pengangkatan Bapak Rio Lanasier sebagai Direktur Compliance & Human Resource Perseroan terhitung efektif sejak Tanggal Keputusan Sirkuler dan berakhir pada penutupan Rapat Umum Pemegang Saham Tahunan yang ke-3 (tiga) sejak pengangkatannya, yang akan diselenggarakan pada tahun 2028 (dua ribu dua puluh delapan), dengan tidak mengurangi hak dari Rapat Umum Pemegang Saham untuk sewaktu-waktu memberhentikan sesuai Anggaran Dasar Perseroan.
12. Menyetujui pengangkatan Ibu Rizky Olyvia Nasution sebagai Direktur Perseroan terhitung efektif sejak Tanggal Keputusan Sirkuler dan berakhir pada penutupan Rapat Umum Pemegang Saham Tahunan yang ke-3 (tiga) sejak pengangkatannya, yang akan diselenggarakan pada tahun 2028 (dua ribu dua puluh delapan), dengan tidak mengurangi hak dari Rapat Umum Pemegang Saham untuk sewaktu-waktu memberhentikan sesuai Anggaran Dasar Perseroan.
13. Menyetujui pengangkatan Bapak Noer Fajrieansyah sebagai Direktur Perseroan terhitung efektif sejak Tanggal Keputusan Sirkuler dan berakhir pada penutupan Rapat Umum Pemegang Saham Tahunan yang ke-3 (tiga) sejak pengangkatannya, yang akan diselenggarakan pada tahun 2028 (dua ribu dua puluh delapan), dengan tidak mengurangi hak dari Rapat Umum Pemegang Saham untuk sewaktu-waktu memberhentikan sesuai Anggaran Dasar Perseroan.
14. Menyetujui pengangkatan Bapak Junaidi Hisom sebagai Komisaris Utama merangkap Komisaris Independen Perseroan terhitung efektif sejak Tanggal Keputusan Sirkuler dan berakhir pada penutupan Rapat Umum Pemegang Saham Tahunan yang ke-3 (tiga) sejak pengangkatannya, yang akan diselenggarakan pada tahun 2028 (dua ribu dua puluh delapan), dengan tidak mengurangi hak dari Rapat Umum Pemegang Saham untuk sewaktu-waktu memberhentikan sesuai Anggaran Dasar Perseroan.
15. Menyetujui pengangkatan Bapak Prasetyo sebagai Komisaris Independen Perseroan terhitung efektif sejak Tanggal Keputusan Sirkuler dan berakhir pada penutupan Rapat Umum Pemegang Saham Tahunan yang ke-3 (tiga) sejak pengangkatannya, yang akan diselenggarakan pada tahun 2028 (dua ribu dua puluh delapan), dengan tidak mengurangi hak dari Rapat Umum Pemegang Saham untuk sewaktu-waktu memberhentikan sesuai Anggaran Dasar Perseroan.
16. Menyetujui pengangkatan Bapak Marjana sebagai Komisaris Independen Perseroan terhitung efektif sejak Tanggal Keputusan Sirkuler dan berakhir pada penutupan Rapat Umum Pemegang Saham Tahunan yang ke-3 (tiga) sejak pengangkatannya, yang akan diselenggarakan pada tahun 2028 (dua ribu dua puluh delapan), dengan tidak mengurangi hak dari Rapat Umum Pemegang Saham untuk sewaktu-waktu memberhentikan sesuai Anggaran Dasar Perseroan.
17. Menyetujui pengangkatan Ibu Suwartini sebagai Komisaris Independen Perseroan terhitung efektif sejak Tanggal Keputusan Sirkuler dan berakhir pada penutupan Rapat Umum Pemegang Saham Tahunan yang ke-3 (tiga) sejak pengangkatannya, yang akan diselenggarakan pada tahun 2028 (dua ribu dua puluh delapan), dengan tidak mengurangi hak dari Rapat Umum Pemegang Saham untuk sewaktu-waktu memberhentikan sesuai Anggaran Dasar Perseroan.
18. Menyetujui pengangkatan Bapak Edi Eko Cahyono sebagai Komisaris Perseroan terhitung efektif sejak Tanggal Keputusan Sirkuler dan berakhir pada penutupan Rapat Umum Pemegang Saham Tahunan yang ke-3 (tiga) sejak pengangkatannya, yang akan diselenggarakan pada tahun 2028 (dua ribu dua puluh delapan), dengan tidak mengurangi hak dari Rapat Umum Pemegang Saham untuk sewaktu-waktu memberhentikan sesuai Anggaran Dasar Perseroan.
10. Approved the appointment of Ms. Rima Cahyani as Director of the Company, effective as of the date of this Circular Resolution and until the closing of the 3rd Annual General Meeting of Shareholders following her appointment, to be held in 2028, without prejudice to the right of the General Meeting of Shareholders to dismiss her at any time in accordance with the Company's Articles of Association.
11. Approved the appointment of Mr. Rio Lanasier as Director of Compliance & Human Resources of the Company, effective as of the date of this Circular Resolution and until the closing of the 3rd Annual General Meeting of Shareholders following his appointment, to be held in 2028, without prejudice to the right of the General Meeting of Shareholders to dismiss him at any time in accordance with the Company's Articles of Association.
12. Approved the appointment of Ms. Rizky Olyvia Nasution as Director of the Company, effective as of the date of this Circular Resolution and until the closing of the 3rd Annual General Meeting of Shareholders following her appointment, to be held in 2028, without prejudice to the right of the General Meeting of Shareholders to dismiss her at any time in accordance with the Company's Articles of Association.
13. Approved the appointment of Mr. Noer Fajrieansyah as Director of the Company, effective as of the date of this Circular Resolution and until the closing of the 3rd Annual General Meeting of Shareholders following his appointment, to be held in 2028, without prejudice to the right of the General Meeting of Shareholders to dismiss him at any time in accordance with the Company's Articles of Association.
14. Approved the appointment of Mr. Junaidi Hisom as President Commissioner concurrently Independent Commissioner of the Company, effective as of the date of this Circular Resolution and until the closing of the 3rd Annual General Meeting of Shareholders following his appointment, to be held in 2028, without prejudice to the right of the General Meeting of Shareholders to dismiss him at any time in accordance with the Company's Articles of Association.
15. Approved the appointment of Mr. Prasetyo as Independent Commissioner of the Company, effective as of the date of this Circular Resolution and until the closing of the 3rd Annual General Meeting of Shareholders following his appointment, to be held in 2028, without prejudice to the right of the General Meeting of Shareholders to dismiss him at any time in accordance with the Company's Articles of Association.
16. Approved the appointment of Mr. Marjana as Independent Commissioner of the Company, effective as of the date of this Circular Resolution and until the closing of the 3rd Annual General Meeting of Shareholders following his appointment, to be held in 2028, without prejudice to the right of the General Meeting of Shareholders to dismiss him at any time in accordance with the Company's Articles of Association.
17. Approved the appointment of Ms. Suwartini as Independent Commissioner of the Company, effective as of the date of this Circular Resolution and until the closing of the 3rd Annual General Meeting of Shareholders following her appointment, to be held in 2028, without prejudice to the right of the General Meeting of Shareholders to dismiss her at any time in accordance with the Company's Articles of Association..
18. Approved the appointment of Mr. Edi Eko Cahyono as Commissioner of the Company, effective as of the date of this Circular Resolution and until the closing of the 3rd Annual General Meeting of Shareholders following his appointment, to be held in 2028, without prejudice to the right of the General Meeting of Shareholders to dismiss him at any time in accordance with the Company's Articles of Association.



19. Menyatakan bahwa terhitung sejak Tanggal Keputusan Sirkuler ini, susunan Dewan Komisaris dan Direksi Perseroan menjadi sebagai berikut:

No.	Nama	Jabatan
Dewan Komisaris		
1	Junaidi Hisom*	Komisaris Utama merangkap Komisaris Independen
2	Boedi Armanto	Komisaris Independen
3	Suhajar Diantoro*	Komisaris
4	Prasetio*	Komisaris Independen
5	Marjana*	Komisaris Independen
6	Suwartini*	Komisaris Independen
7	Edi Eko Cahyono*	Komisaris

*Penetapan pengangkatan tersebut berlaku efektif sejak mendapatkan persetujuan dari Otoritas Jasa Keuangan atas penilaian kemampuan dan kepatutan (fit and proper test).

No.	Nama	Jabatan
Direksi		
1	Panji Irawan*	Direktur Utama
2	Rudi As Aturridha*	Wakil Direktur Utama
3	Rio Lanasier*	Direktur Compliance & Human Resource
4	Henrisa Yunan Lubis*	Direktur
5	Rima Cahyani*	Direktur
6	Mahrauz Purnaditya*	Direktur
7	Rizky Olyvia Nasution*	Direktur
8	Noer Fajrieansyah*	Direktur

*Penetapan pengangkatan tersebut berlaku efektif sejak mendapatkan persetujuan dari Otoritas Jasa Keuangan atas penilaian kemampuan dan kepatutan (fit and proper test).

Status: Terealisasi

19. Declared that, effective as of the date of this Circular Resolution, the composition of the Company's Board of Commissioners and Board of Directors is as follows:

No.	Name	Position
Board of Commissioners		
1	Junaidi Hisom*	President Commissioner concurrently Independent Commissioner
2	Boedi Armanto	Independent Commissioner
3	Suhajar Diantoro*	Commissioner
4	Prasetio*	Independent Commissioner
5	Marjana*	Independent Commissioner
6	Suwartini*	Independent Commissioner
7	Edi Eko Cahyono*	Commissioner

*The appointment shall be effective upon approval from the Financial Services Authority (OJK) following the fit and proper test assessment.

No.	Name	Position
Board of Directors		
1	Panji Irawan*	President Director
2	Rudi As Aturridha*	Vice President Director
3	Rio Lanasier*	Director of Compliance & Human Resources
4	Henrisa Yunan Lubis*	Director
5	Rima Cahyani*	Director
6	Mahrauz Purnaditya*	Director
7	Rizky Olyvia Nasution*	Director
8	Noer Fajrieansyah*	Director

*The appointment shall become effective upon approval from the Financial Services Authority (OJK) following the fit and proper test (fit and proper test assessment).

Status: Realized

Pelaksanaan RUPS Tahunan 2024 dan Realisasinya

The Implementation of 2024 Annual GMS and its Realization

Pelaksanaan Implementation	Dilaksanakan secara sirkuler dengan dokumen Keputusan Sirkuler ditandatangani oleh seluruh Pemegang Saham tanggal 27 Juni 2024. Implemented circularly with a Circular Decision signed by all Shareholders on June 27, 2024.
Hasil RUPS Results of the GMS	Keputusan Sirkuler Pemegang Saham di bawah tangan untuk Pelaksanaan RUPS Tahunan telah diaktakan dengan akta Pernyataan Keputusan Sirkuler Pemegang Saham PT Bank Mandiri Taspen No. 17 tanggal 27 Juni 2024 dan Akta Nomor 18 tanggal 27 Juni 2024 yang dibuat dihadapan Notaris Zulkifli Harahap, SH dan Hasil Keputusan Sirkuler Pemegang Saham telah tersebut dilaporkan kepada Otoritas Jasa Keuangan. The Shareholders' Circular Decision concerning the Annual GMS implementation was notarized under the deed of Circular Decision Statement of Shareholders of PT Bank Mandiri Taspen No. 17 dated June 27, 2024 and deeds number 17 and 18, dated June 27, 2024 by Notary Zulkifli Harahap, SH, and the results of the Circular Decision of Shareholders were reported to the Financial Services Authority.



Keputusan dan Realisasi RUPS Tahunan 2024

Decision and Realization of The 2024 Annual GMS

Agenda Pertama	First Agenda
Persetujuan Laporan Tahunan dan Laporan Tugas Pengawasan Dewan Komisaris Serta Pengesahan Laporan Keuangan Perseroan Untuk Tahun Buku Yang Berakhir Pada Tanggal 31 Desember 2023 Termasuk Memberikan Pembebasan Dan Pelunasan Tanggung Jawab Sepenuhnya (Volledig Acquit Et De Charge) Terhadap Seluruh Anggota Direksi Dan Anggota Dewan Komisaris Perseroan Sehubungan Dengan Pengurusan Dan Pengawasan Perseroan yang Telah Dijalankan Selama Tahun Buku Yang Berakhir Pada Tanggal 31 Desember 2023, Sepanjang Aktivitas Tersebut Tercermin Dalam Laporan Tahunan.	Approval of the Annual Report, Board of Commissioners' Supervisory Report, and ratification of the Company's Financial Statements for the year ending December 31, 2023, Including Granting Full Release and Discharge (Volledig Acquit Et De Charge) to All Members of the Board of Directors and Members of the Board of Commissioners of the Company in Connection with the Management and Supervision of the Company that Have Been Carried Out During the Financial Year Ending on December 31, 2023, As Long As Such Activities Are Reflected in the Annual Report.
Keputusan: - Menyetujui Laporan Tahunan Perseroan termasuk Laporan Tugas Pengawasan Dewan Komisaris Perseroan untuk tahun buku yang berakhir pada tanggal 31 Desember 2023 dan mengesahkan Laporan Keuangan Perseroan untuk tahun buku yang berakhir pada tanggal 31 Desember 2023 yang telah diaudit oleh Kantor Akuntan Publik Tanudiredja, Wibisana, Rintis & Rekan (PwC Indonesia), dengan opini "MENYAJIKAN SECARA WAJAR, DALAM SEMUA HAL YANG MATERIAL" sebagaimana dinyatakan dalam laporan Nomor 00029/2.1025/AU.1/07/0229-1/1/2024 tanggal 31 Januari 2024. - Atas disetujuinya Laporan Tahunan Perseroan termasuk Laporan Tugas Pengawasan Dewan Komisaris Perseroan untuk tahun buku yang berakhir pada tanggal 31 Desember 2023 serta disahkannya Laporan Keuangan Perseroan untuk tahun buku yang berakhir pada tanggal 31 Desember 2022, maka Keputusan Sirkuler ini memberikan pembebasan dan pelunasan tanggung jawab sepenuhnya (volledig acquit et de charge) terhadap seluruh anggota Direksi dan Dewan Komisaris sehubungan dengan pengurusan dan pengawasan Perseroan yang telah dijalankan, selama tahun buku yang berakhir pada tanggal 31 Desember 2023, sejauh tindakan tersebut bukan merupakan tindakan pidana dan tindakan tersebut tercermin dalam Laporan Tahunan dan Laporan Keuangan untuk tahun buku yang berakhir pada tanggal 31 Desember 2023. Status: Terealisasi	Decision: - To approve the Company's Annual Report , which includes the Supervisory Report from the Board of Commissioners, and ratifying the Company's Financial Statements for the financial year ending December 31, 2023 which have been audited by the Public Accounting Firm Tanudiredja, Wibisana, Rintis & Rekan (PwC Indonesia), with the opinion "Presenting Fairly, In All Material Respects" as stated in the report Number 00029/2.1025/AU.1/07/0229-1/1/2024 dated January 31, 2024. - Following the approval of the Company's Annual Report including the Board of Commissioners' Supervisory Duties Report for FY 2023 and the ratification of the Company's Financial Statements for Fiscal Year 2022, this Circular Decision granted full release and discharge of responsibility (volledig acquit et de charge) to all members of the Board of Directors and Board of Commissioners in connection with the management and supervision of the Company that has been carried out, during the financial year ending on December 31, 2023, to the extent that such actions did not constitute criminal acts and such actions were reflected in the Annual Report and Financial Statements for the financial year ending on December 31, 2023. Status: Realized
Agenda Kedua	Second Agenda
Persetujuan Penggunaan Laba Bersih Perseroan Untuk Tahun Buku Yang Berakhir Pada Tanggal 31 Desember 2023.	Approval of the Use of the Company's Net Profit for the Fiscal Year Ending December 31, 2023.
Keputusan: - Menyetujui dan menetapkan penggunaan laba bersih Perseroan untuk Tahun Buku 2023 sebesar Rp1.409.403.831.063,- (satu triliun empat ratus sembilan miliar empat ratus tiga juta delapan ratus tiga puluh satu ribu enam puluh tiga rupiah) yaitu sebagai berikut: - Sejumlah 10,00% dari Laba Bersih Perseroan atau sebesar Rp140.940.383.106,- (seratus empat puluh miliar empat ratus sembilan puluh tiga juta tiga ratus delapan puluh tiga ribu seratus enam puluh enam rupiah) dibagikan sebagai dividen tunai kepada Para Pemegang Saham. - Sejumlah 90,00% dari Laba Bersih Perseroan atau sebesar Rp1.268.463.447.957,-(satu triliun dua ratus enam puluh delapan miliar empat ratus enam puluh tiga juta empat ratus empat puluh tujuh ribu sembilan ratus lima puluh tujuh rupiah) ditetapkan sebagai laba ditahan. - Memberikan wewenang dan kuasa kepada Direksi untuk mengatur tata cara alokasi laba bersih Perseroan tersebut di atas, sesuai dengan peraturan perundang-undangan yang berlaku. Status: Terealisasi	Decision: - To approve and determine the allocation of the Company's net profit for the 2023 Fiscal Year amounting to IDR 1,409,403,831,063,- (one trillion four hundred nine billion four hundred three million eight hundred thirty one thousand sixty three rupiah), namely as follows: - An amount of 10.00% of the Company's Net Profit or IDR140,940,383,106,- (one hundred and forty billion four hundred and ninety million three hundred and eighty three thousand one hundred and six rupiah) was distributed as cash dividends to Shareholders. - An amount of 90.00% of the Company's Net Profit or IDR1,268,463,447,957,- (one trillion two hundred sixty eight billion four hundred sixty three million four hundred forty seven thousand nine hundred fifty seven rupiah) was allocated as retained earnings. - To grant authority and power to the Board of Directors to regulate the procedures for allocating the Company's net profit as stated above, following the applicable laws and regulations. Status: Realized



Agenda Ketiga	Third Agenda
Persetujuan Penunjukan Kantor Akuntan Publik dan Akuntan Publik Untuk Mengaudit Laporan Keuangan Perseroan Untuk Tahun Buku Yang Akan Berakhir Pada Tanggal 31 Desember 2024 Serta Penetapan Biaya/Honorariumnya.	Approval of the Appointment of a Public Accounting Firm and Public Accountant to Audit the Company's Financial Statements for the Fiscal Year Ending on December 31, 2024 and Determination of the Fees/Honorarium.
Keputusan: - Menetapkan Kantor Akuntan Publik Purwantono, Sungkoro & Surja (a member of Firm Ernst & Young Global Limited) dan Akuntan Publik Yovita untuk mengaudit Laporan Keuangan Perseroan untuk tahun buku yang berakhir pada tanggal 31 Desember 2024. - Memberikan wewenang dan kuasa kepada Dewan Komisaris untuk menetapkan honorarium dan persyaratan lainnya bagi Kantor Akuntan Publik dan Akuntan Publik tersebut, serta menetapkan Kantor Akuntan Publik dan/atau Akuntan Publik pengganti dalam hal Kantor Akuntan Publik Purwantono, Sungkoro & Surja (a member of Firm Ernst & Young Global Limited) dan/atau Akuntan Publik Yovita, karena sebab apapun tidak dapat menyelesaikan proses audit Laporan Keuangan Perseroan untuk tahun buku yang berakhir pada tanggal 31 Desember 2024. Apabila terdapat pergantian Kantor Akuntan Publik dan/atau Akuntan Publik, Dewan Komisaris memberikan laporan ke Pemegang Saham.	Decision: - To appoint Public Accounting Firm Purwantono, Sungkoro & Surja (a member of Firm Ernst & Young Global Limited) and Public Accountant Yovita to audit the Company's Financial Statements for the fiscal year ending December 31, 2024. - To grant authority and power to the Board of Commissioners to determine the honorarium and other requirements for the Public Accounting Firm and Public Accountant, as well as determining a replacement Public Accounting Firm and/or Public Accountant in case the Public Accounting Firm of Purwantono, Sungkoro & Surja (a member of Firm Ernst & Young Global Limited) and/or Public Accountant Yovita, for any reason, was unable to complete the audit process of the Company's Financial Statements for the fiscal year ending on December 31, 2024. If there was a change in the Public Accounting Firm and/or Public Accountant, the Board of Commissioners should provide a report to the Shareholders.
Status: Terealisasi	Status: Realized
Agenda Keempat	Fourth Agenda
Penetapan Tantiem Bagi Anggota Direksi dan Dewan Komisaris Perseroan Untuk Tahun Buku Yang Berakhir Pada 31 Desember 2023 Serta Penetapan Gaji Anggota Direksi Dan Honorarium Anggota Dewan Komisaris Dan Pemberian Fasilitas, Benefit dan/atau Tunjangan Lainnya Untuk Tahun Buku 2024.	Determination of Tantiem for Members of the Board of Directors and Board of Commissioners of the Company for the Fiscal Year Ending on December 31, 2023 and Determination of Salaries for Members of the Board of Directors and Honorarium for Members of the Board of Commissioners and Provision of Facilities, Benefits, and/or Other Allowances for the Fiscal Year 2024.
Keputusan: Memberikan wewenang dan kuasa kepada Dewan Komisaris Perseroan dengan terlebih dahulu mendapat persetujuan Pemegang Saham Mayoritas dan diketahui oleh Pemegang Saham Pengendali lainnya untuk menetapkan: - Tantiem atas kinerja anggota Direksi dan Dewan Komisaris untuk tahun buku yang berakhir pada tanggal 31 Desember 2023. - Gaji anggota Direksi dan honorarium anggota Dewan Komisaris dan pemberian fasilitas, benefit dan/atau tunjangan lainnya untuk tahun buku 2024.	Decision: To grant authority and power to the Board of Commissioners by first obtaining approval from the Majority Shareholders and being acknowledged by other Controlling Shareholders to determine: - Tantiem for the performance of members of the Board of Directors and Board of Commissioners for the fiscal year ending December 31, 2023. - Salaries of members of the Board of Directors and honorariums of members of the Board of Commissioners and provision of facilities, benefits and/or other allowances for the 2024 fiscal year.
Status: Terealisasi	Status: Realized
Agenda Kelima	Fifth Agenda
Persetujuan Perubahan Susunan Anggota Direksi dan Dewan Komisaris Perseroan	Approval of the Changes to the Composition of the Company's Board of Directors and Board of Commissioners
Keputusan: - Menetapkan untuk mengangkat kembali Ibu Mustaslimah sebagai Komisaris Utama Perseroan terhitung efektif sejak tanggal Keputusan Sirkuler ini untuk tetap melaksanakan pekerjaannya dengan tugas, wewenang dan kewajiban yang sama sampai dengan ditetapkannya pejabat definitif dengan tidak mengurangi hak dari Rapat Umum Pemegang Saham untuk sewaktu-waktu memberhentikannya sesuai Anggaran Dasar Perseroan - Menyetujui pengangkatan Bapak Maswar Purnama sebagai Direktur Perseroan untuk periode kedua terhitung efektif sejak tanggal Keputusan Sirkuler ini dan berakhir pada penutupan Rapat Umum Pemegang Saham Tahunan yang ketiga sejak pengangkatannya yang akan diselenggarakan pada tahun 2027 (dua ribu dua puluh tujuh), dengan tidak mengurangi hak dari Rapat Umum Pemegang Saham untuk sewaktu-waktu memberhentikannya.	Decision: - To reappoint Mrs. Mustaslimah as the Company's President Commissioner, effective from the date of this Circular Decision, to carry out her work with the same duties, authorities, and obligations until the appointment of a definitive official without reducing the rights of the General Meeting of Shareholders to dismiss her at any time in accordance with the Company's Articles of Association. - To appoint Mr. Maswar Purnama as Director of the Company for the second term effective as of the date of this Circular Decision and ending at the closing of the third Annual General Meeting of Shareholders since his appointment which will be held in 2027 (two thousand twenty seven), without reducing the rights of the General Meeting of Shareholders to dismiss him at any time.



3. Menyetujui pengalihan tugas Bapak Suhajar Diantoro yang semula diangkat sebagai Komisaris Independen Perseroan menjadi Komisaris Perseroan, yang diangkat berdasarkan keputusan Rapat Umum Pemegang Saham Tahunan Tahun Buku 2022 (dua ribu dua puluh dua) yang diadakan pada tahun 2023 (dua ribu dua puluh tiga) terhitung efektif sejak tanggal Keputusan Sirkuler ini dengan masa jabatan meneruskan sisa masa jabatan sesuai dengan keputusan Rapat Umum Pemegang Saham pengangkatan yang bersangkutan dengan tidak mengurangi hak dari Rapat Umum Pemegang Saham untuk sewaktu-waktu memberhentikan. Adapun pengangkatan Bapak Suhajar Diantoro tersebut di atas berlaku efektif setelah yang bersangkutan mendapat persetujuan dari Otoritas Jasa Keuangan atas penilaian kemampuan dan kepatutan (fit and proper test). 4. Menyetujui untuk tidak memperpanjang masa jabatan Bapak Judhi Budi Wirjanto sebagai Direktur Perseroan terhitung efektif sejak tanggal Keputusan Sirkuler ini disertai dengan ucapan terima kasih atas sumbangan tenaga dan pikirannya selama menjabat sebagai Direktur Perseroan. 5. Menyetujui pengangkatan Ibu Resi Lora sebagai Direktur Compliance & Control Perseroan untuk periode pertama terhitung efektif sejak tanggal Keputusan Sirkuler ini dan berakhir pada penutupan Rapat Umum Pemegang Saham Tahunan yang ketiga sejak pengangkatannya yang akan diselenggarakan pada tahun 2027 (dua ribu dua puluh tujuh) dengan tidak mengurangi hak dari Rapat Umum Pemegang Saham untuk sewaktu-waktu memberhentikan. Adapun pengangkatan Ibu Resi tersebut di atas berlaku efektif setelah yang bersangkutan mendapat persetujuan dari Otoritas Jasa Keuangan atas penilaian kemampuan dan kepatutan (fit and proper test). 6. Menyatakan terhitung efektif sejak tanggal Keputusan Sirkuler ini, susunan pengurus Perseroan menjadi sebagai berikut: - Komisaris Utama : Mustaslimah - Komisaris : Hendrika Nora Oslo Sinaga - Komisaris : Suhajar Diantoro* - Komisaris Independen : Boedi Armanto - Direktur Utama : Elmamber Petamu Sinaga - Direktur : Maswar Purnama - Direktur : Widi Nugroho - Direktur : Putu Apriyanto - Direktur : Resi Lora* *berlaku efektif setelah yang bersangkutan mendapat persetujuan dari Otoritas Jasa Keuangan atas penilaian kemampuan dan kepatutan (fit and proper test).	3. To approve the change of Mr. Suhajar Diantoro's duties who was previously appointed as an Independent Commissioner of the Company to become a Commissioner of the Company, appointed based on the decision of the Annual General Meeting of Shareholders for the Fiscal Year 2022 (two thousand twenty two) held in 2023 (two thousand twenty three) effective as of the date of this Circular Decision with a term of office continuing the remaining term of office in line with the decision of the General Meeting of Shareholders of the appointment of the person concerned without reducing the rights of the General Meeting of Shareholders to dismiss him at any time. The appointment of Mr. Suhajar Diantoro above was effective after the person concerned received approval from the Financial Services Authority for the fit and proper test. 4. Not to extend Mr. Judhi Budi Wirjanto's term of office as Director of the Company effective as of the date of this Circular Decision and expressing gratitude for his contributions during his time in that role. 5. To appoint Mrs. Resi Lora as the Company's Director of Compliance & Control for the first period effective as of the date of this Circular Decision and ending at the closing of the third Annual General Meeting of Shareholders since her appointment which will be held in 2027 (two thousand twenty seven) without prejudice to the rights of the General Meeting of Shareholders to dismiss her at any time. The appointment of Mrs. Resi above was effective after the person concerned received approval from the Financial Services Authority for the fit and proper test. 6. To declare that as of the date of this Circular Decision, the structure of the Company's management is as follows: - President Commissioner : Mustaslimah - Commissioner : Hendrika Nora Oslo Sinaga - Commissioner : Suhajar Diantoro* - Independent Commissioner : Boedi Armanto - President Director : Elmamber Petamu Sinaga - Director : Maswar Purnama - Director : Widi Nugroho - Director : Putu Apriyanto - Director : Resi Lora* *effective after the person concerned received approval from the Financial Services Authority for the fit and proper test.
Status: Terealisasi	Status: Realized

Pelaksanaan RUPS Luar Biasa 2024 dan Realisasinya

Implementation of the Extraordinary GMS In 2024 and Their Realization

Pelaksanaan Implementation	Dilaksanakan secara sirkuler dengan dokumen Keputusan Sirkuler ditandatangani oleh seluruh Pemegang Saham tanggal 23 Januari 2024 Implemented circularly with the Circular Decision document signed by all Shareholders on January 23, 2024.
Hasil RUPS Results of the GMS	Keputusan Sirkuler Pemegang Saham di bawah tangan untuk Perubahan Susunan Pengurus telah diaktakan dengan akta Pernyataan Keputusan Sirkuler Pemegang Saham PT Bank Mandiri Taspen No. 12 tanggal 23 Januari 2024 yang dibuat dihadapan Notaris Zulkifli Harahap, SH dan Hasil Keputusan Sirkuler Pemegang Saham telah tersebut dilaporkan kepada Otoritas Jasa Keuangan. The Shareholders' Circular Decision concerning the changes in the structure of the management was notarized under deed number 12, dated January 23, 2024, by Notary Zulkifli Harahap, SH and the Financial Services Authority was informed of the results of this decision.



Keputusan dan Realisasi RUPS Luar Biasa 2024

Decisions and Realization of the 2024 Extraordinary GMS

Agenda Pertama	First Agenda																																				
Perubahan Susunan Pengurus Keputusan: - Menyetujui untuk menerima pengunduran diri Bapak Chandra Arie Setiawan sebagai Komisaris Independen Perseroan terhitung efektif sejak tanggal 30 Desember 2023 disertai dengan ucapan terima kasih atas sumbangan tenaga dan pemikirannya selama menjabat sebagai Komisaris Independen Perseroan. - Menyetujui pemberhentian dengan hormat Bapak Atta Alva Wanggai sebagai Direktur Perseroan terhitung efektif sejak tanggal Keputusan Sirkuler disertai dengan ucapan terima kasih atas sumbangan tenaga dan pemikirannya selama menjabat sebagai Direktur Perseroan. - Menyetujui pengangkatan Bapak Putu Apriyanto sebagai Direktur Perseroan terhitung efektif sejak tanggal Keputusan Sirkuler dan berakhir pada penutupan Rapat Umum Pemegang Saham Tahunan yang ke-3 (ketiga) sejak pengangkatannya, yang akan diselenggarakan pada tahun 2026 (dua ribu dua puluh enam), dengan tidak mengurangi hak dari Rapat Umum Pemegang Saham untuk sewaktu-waktu memberhentikan sesuai Anggaran Dasar Perseroan. <i>*Adapun pengangkatan Bapak Putu Apriyanto tersebut di atas berlaku efektif setelah yang bersangkutan mendapat persetujuan dari Otoritas Jasa Keuangan atas penilaian kemampuan dan kepatutan (fit and proper test)</i> - Menetapkan bahwa sejak Tanggal Keputusan Sirkuler ini maka susunan Pengurus Perseroan menjadi sebagai berikut: Direksi <table> <tr> <td>Direktur Utama</td><td>: Elmamber Petamu Sinaga</td></tr> <tr> <td>Direktur</td><td>: Maswar Purnama</td></tr> <tr> <td>Direktur</td><td>: Judhi Budi Wirjanto</td></tr> <tr> <td>Direktur</td><td>: Widi Nugroho*)</td></tr> <tr> <td>Direktur</td><td>: Putu Apriyanto*)</td></tr> </table> Dewan Komisaris <table> <tr> <td>Komisaris Utama</td><td>: Mustaslimah</td></tr> <tr> <td>Komisaris</td><td>: Hendrika Nora Osloi Sinaga</td></tr> <tr> <td>Komisaris Independen</td><td>: Suhajar Diantoro*)</td></tr> <tr> <td>Komisaris Independen</td><td>: Boedi Armanto</td></tr> </table> <i>*) Berlaku efektif setelah yang bersangkutan mendapat persetujuan dari Otoritas Jasa Keuangan atas penilaian kemampuan dan kepatutan (fit and proper test).</i> Status: Terealisasi	Direktur Utama	: Elmamber Petamu Sinaga	Direktur	: Maswar Purnama	Direktur	: Judhi Budi Wirjanto	Direktur	: Widi Nugroho*)	Direktur	: Putu Apriyanto*)	Komisaris Utama	: Mustaslimah	Komisaris	: Hendrika Nora Osloi Sinaga	Komisaris Independen	: Suhajar Diantoro*)	Komisaris Independen	: Boedi Armanto	Changes in the Structure of the Management Decision: - To approve the resignation of Mr. Chandra Arie Setiawan as Independent Commissioner of the Company effective as of December 30, 2023, accompanied by an expression of gratitude for his contribution of energy and thoughts during his tenure as Independent Commissioner of the Company. - To approve the honorable dismissal of Mr. Atta Alva Wanggai as Director of the Company effective as of the date of the Circular Decision accompanied by an expression of gratitude for his contribution of energy and thoughts during his tenure as Director of the Company. - To approve the appointment of Mr. Putu Apriyanto as Director of the Company, effective as of the date of the Circular Decision and ending at the closing of the 3rd (third) Annual General Meeting of Shareholders since his appointment, which will be held in 2026 (two thousand twenty six), without reducing the rights of the General Meeting of Shareholders to dismiss him at any time in accordance with the Company's Articles of Association. <i>* The appointment of Mr. Putu Apriyanto above is effective after the person concerned receives approval from the Financial Services Authority for the assessment of capability and propriety (fit and proper test).</i> - To determine that as of the date of this Circular Decision, the composition of the Company's Management is as follows: Board of Directors <table> <tr> <td>President Director</td><td>: Elmamber Petamu Sinaga</td></tr> <tr> <td>Director</td><td>: Maswar Purnama</td></tr> <tr> <td>Director</td><td>: Judhi Budi Wirjanto</td></tr> <tr> <td>Director</td><td>: Widi Nugroho*)</td></tr> <tr> <td>Director</td><td>: Putu Apriyanto*)</td></tr> </table> Board of Commissioners <table> <tr> <td>President Commissioner</td><td>: Mustaslimah</td></tr> <tr> <td>Commissioner</td><td>: Hendrika Nora Osloi Sinaga</td></tr> <tr> <td>Independent Commissioner</td><td>: Suhajar Diantoro*)</td></tr> <tr> <td>Independent Commissioner</td><td>: Boedi Armanto</td></tr> </table> <i>*) Effective after the person concerned receives approval from the Financial Services Authority for the fit and proper test.</i> Status: Realized	President Director	: Elmamber Petamu Sinaga	Director	: Maswar Purnama	Director	: Judhi Budi Wirjanto	Director	: Widi Nugroho*)	Director	: Putu Apriyanto*)	President Commissioner	: Mustaslimah	Commissioner	: Hendrika Nora Osloi Sinaga	Independent Commissioner	: Suhajar Diantoro*)	Independent Commissioner	: Boedi Armanto
Direktur Utama	: Elmamber Petamu Sinaga																																				
Direktur	: Maswar Purnama																																				
Direktur	: Judhi Budi Wirjanto																																				
Direktur	: Widi Nugroho*)																																				
Direktur	: Putu Apriyanto*)																																				
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Independent Commissioner	: Boedi Armanto																																				

Keputusan RUPS Pada Tahun Buku dan 1 (Satu) Tahun Sebelum Tahun Buku yang Direalisasikan Pada Tahun Buku

Seluruh keputusan RUPS Tahun 2025 telah terealisasi pada tahun 2025 dan RUPS Tahun 2024 telah terealisasi pada tahun 2024. Sehingga tidak terdapat keputusan RUPS Tahun 2024 dan Keputusan RUPS Tahun 2025 yang belum direalisasikan pada tahun 2025.

Direksi

Direksi merupakan organ Bank yang bertanggung jawab secara kolektif melakukan pengurusan Bank untuk kepentingan dan tujuan Bank serta mewakili Bank di dalam maupun di luar pengadilan sesuai Anggaran Dasar. Sebagai bentuk pertanggungjawaban dalam pelaksanaan tugasnya selama satu tahun, Direksi mempertanggungjawabkan pengurusan Bank dalam RUPS.

Resolutions of the General Meeting of Shareholders (GMS) in the Financial Year and One (1) Year Prior to the Financial Year that were Realized in the Financial Year

All GMS resolutions in 2025 were fully realized in 2025, and all GMS resolutions in 2024 were fully realized in 2024. Accordingly, there were no outstanding GMS resolutions from 2024 or 2025 that had not been realized as of 2025.

Board of Directors

The Board of Directors is a Bank organ that is responsible for collectively managing the Bank for the interests and objectives of the Bank and representing the Bank both inside and outside the court in accordance with the Articles of Association. As a form of accountability in carrying out its duties for one year, the Board of Directors is responsible for managing the Bank at the GMS.



Tugas dan Tanggung Jawab Direksi

Direksi Bank Mandiri Taspen bertanggung jawab sepenuhnya terhadap pengelolaan Bank dan mematuhi peraturan perundang-undangan dan ketentuan yang berlaku. Anggota Direksi memiliki pembidangan tugas dan tanggung jawab yang jelas. Sesuai dengan ketentuan pasal 13 Anggaran Dasar Bank Mandiri Taspen, Direksi mempunyai tugas sebagai berikut:

1. Tugas pokok Direksi adalah:
 - a. Melaksanakan pengurusan Bank untuk kepentingan dan tujuan Bank.
 - b. Bertindak selaku pimpinan dalam pengurusan tersebut.
 - c. Memelihara dan mengurus kekayaan Bank.
2. Melaksanakan prinsip-prinsip Good Corporate Governance dalam setiap usaha kegiatan Bank pada seluruh tingkatan atau jenjang organisasi.
3. Menindaklanjuti temuan audit dan rekomendasi dari Satuan Kerja Audit Intern Bank, auditor eksternal, hasil pengawasan Otoritas Jasa Keuangan dan/atau hasil pengawasan Otoritas lain.
4. Membentuk Satuan Kerja Audit Intern, Satuan Kerja Manajemen Risiko, Komite Manajemen Risiko, Satuan Kerja Kepatuhan, dan Unit Strategi Anti Fraud.
5. Mempertanggungjawabkan pelaksanaan tugasnya kepada Pemegang Saham melalui Rapat Umum Pemegang Saham.
6. Mengungkapkan kepada pegawai kebijakan Bank yang bersifat strategis di bidang kepegawaian.
7. Menyediakan data dan informasi yang akurat, relevan dan tepat waktu kepada Dewan Komisaris.
8. Memiliki pedoman dan tata tertib kerja yang bersifat mengikat bagi setiap anggota Direksi.
9. Segala keputusan Direksi yang diambil sesuai dengan pedoman dan tata tertib kerja menjadi tanggung jawab seluruh anggota Direksi.
10. Setiap kebijakan dan keputusan strategis diputuskan melalui rapat Direksi. Hasil rapat Direksi dituangkan dalam risalah rapat dan didokumentasikan secara baik. Selama pelaksanaan rapat Direksi tidak terjadi perbedaan pendapat (*dissenting opinions*) dan rapat Direksi telah diputuskan secara musyawarah.
11. Menerapkan aspek transparansi dengan melakukan hal-hal sebagai berikut:
 - a. Anggota Direksi telah mengungkapkan:
 - 1) Kepemilikan sahamnya, baik pada Bank yang bersangkutan maupun pada Bank dan Perusahaan lain, yang berkedudukan di dalam dan di luar negeri.
 - 2) Hubungan keuangan dan hubungan keluarga dengan anggota Dewan Komisaris lain, anggota Direksi dan/atau Pemegang Saham Bank.
 - b. Anggota Direksi telah mengungkapkan remunerasi dan fasilitas lainnya yang ditetapkan berdasarkan keputusan Rapat Umum Pemegang Saham.

Duties and Responsibilities of the Board of Directors

The Board of Directors of Bank Mandiri Taspen is fully responsible for the management of the Bank and complies with the prevailing laws and regulations. Members of the Board of Directors have a clear view of duties and responsibilities. In accordance with the provisions of article 13 of the Articles of Association of Bank Mandiri Taspen, the Board of Directors has the following duties:

1. The main duties of the Board of Directors are:
 - a. Carrying out the management of the Bank for the benefit and purposes of the Bank.
 - b. Act as a leader in the management.
 - c. Maintaining and managing the Bank's wealth.
2. Carry out the principles of Good Corporate Governance in every business activity of the Bank at all levels or levels of the organization.
3. Follow up on audit findings and recommendations from the Bank's internal audit unit, external auditor, results of supervision of the Financial Services Authority and/or the results of supervision by other authorities.
4. Establish an Internal Audit Work Unit, Risk Management Unit, Risk Management Committee, Compliance Unit and Anti- Fraud Strategy Unit.
5. Responsible to the implementation of their duties to the Shareholders through the General Meeting of Shareholders.
6. Disclose to bank policy employees who are strategic in the field of staffing.
7. Providing accurate, relevant and timely data and information to the Board of Commissioners.
8. Has binding work guidelines and rules for each member of the Board of Directors.
9. All decisions of the Board of Directors taken in accordance with the guidelines and work order are the responsibility of all members of the Board of Directors.
10. Every strategic policy and decision is decided through a Board of Directors meeting. The results of the Board of Directors meeting are contained in the minutes of the meeting and are well documented. During the Board of Directors meeting there were no dissenting opinions and the Board of Directors meeting had been decided by deliberation.
11. Implement the transparency aspect by doing the following:
 - a. Members of the Board of Directors have disclosed:
 - 1) Ownership of shares, both at the Bank concerned and at the Bank and other Companies, which are domiciled at local and abroad.
 - 2) Financial relationships and family relationships with other members of the Board of Commissioners, members of the Board of Directors and/or Bank Shareholders.
 - b. Members of the Board of Directors have disclosed remuneration and other facilities determined based on the decision of the General Meeting of Shareholders.



- c. Menyusun Rencana Bisnis secara realistis dengan memperhatikan faktor eksternal dan internal yang mempengaruhi kelangsungan usaha Bank serta tetap memperhatikan prinsip kehati-hatian dan azas perbankan yang sehat. Rencana Bisnis tersebut telah mendapat persetujuan dari Komisaris.
- d. Rencana Bisnis dimaksud disampaikan kepada Otoritas Jasa Keuangan. Direksi mengkomunikasikan Rencana Bisnis tersebut kepada:
 - 1) Pemegang Saham Bank.
 - 2) Seluruh jenjang organisasi yang ada pada Bank.
- e. Melaksanakan Rencana Bisnis secara efektif dalam pengelolaan usaha Bank dan menyampaikan Laporan Realisasi Rencana Bisnis secara triwulanan kepada Otoritas Jasa Keuangan.
- f. Membuat Laporan Tahunan, Laporan Keberlanjutan dan Laporan Pelaksanaan Good Corporate Governance.
- g. Direktur Kepatuhan membuat Laporan Direktur yang membawahkan fungsi Kepatuhan secara Triwulan kepada Direktur Utama dengan tembusan kepada Dewan Komisaris.
- h. Setiap semester Direktur Kepatuhan membuat Laporan Direktur yang membawahkan Fungsi Kepatuhan yang disampaikan kepada Otoritas Jasa Keuangan, dengan tembusan kepada Direktur Utama dan Dewan Komisaris.
- i. Melakukan penilaian sendiri (self assessment) terhadap pelaksanaan GCG Bank setiap semester dan disampaikan ke Otoritas Jasa Keuangan.
- j. Khusus Direktur Kepatuhan berfungsi untuk memastikan bahwa rancangan keputusan yang akan diambil oleh Direksi dan Komisaris Bank Mandiri Taspen tidak melanggar prinsip kehati-hatian. Apabila setelah dikaji rancangan keputusan tersebut mengandung unsur ketidakpatuhan, maka Direktur Kepatuhan berkewajiban meminta agar rancangan keputusan dimaksud dibatalkan.

- c. Prepare a Business Plan realistically by taking into account external and internal factors that affect the business continuity of the Bank and still pay attention to the principle of prudence and sound banking principles. The Business Plan has been approved by the Commissioner.
- d. The Business Plan referred to the Financial Services Authority. The Board of Directors communicates the Business Plan to:
 - 1) Bank Shareholders.
 - 2) All levels of organization at the Bank.
- e. Implement Business Plans effectively in managing the Bank's business and submit quarterly Business Plan Realization Reports to the Financial Services Authority.
- f. Making Annual Reports and Report on the Implementation of Good Corporate Governance.
- g. The Compliance Director makes a Report of the Director in charge of the Quarterly Compliance function to the President Director with a copy to the Board of Commissioners.
- h. Every semester the Compliance Director makes a Report of the Director in charge of the Compliance Function submitted to the Financial Services Authority, with copies to the President Director and the Board of Commissioners.
- i. Conduct self-assessment on the implementation of Bank GCG every semester and submit it to the Financial Services Authority.
- j. The Compliance Director specifically functions to ensure that the draft decisions to be taken by the Directors and Commissioners of Bank Mandiri Taspen do not violate the principle of prudence. If after the review of the draft decision contains elements of non-compliance, the Compliance Director is obliged to request that the draft decision be cancelled.

Hak dan Wewenang Direksi

Secara rinci kewenangan Direksi dengan tidak mengurangi ketentuan lain dalam Anggaran Dasar sebagai berikut:

1. Direksi berwenang menetapkan kebijakan dalam kepemimpinan dan kepengurusan Bank.
2. Mengatur ketentuan tentang kepegawaian Perseroan termasuk penetapan gaji, pensiun atau jaminan hari tua dan penghasilan lain bagi karyawan Perseroan.
3. Mengangkat dan memberhentikan pegawai Perseroan berdasarkan peraturan kepegawaian Perseroan.
4. Mengatur pendelegasian kekuasaan Direksi untuk mewakili Perseroan di dalam dan di luar pengadilan kepada seorang atau beberapa orang anggota Direksi yang khusus ditunjuk untuk itu atau kepada seorang atau beberapa orang, karyawan, baik sendiri maupun bersamasama atau kepada badan lain.

Rights and Authorities of the Board of Directors

In detail, the authority of the Board of Directors without prejudice to other provisions in the Articles of Association as follows:

1. The Board of Directors has the authority to establish policies in the leadership and management of the Bank.
2. Regulate the provisions regarding the Company's staffing including stipulating salary, pension or old age security and other income for the Company's employees.
3. To appoint and dismiss the Company's employees based on the Company's personnel regulations.
4. Regulate delegation of authority of the Board of Directors to represent the Company in and out of court to one or several members of the Board of Directors who are specifically appointed to it or to one or several people, employees, either alone or jointly or to other bodies.



5. Menghapusbukukan piutang pokok macet, bunga, denda, dan/atau ongkos yang selanjutnya dilaporkan kepada Dewan Komisaris.
6. Direktur Utama dan seorang anggota Direksi lain berhak dan berwenang bertindak untuk dan atas nama Direksi serta mewakili Perseroan.
7. Jika Direktur Utama tidak hadir atau berhalangan karena sebab apapun juga yang tidak perlu dibuktikan kepada pihak lain, maka salah satu anggota Direksi lainnya berhak dan berwenang untuk bertindak untuk dan atas nama Direksi serta mewakili Perseroan.
8. Menjalankan tindakan lainnya, baik mengenai pengelolaan maupun mengenai pemilikan, sesuai dengan ketentuan yang diatur lebih lanjut oleh Rapat Dewan Komisaris dengan memperhatikan peraturan perundang-undangan yang berlaku.
9. Tidak menagih lagi piutang berupa bunga, denda, dan/atau ongkos-ongkos dalam rangka restrukturisasi dan/atau penyelesaian kredit yang selanjutnya dilaporkan kepada Dewan Komisaris.
5. Write off bad debts, interest, penalties and/or fees which are then reported to the Board of Commissioners.
6. The President Director and another member of the Board of Directors have the right and authority to act for and on behalf of the Board of Directors and represent the Company.
7. If the President Director is absent or unable to attend because for whatever reason does not need to be proven to another party, then one of the other Directors has the right and authority to act for and on behalf of the Board of Directors and represent the Company.
8. Carrying out other actions, both regarding management and ownership, in accordance with the provisions which were further stipulated by the Board of Commissioners Meeting with due observance of the prevailing laws and regulations.
9. No longer collecting receivables in the form of interest, fines, and/or fees for restructuring and/or credit settlement which were subsequently reported to the Board of Commissioners.

Kewajiban Direksi

Secara rinci kewajiban Direksi adalah sebagai berikut:

1. Direksi bertanggung jawab penuh atas pelaksanaan tugasnya, mengelola Bank sesuai dengan kewenangan dan tanggung jawabnya sebagaimana diatur dalam Anggaran Dasar dan ketentuan serta peraturan perundang-undangan yang berlaku.
2. Melaksanakan prinsip-prinsip Tata Kelola Perusahaan dalam setiap usaha kegiatan Bank pada seluruh tingkatan atau jenjang organisasi.
3. Menindaklanjuti temuan audit dan rekomendasi dari satuan kerja audit intern Bank, auditor eksternal, hasil pengawasan Otoritas Jasa Keuangan dan/atau hasil pengawasan Otoritas lain.
4. Membentuk Satuan Kerja Audit Intern, Satuan Kerja Manajemen Risiko, Satuan Kerja Kepatuhan dan Unit Strategi Anti Fraud.
5. Mempertanggungjawabkan pelaksanaan tugasnya kepada Pemegang Saham melalui Rapat Umum Pemegang Saham.
6. Mengungkapkan kepada pegawai kebijakan Bank yang bersifat strategis di bidang kepegawaian.
7. Menyediakan data dan informasi yang akurat, relevan dan tepat waktu kepada Dewan Komisaris.
8. Memiliki pedoman dan tata tertib kerja yang bersifat mengikat bagi setiap anggota Direksi.
9. Segala keputusan Direksi yang diambil sesuai dengan pedoman dan tata tertib kerja menjadi tanggung jawab seluruh anggota Direksi.
10. Setiap kebijakan dan keputusan strategis diputuskan melalui rapat Direksi. Hasil rapat Direksi dituangkan dalam risalah rapat dan didokumentasikan secara baik. Selama pelaksanaan rapat Direksi tidak terjadi Perbedaan pendapat (*dissenting opinions*) dan rapat Direksi telah diputuskan secara musyawarah.

Obligations of the Board of Directors

In detail, the Board of Directors' obligations are as follows:

1. The Board of Directors is fully responsible for the implementation of its duties, managing the Bank in accordance with its authority and responsibilities as stipulated in the Articles of Association and the applicable laws and regulations.
2. Carry out the principles of Corporate Governance in every business activity of the Bank at all levels or levels of the organization.
3. Following up on audit findings and recommendations from the Bank's internal audit unit, external auditor, results of supervision of the Financial Services Authority and/or the results of supervision by other authorities
4. Establish an Internal Audit Work Unit, Risk Management Unit, Compliance Unit and Anti-Fraud Strategy Unit.
5. Responsible to the implementation of their duties to the Shareholders through the General Meeting of Shareholders.
6. Disclose to employees about Bank policies that are strategic in the field of employment.
7. Providing accurate, relevant and timely data and information to the Board of Commissioners.
8. Has binding work guidelines and rules for each member of the Board of Directors.
9. All decisions of the Board of Directors taken in accordance with the guidelines and work order are the responsibility of all members of the Board of Directors.
10. Every strategic policy and decision is decided through a Board of Directors meeting. The results of the Board of Directors meeting are contained in the minutes of the meeting and are well documented. During the Board of Directors meeting there was no dissenting opinion and the Board of Directors meeting had been decided by deliberation.



11. Menerapkan aspek transparansi dengan melakukan hal sebagai berikut:

- a. Anggota Direksi telah mengungkapkan:
 - Kepemilikan sahamnya, baik pada Bank yang bersangkutan maupun pada Bank dan Perusahaan lain, yang berkedudukan di dalam dan di luar negeri.
 - Hubungan keuangan dan hubungan keluarga dengan anggota Dewan Komisaris lain, anggota Direksi dan/atau Pemegang Saham Bank.
- b. Anggota Direksi telah mengungkapkan remunerasi dan fasilitas lainnya yang ditetapkan berdasarkan keputusan Rapat Umum Pemegang Saham
- c. Menyusun Rencana Bisnis secara realistis dengan memperhatikan faktor eksternal dan internal yang mempengaruhi kelangsungan usaha Bank serta tetap memperhatikan prinsip kehati-hatian dan azas perbankan yang sehat. Rencana Bisnis tersebut telah mendapat persetujuan dari Komisaris.
- d. Rencana Bisnis dimaksud disampaikan kepada Otoritas Jasa Keuangan. Direksi mengkomunikasikan Rencana Bisnis tersebut kepada Pemegang Saham Bank dan seluruh jenjang organisasi yang ada pada Bank.
- e. Melaksanakan Rencana Bisnis secara efektif dalam pengelolaan usaha Bank dan menyampaikan Laporan Realisasi Rencana Bisnis secara triwulanan kepada Otoritas Jasa Keuangan.
- f. Membuat laporan Tahunan dan Laporan Pelaksanaan Tata Kelola Perusahaan.
- g. Direktur Kepatuhan membuat Laporan Direktur yang membawahkan Fungsi Kepatuhan secara Triwulan kepada Direktur Utama dengan tembusan kepada Dewan Komisaris. Setiap semester Direktur Kepatuhan membuat Laporan Direktur yang membawahkan Fungsi Kepatuhan yang disampaikan kepada Otoritas Jasa Keuangan, dengan tembusan kepada Direktur Utama dan Dewan Komisaris.
- h. Melakukan penilaian sendiri (self assessment) terhadap pelaksanaan Tata Kelola Perusahaan Bank setiap semester dan disampaikan ke Otoritas Jasa Keuangan.

12. Khusus Direktur Kepatuhan berfungsi untuk memastikan bahwa rancangan keputusan yang akan diambil oleh Direksi dan Komisaris Bank Mandiri Taspen tidak melanggar peraturan dan perundang-undangan serta prinsip kehati-hatian. Apabila setelah dikaji rancangan keputusan tersebut mengandung unsur ketidakpatuhan, maka Direktur Kepatuhan berkewajiban meminta agar rancangan keputusan dimaksud dibatalkan.

Masa Jabatan Direksi

Para anggota Direksi diangkat untuk jangka waktu terhitung sejak ditutupnya RUPS yang mengangkatnya atau ditetapkan lain oleh RUPS dan berakhir pada penutupan RUPS Tahunan yang ke 3 (tiga) sejak pengangkatannya, dengan tidak mengurangi hak dari RUPS untuk sewaktu-

11. Implementing the transparency aspect by doing the following:

- a. Members of the Board of Directors have revealed:
 - Ownership of shares, both at the Bank concerned and at the Bank and other Companies, which are domiciled at home and abroad.
 - Financial and family relationship with other members of the Board of Commissioners, members of the Board of Directors and/or Shareholders of the Bank.
- b. Members of the Board of Directors have disclosed remuneration and other facilities determined based on the decision of the General Meeting of Shareholders
- c. Prepare a Business Plan realistically by taking into account external and internal factors that affect the business continuity of the Bank and still pay attention to the principle of prudence and sound banking principles. The Business Plan has been approved by the Commissioner.
- d. The Business Plan is submitted to the Financial Services Authority. The Board of Directors communicates the Business Plan to the Bank's Shareholders and all levels of the organization at the Bank.
- e. Implement Business Plans effectively in managing the Bank's business and submit quarterly Business Plan Realization Reports to the Financial Services Authority.
- f. Make Annual Reports and Corporate Governance Implementation Reports.
- g. The Compliance Director prepares a Quarterly Report of the Director in charge of the Compliance Function to the President Director with a copy to the Board of Commissioners. Every semester the Compliance Director makes a Report from the Director in charge of the Compliance Function which is submitted to the Financial Services Authority, with copies to the President Director and the Board of Commissioners.
- h. Conduct self-assessment towards the implementation of Bank Corporate Governance every semester and submitted to the Financial Services Authority.

12. In particular, the Compliance Director functions to ensure that the draft decisions to be taken by the Directors and Commissioners of the Bank Mandiri Taspen do not violate the rules and regulations and the principle of prudence. If after the review of the draft decision contains elements of noncompliance, the Compliance Director is obliged to request that the draft decision be cancelled.

The Board of Directors Term Office

The members of the Board of Directors are appointed for the period commencing from the closing of the GMS which was appointed or otherwise determined by the GMS and ending at the closing of the 3rd (three) Annual GMS since its appointment, by not reducing the right of the GMS to at any



waktu dapat memberhentikan para anggota Direksi sebelum masa jabatannya berakhir dengan menyebutkan alasannya. Pemberhentian demikian berlaku sejak penutupan RUPS tersebut, kecuali apabila ditentukan lain oleh RUPS. Setelah masa jabatannya berakhir anggota Direksi tersebut dapat diangkat kembali untuk satu kali masa jabatan, kecuali apabila ditentukan lain oleh Rapat Umum Pemegang Saham.

Kriteria Direksi

Terpenuhinya kriteria Direksi menjadi poin penting bagi Pemegang Saham guna mendapatkan keyakinan bahwa yang akan menjalankan pengurusan perusahaan adalah benar-benar kandidat yang tepat dan memiliki kualifikasi sesuai dengan ketentuan yang telah ditetapkan oleh regulator maupun ketentuan internal. Berdasarkan Undang-Undang Nomor 40 tahun 2007 tentang Perseroan Terbatas, yang dapat diangkat menjadi anggota Direksi adalah orang perseorangan yang cakap melakukan perbuatan hukum, kecuali dalam 5 (lima) tahun sebelum pengangkatan pernah:

1. Dinyatakan pailit;
2. Menjadi anggota Direksi atau anggota Dewan Komisaris yang dinyatakan bersalah menyebabkan suatu perusahaan dinyatakan pailit; atau
3. Dihukum karena melakukan tindak pidana yang merugikan keuangan negara dan/atau yang berkaitan dengan sektor keuangan.

Seorang calon anggota Direksi haruslah warga negara Indonesia yang memenuhi persyaratan yang ditentukan peraturan perundang-undangan yang berlaku. Seorang yang akan diangkat menjadi anggota Direksi harus memenuhi persyaratan integritas, kompetensi dan reputasi keuangan. Berintegritas berarti harus memiliki akhlak dan moral yang baik, memiliki reputasi yang baik selama yang bersangkutan mengemban tugas-tugas sebelumnya, komitmen untuk mematuhi ketentuan peraturan perundang-undangan yang berlaku, memiliki komitmen terhadap pengembangan Bank yang sehat serta tidak pernah dinyatakan sebagai pihak yang tidak lulus.

Sedangkan sebagai syarat kompetensi, seseorang yang diusulkan sebagai Direksi harus memiliki kompetensi dan mayoritas anggota Direksi memiliki pengalaman di bidang perbankan sebagai Pejabat Eksekutif Bank dan telah memiliki sertifikasi di bidang manajemen risiko, serta memiliki keahlian di beberapa bidang lainnya serta memiliki kemampuan untuk melakukan pengelolaan yang strategis dalam rangka pengembangan Bank yang sehat. Dari segi reputasi maka seorang anggota Direksi tidak pernah dinyatakan pailit atau membuat pailit suatu perusahaan saat menjabat sebagai Direksi atau anggota Dewan Komisaris/Direksi dalam 5 (lima) tahun sebelum menjabat Direksi Bank dan tidak termasuk dalam daftar kredit macet.

time terminate members of the Board of Directors his position ended by stating the reason. Such termination is effective from the closing of the GMS, unless otherwise determined by the GMS. After the term of office expires, the member of the Board of Directors may be reappointed for one term of office, unless otherwise determined by the General Meeting of Shareholders.

Board of Directors Criteria

The fulfillment of the criteria for the Board of Directors is an important point for Shareholders in order to gain confidence that those who will carry out the management of the company are really the right candidates and have qualifications in accordance with the provisions set by regulators and internal regulations. Based on the PT Law Number 40 of 2007 concerning Limited Liability Companies, those who can be appointed as members of the Board of Directors are individuals who are capable of taking legal actions, except within 5 (five) years prior to their appointment:

1. Declared bankrupt.
2. Being a member of the Board of Directors or a member of the Board of Commissioners who was found guilty of causing a company to go bankrupt.
3. Convicted of committing a crime that caused losses to state finances and/or related to the financial sector.

A candidate for member of the Board of Directors must be an Indonesian citizen who meets the requirements stipulated in the prevailing laws and regulations. A person who will be appointed as a member of the Board of Directors must meet the requirements for integrity, competence and financial reputation. Having integrity means having good character and morals, having a good reputation as long as the person concerned has carried out his previous duties, commitment to comply with the provisions of the prevailing laws and regulations, having a commitment to the development of a healthy bank and never being declared as a party that does not pass.

While as a competency requirement, a person proposed as a Board of Directors must have competence and the majority of members of the Board of Directors have experience in banking as a Bank Executive Officer and have certification in the field of risk management, and have expertise in several other fields and have the ability to carry out strategic management in the framework of developing a sound bank. In terms of reputation, a member of the Board of Directors has never been declared bankrupt or bankrupt a company while serving as a Board of Directors or member of the Board of Commissioners/ Directors in 5 (five) years before serving as a Bank Director and not included in the list of bad loans.



Seseorang yang diangkat sebagai Direksi Bank Mandiri Taspen wajib menjalani penilaian kemampuan dan kepatutan (*fit and proper test*) yang diselenggarakan oleh OJK sebagaimana diatur dalam Surat Edaran Otoritas Jasa Keuangan No. 39/SEOJK.03/2016 tentang Penilaian Kemampuan dan Kepatutan bagi Calon Pemegang Saham Pengendali, Calon Anggota Direksi, dan Calon Anggota Dewan Komisaris. Dengan demikian seorang Direksi harus mendapatkan predikat lulus dalam penilaian kemampuan dan kepatutan yang dilaksanakan oleh Otoritas Jasa Keuangan tersebut

Pedoman dan Tata Tertib Kerja Direksi

Dalam rangka penerapan Tata Kelola Perusahaan yang Baik, maka Direksi Bank Mandiri Taspen telah menyusun Pedoman dan Tata Tertib Direksi yang telah disahkan dalam Surat Keputusan Direksi Bank Nomor KEP.DIR/159/V/2022 tentang Pedoman dan Tata Tertib Direksi tanggal 31 Mei 2022. Adapun Pedoman dan Tata Tertib Direksi mengatur mengenai hal-hal sebagai berikut:

- BAB I Ketentuan Umum
- BAB II Direksi
- BAB III Kewenangan Bertindak dan Memutus
- BAB IV Etika dan Waktu Kerja
- BAB V Rapat Direksi
- BAB VI Komite-Komite
- BAB VII Evaluasi Kinerja Direksi
- BAB VIII Pelatihan dan Program Orientasi Direksi
- BAB IX Penutup

Tugas dan Tanggung Jawab Masing-masing Direksi

Adapun tugas dan tanggung jawab masing-masing Direksi adalah sebagai berikut.

Tabel Tugas dan Tanggung Jawab Masing-masing Direksi
Table of Duties and Responsibilities of Each Member of the Board of Directors

Nama Name	Jabatan Position	Tugas dan Tanggung Jawab Duties and Responsibilities
Panji Irawan*	Direktur Utama President Director	Bertanggung jawab sebagai pimpinan untuk seluruh bidang tugas Direktur di bawahnya. Sebagai Direktur Bidang bertugas melakukan supervisi Divisi Internal Audit dan Office of Chief Economist. Responsible as the leader for all areas of duties of the Directors under his supervision. As a Director, supervised the Internal Audit Division and the Office of the Chief Economist.
Rudi As Aturridha**	Wakil Direktur Utama Vice President Director	Bertugas menjalankan tugas dan tanggung jawab Direktur Utama memimpin Direksi dalam menjalankan kepengurusan Perseroan, dalam hal Direktur Utama berhalangan. Sebagai Direktur Bidang bertugas melakukan supervisi Divisi Corporate Secretary & Legal dan Divisi Strategic Procurement & Asset Management. Carried out the duties and responsibilities of the President Director in leading the Board of Directors in managing the Company in the event that the President Director was absent. As a Director, supervised the Corporate Secretary & Legal Division and the Strategic Procurement & Asset Management Division.
Rio Lanasier*	Direktur Compliance & Human Resource Director of Compliance & Human Resource	Sebagai Direktur Bidang bertugas melakukan supervisi Divisi Compliance, Divisi Human Capital, Divisi Risk Business Control, serta Unit Kerja APU-PPT. As a Director, supervised the Compliance Division, Human Capital Division, Risk Business Control Division, and the APU-PPT Unit.

A person who is appointed as the Board of Directors of Bank Mandiri Taspen is required to undergo a fit and proper test conducted by the OJK as stipulated in the OJK Circular Letter No. 39/SEOJK.03/2016 concerning the Fit and Proper Test for Candidates for Controlling Shareholders, Candidates for Members of the Board of Directors, and Candidates for Members of the Board of Commissioners. Thus, a Board of Directors must obtain a pass predicate in the fit and proper test conducted by the Financial Services Authority.

Board of Directors Guidelines and Work Regulations

In the context of implementing Good Corporate Governance, the Board of Directors of Bank Mandiri Taspen compiled the Guidelines and Code of Conduct for the Board of Directors which had been ratified in the Decree of the Board of Directors of the Bank Number KEP.DIR/159/V/2022 concerning Guidelines and Code of Conduct for the Board of Directors dated Mei 31, 2022 The Board of Directors' Guidelines and Regulations are reviewed periodically. As for The Board of Directors' Guidelines and Code of Conduct regulates the following matters:

- CHAPTER I General Provisions
- CHAPTER II Directors
- CHAPTER III Authority to Act and Decide
- CHAPTER IV Ethics and Working Time
- CHAPTER V Directors' Meetings
- CHAPTER VI Committees
- CHAPTER VII Performance Evaluation of the Board of Directors
- CHAPTER VIII Training and Orientation Program for Directors
- CHAPTER IX Closing

Duties and Responsibilities of Each Member of the Board of Directors

The duties and responsibilities of Each Member of the Board of Directors are follows.



Nama Name	Jabatan Position	Tugas dan Tanggung Jawab Duties and Responsibilities
Henrisa Yunan Lubis**	Direktur IT & Digital Director of IT & Digital	Sebagai Direktur Bidang bertugas melakukan supervisi terhadap SEVP Operations yang membawahi Divisi Central Operation, Divisi Credit Operation, dan Divisi Digital Banking Operation serta mensupervisi langsung Divisi IT Planning & Development, IT Operations, Divisi CISO, dan Unit Digital Transformation. As a Director, supervised the SEVP Operations overseeing the Central Operation Division, Credit Operation Division, and Digital Banking Operation Division, as well as directly supervised the IT Planning & Development Division, IT Operations Division, CISO Division, and the Digital Transformation Unit.
Rima Cahyani*	Direktur Keuangan & Risk Director of Finance & Risk	Sebagai Direktur Bidang bertugas melakukan supervisi Divisi Strategy & Performance Management, Divisi Accounting, Divisi Risk Management, dan Divisi Credit Risk Approval. As a Director, supervised the Strategy & Performance Management Division, Accounting Division, Risk Management Division, and Credit Risk Approval Division.
Mahrauz Purnaditya**	Direktur Bisnis Director of Business	Sebagai Direktur Bidang bertugas melakukan supervisi Divisi Productive Loan, Divisi Consumer Loan, Divisi Pension & Business Management, dan Divisi Treasury & F.I. As a Director, supervised the Productive Loan Division, Consumer Loan Division, Pension & Business Management Division, and Treasury & F.I. Division.
Rizky Olyvia Nasution**	Direktur Funding Director of Funding	Sebagai Direktur Bidang bertugas melakukan supervisi Divisi Funding & Investment Product, Divisi Distribution Network Strategic, dan Divisi Portfolio Management. As a Director, supervised the Funding & Investment Product Division, Distribution Network Strategic Division, and Portfolio Management Division.
Noer Fajrieansyah**	Direktur Transformasi dan Pengembangan Usaha Director of Business Transformation and Development	Sebagai Direktur Bidang bertugas melakukan supervisi Divisi Strategic Business Development, Divisi Operational & Service Excellence, Divisi Strategic Digital & Corporate Transformation, dan Unit Transformation Force. As a Director, supervised the Strategic Business Development Division, Operational & Service Excellence Division, Strategic Digital & Corporate Transformation Division, and the Transformation Force Unit.
Elmamber Petamu Sinaga***	Direktur Utama President Director	Bertanggung jawab sebagai pimpinan untuk seluruh bidang tugas Direktur di bawahnya. Sebagai Direktur Bidang bertugas mensupervisi Divisi Human Capital dan Divisi Internal Audit Responsible as the leader for all areas of duties of the Directors under his supervision. As a Director, supervised the Human Capital Division and the Internal Audit Division
Maswar Purnama****	Direktur Business Director of Business	Sebagai Direktur Bidang bertugas mensupervisi Divisi Distribution & Portfolio Management, Divisi Consumer Business & Recovery, Divisi Pension Business, Divisi Treasury, dan Divisi Funding & Investment Product As a Director, supervised the Distribution & Portfolio Management Division, Consumer Business & Recovery Division, Pension Business Division, Treasury Division, and the Funding & Investment Product Division
Widi Nugroho****	Direktur IT & Digital Director of IT & Digital	Sebagai Direktur Bidang bertugas mensupervisi Divisi Information Technology Operations, Divisi Information Technology Planning & Development, Divisi Chief Information Security Officer, Divisi Digital Banking Product, dan Unit Digital Transformation As a Director, supervised the Information Technology Operations Division, Information Technology Planning & Development Division, Chief Information Security Officer Division, Digital Banking Product Division, and the Digital Transformation Unit
Putu Apriyanto****	Direktur Finance, Risk & Operations Director of Finance, Risk & Operations	Sebagai Direktur Bidang bertugas mensupervisi Divisi SPM & Accounting, Divisi Risk Management, Divisi Central Operation, Divisi Credit Operations, Divisi Procurement & Asset Management, Divisi Network Development, dan Divisi Operational Excellence & Customer Experience As a Director, supervised the SPM & Accounting Division, Risk Management Division, Central Operation Division, Credit Operations Division, Procurement & Asset Management Division, Network Development Division, and Operational Excellence & Customer Experience Division
Resi Lora****	Direktur Compliance & Control Director of Compliance & Control	Sebagai Direktur Bidang bertugas mensupervisi Divisi Compliance, Divisi Corporate Secretary & Legal, Divisi Risk Business Control dan Divisi Pension & Loyalty Business As a Director, supervised the Compliance Division, Corporate Secretary & Legal Division, Risk Business Control Division, and Pension & Loyalty Business Division

Keterangan / Note:

- *) Telah diangkat berdasarkan keputusan sirkuler Pemegang Saham tanggal 04 Desember 2025 dan telah lulus Penilaian Kemampuan & Kepatutan oleh Otoritas Jasa Keuangan / Appointed based on the Circular Resolution of the Shareholders dated December 4, 2025 and has passed the Fit and Proper Test conducted by Otoritas Jasa Keuangan.
- **) Telah diangkat berdasarkan keputusan sirkuler Pemegang Saham tanggal 04 Desember 2025 dan masih dalam proses Penilaian Kemampuan & Kepatutan oleh Otoritas Jasa Keuangan / Appointed based on the Circular Resolution of the Shareholders dated December 4, 2025 and is currently in the process of the Fit and Proper Test conducted by Otoritas Jasa Keuangan.
- ***) Telah mengundurkan diri efektif pada tanggal 27 Juni 2025 dan telah ditetapkan dalam RUPSLB tanggal 25 September 2025 / Resigned effective June 27, 2025 and has been resolved at the Extraordinary General Meeting of Shareholders (EGMS) held on September 25, 2025.
- ****) Telah diberhentikan berdasarkan Keputusan Sirkuler Pemegang Saham tanggal 04 Desember 2025 yang diaktakan dengan Akta Notaris Nomor 25 Tanggal 18 Desember 2025 / Dismissed based on the Circular Resolution of the Shareholders dated December 4, 2025, as stipulated in Notarial Deed No. 25 dated December 18, 2025.



Kebijakan Rangkap Jabatan Direksi

Ketentuan rangkap jabatan bagi Direksi diatur dalam Peraturan Otoritas Jasa Keuangan Nomor 17 Tahun 2023 tentang Penerapan Tata Kelola bagi Bank Umum. Seluruh anggota Direksi Bank Mandiri Taspen tidak ada yang memiliki jabatan rangkap pada perusahaan/instansi lainnya, hal tersebut dijelaskan pada tabel berikut.

Tabel Rangkap Jabatan Direksi

Table of Concurrent Positions of the Board of Directors

Nama Name	Jabatan Position	Jabatan pada Perusahaan/ Instansi Lain Position in Other Companies/Institutions	Nama Perusahaan/ Instansi Lain Name of Other Company/ Institution
Panji Irawan*	Direktur Utama President Director	-	-
Rudi As Aturridha**	Wakil Direktur Utama Vice President Director	-	-
Rio Lanasier*	Direktur Compliance & Human Resource Director of Compliance & Human Resource	-	-
Henrisa Yunan Lubis**	Direktur IT & Digital Director of IT & Digital	-	-
Rima Cahyani*	Direktur Keuangan & Risk Director of Finance & Risk	-	-
Mahrauza Purnaditya**	Direktur Bisnis Director of Business	-	-
Rizky Olyvia Nasution**	Direktur Funding Director of Funding	-	-
Noer Fajrieansyah**	Direktur Transformasi dan Pengembangan Usaha Director of Business Transformation and Development	Wakil Bendahara Umum Deputy General Treasurer	Gerakan Pemuda Anzor
Elmamber Petamu Sinaga***	Direktur Utama President Director	-	-
Maswar Purnama****	Direktur Business Director of Business	-	-
Widi Nugroho****	Direktur IT & Digital Director of IT & Digital	-	-
Putu Apriyanto****	Direktur Finance, Risk & Operations Director of Finance, Risk & Operations	-	-
Resi Lora****	Direktur Compliance & Control Director of Compliance & Control	-	-

Keterangan / Note:

- *) Telah diangkat berdasarkan keputusan sirkuler Pemegang Saham tanggal 04 Desember 2025 dan telah lulus Penilaian Kemampuan & Kepatutan oleh Otoritas Jasa Keuangan / Appointed based on the Circular Resolution of the Shareholders dated December 4, 2025 and has passed the Fit and Proper Test conducted by Otoritas Jasa Keuangan.
- **) Telah diangkat berdasarkan keputusan sirkuler Pemegang Saham tanggal 04 Desember 2025 dan masih dalam proses Penilaian Kemampuan & Kepatutan oleh Otoritas Jasa Keuangan / Appointed based on the Circular Resolution of the Shareholders dated December 4, 2025 and is currently in the process of the Fit and Proper Test conducted by Otoritas Jasa Keuangan.
- ***)) Telah mengundurkan diri efektif pada tanggal 27 Juni 2025 dan telah ditetapkan dalam RUPSLB tanggal 25 September 2025 / Resigned effective June 27, 2025 and has been resolved at the Extraordinary General Meeting of Shareholders (EGMS) held on September 25, 2025.
- ****)) Telah diberhentikan berdasarkan Keputusan Sirkuler Pemegang Saham tanggal 04 Desember 2025 yang diaktakan dengan Akta Notaris Nomor 25 Tanggal 18 Desember 2025 / Dismissed based on the Circular Resolution of the Shareholders dated December 4, 2025, as stipulated in Notarial Deed No. 25 dated December 18, 2025.



Pengelolaan Benturan Kepentingan Direksi

Benturan kepentingan adalah suatu kondisi Jajaran Bank dalam menjalankan tugas dan kewajibannya mempunyai kepentingan di luar kepentingan dinas, baik yang menyangkut kepentingan pribadi, keluarga maupun kepentingan pihak-pihak lain sehingga Jajaran Bank tersebut dimungkinkan kehilangan objektivitas dalam mengambil keputusan dan kebijakan sesuai kewenangan yang telah diberikan Bank kepadanya. Dalam Arsitektur Kebijakan Bank Mandiri Taspen pengelolaan benturan kepentingan dikelola sebagai berikut:

1. Direksi memiliki komitmen untuk menghindari segala bentuk benturan kepentingan (*conflict of interest*).
2. Dalam hal anggota Direksi secara pribadi mempunyai kepentingan dalam suatu transaksi, kontrak atau kontrak yang diusulkan dalam mana Bank menjadi salah satu pihak, maka harus dinyatakan sifat kepentingannya dalam Rapat Direksi dan anggota Direksi yang bersangkutan tidak berhak untuk mengambil suara.
3. Secara berkala sekurang-kurangnya 1 (satu) tahun sekali, setiap anggota Direksi wajib membuat pernyataan mengenai ada atau tidaknya *conflict of interest* dengan aktivitas Bank yang dilakukannya.
4. Anggota Direksi tidak boleh merangkap jabatan sebagaimana diatur dalam peraturan yang berlaku untuk melindungi kepentingan Pemegang Saham, Bank telah mengatur mengenai benturan kepentingan dalam kebijakan intern yaitu:
 - a. Pengaturan mengenai penanganan benturan kepentingan yang mengikat setiap pengurus dan pegawai Bank Mandiri Taspen yang dituangkan dalam Ketentuan Arsitektur Kebijakan PT Bank Mandiri Taspen dan Standar Prosedur Tata Kelola Perusahaan PT Bank Mandiri Taspen Nomor SP/044/X/2024 tanggal 28 Oktober 2024 beserta dengan perubahannya.
 - b. Pencatatan administrasi, dokumentasi dan pengungkapan benturan kepentingan dengan menuangkan dalam Surat Pernyataan Tahunan.

Rapat Direksi

Kebijakan Rapat Direksi

Rapat Direksi adalah rapat yang dihadiri oleh Direksi, yang dapat diadakan setiap waktu apabila dipandang perlu atas permintaan seorang atau lebih anggota Direksi, atau atas permintaan tertulis Dewan Komisaris, atau atas permintaan tertulis dari seorang atau lebih Pemegang Saham yang bersama-sama mewakili sekurang-kurangnya 1/10 (satu per sepuluh) bagian dari jumlah seluruh saham dengan hak suara yang sah yang telah dikeluarkan oleh Bank dengan menyebutkan hal-hal yang akan dibicarakan.

Conflict of Interest Management Board of Directors

Conflict of interest is a condition where Bank Personnel have interests other than business interests in performing their duties and responsibilities. Such other interests range from personal, family, and other parties' interests which may cause the Bank Personnel to lose their objectivities in making decisions and developing policies pursuant to the authority granted to them. In Bank Mandiri Taspen Policy Architecture, conflict of interest is managed as follows:

1. Board of Directors is committed to avoiding all forms of conflict of interest.
2. In the event that BOD member personally has an interest in a transaction, contract, or proposed contract in which one of the parties is the Bank, the nature of the interest must be declared in BOD meeting and the such member is not entitled to vote.
3. At least regularly 1 (one) time in a year, every BOD member must state whether or not he/she has a conflict of interest with Bank activity that he/she conducts.
4. Board of Directors shall not hold concurrent positions as regulated in the applicable regulation in order to protect the interest of shareholders, bank has regulated conflict of interest in an internal policy as follows:
 - a. Regulations concerning conflicts of interest handling that bind every manager and employee of Bank Mandiri Taspen as outlined in the Provisions of the Policy Architecture of PT Bank Mandiri Taspen and the Standard Procedure for Corporate Governance of PT Bank Mandiri Taspen Number SP/044/X/2024 dated October 28, 2024 along with its amendments.
 - b. Administrative recording, documentation, and disclosure of conflict of interest are re acted in meeting minutes.

Board of Directors Meeting

Board of Directors Policy

Board of Directors Meeting is the meeting attended by Board of Directors, which can be held at any time as necessary upon the request of one or more members of the Board of Directors, or upon the written request from the Board of Commissioners, or upon the written request from Shareholders who jointly represent at least 1/10 (one tenth) part of the total of all shares with valid voting right that has been granted by Bank by declaring matters about to be discussed.



Sesuai tata tertib Direksi, rapat dilaksanakan minimal sebulan sekali dengan dipimpin oleh Direktur Utama. Dalam hal Direktur Utama tidak hadir atau berhalangan, Rapat Direksi dipimpin oleh Direktur Pengganti yang telah ditetapkan. Dalam hal Direktur Pengganti berhalangan, maka Rapat Direksi dipimpin oleh seorang Direktur yang ditetapkan dalam Rapat Direksi. Seorang anggota Direksi dapat diwakili dalam Rapat Direksi hanya oleh anggota Direksi lain dan seorang anggota Direksi hanya dapat mewakili seorang anggota Direksi lainnya.

Keputusan Rapat Direksi harus diambil berdasarkan musyawarah untuk mufakat dari anggota Direksi atau anggota Direksi yang mewakilinya, Direksi dapat juga mengambil keputusan yang sah tanpa mengadakan Rapat Direksi dengan ketentuan semua anggota Direksi telah diberitahu secara tertulis dan semua anggota Direksi memberikan persetujuan mengenai semua usul yang diajukan secara tertulis serta menandatangani. Dalam hal terjadi perbedaan pendapat (*dissenting opinions*), maka pendapat yang berbeda tersebut wajib dicantumkan secara jelas dalam risalah rapat beserta alasan perbedaan pendapat tersebut.

Rencana Rapat Direksi

Rapat Direksi direncanakan diadakan 1 (satu) kali dalam seminggu dengan membahas Update program serta kinerja Bank.

Agenda, Tanggal dan Peserta Rapat Direksi

Sepanjang tahun 2025, agenda, tanggal dan peserta Rapat Direksi adalah sebagai berikut.

Tabel Rapat Direksi
Board of Directors Meeting Table

No	Tanggal Date	Agenda	Agenda	Peserta Rapat Meeting Participants	Kehadiran Attendance
1	07 Januari 2025 January 7, 2025	- Usulan Mekanisme Pembayaran THT Nasional - Proyeksi Kinerja P&L Januari - KKP (Usulan Penyesuaian Manual Produk Kredit Mikro Modul Kredit Usaha Rakyat) - Issue Transaksi Movin	- Proposed Mechanism for National THT (Old-Age Benefit) Disbursement - Projected January Profit and Loss (P&L) Performance - KKP (Proposed Manual Adjustment for Micro Credit Products in the People's Business Credit Module) - Issues Related to Movin Transaction Processing	Elmamber P. Sinaga	Hadir / Present
				Maswar Purnama	Hadir / Present
				Widi Nugroho	Hadir / Present
				Putu Apriyanto	Hadir / Present
				Resi Lora	Hadir / Present
2	09 Januari 2025 January 9, 2025	Event untuk Apresiasi Kinerja Taspen.	Event for Taspen Performance Appreciation.	Elmamber P. Sinaga	Hadir / Present
				Maswar Purnama	Hadir / Present
				Widi Nugroho	Hadir / Present
				Putu Apriyanto	Hadir / Present
				Resi Lora	Hadir / Present

Pursuant to the charter of the board, meeting is conducted at least once a month, directed by the President Director. In the event that President Director is absent, the Board of Directors Meeting is directed by the designated Substitute Director. In the event Substitute Director is absent, Board of Directors Meeting is directed by a Director designated in the Board of Directors Meeting. A member of the Board of Directors can be represented in the Board of Directors Meeting only by another member of the Board of Directors, and a member of the Board of Directors can only represent another member of the Board of Directors.

The decision of the Board of Directors Meeting must be taken pursuant to negotiation for consensus between Board of Directors members or representative Board of Directors members. Board of Directors can also make valid decision without conducting Board of Directors meeting provided that all Board of Directors members have been informed in writing, and all Board of Directors members provide their approval on all matters proposed in writing and sign it. In the event of dissenting opinions, it must be recorded clearly in the meeting minutes along with the reason behind it.

Board of Directors Meeting Plan

The Board of Directors meeting is planned to be held 1 (once) a week to discuss program updates and the Bank's performance.

The Board of Directors Meeting Agendas, Dates and Participants

In 2025, the agendas, dates and participants of the Board of Directors meeting is as follows.



No	Tanggal Date	Agenda	Agenda	Peserta Rapat Meeting Participants	Kehadiran Attedance
3	16 Januari 2025 January 16, 2025	Kajian RBB	RBB Study	Elmamber P. Sinaga	Hadir / Present
				Maswar Purnama	Hadir / Present
				Widi Nugroho	Hadir / Present
				Putu Apriyanto	Hadir / Present
				Resi Lora	Hadir / Present
4	21 Januari 2025 January 21, 2025	- Update Likuiditas Bank (Komite ALCO). - Penetapan Tingkat Kesehatan Bank & Tingkat Ketahanan Siber (Komite Manajemen Risiko). - Switchover BMOOne. - Update Digital Maturitas Assessment Bank (DMAB). - Update Acara Board Forum & Golf.	- Liquidity Update of the Bank (ALCO Committee) - Determination of the Bank's Soundness Level and Cyber Resilience Rating (Risk Management Committee) - BMOOne Switchover Implementation - Update on the Bank's Digital Maturity Assessment (DMAB) - Update on the Board Forum and Golf Event	Elmamber P. Sinaga	Hadir / Present
				Maswar Purnama	Hadir / Present
				Widi Nugroho	Hadir / Present
				Putu Apriyanto	Hadir / Present
				Resi Lora	Hadir / Present
5	30 Januari 2025 January 30, 2025	Review Model CKPN	Review of the CKPN Model	Elmamber P. Sinaga	Hadir / Present
				Maswar Purnama	Hadir / Present
				Widi Nugroho	Hadir / Present
				Putu Apriyanto	Hadir / Present
				Resi Lora	Hadir / Present
6	31 Januari 2025 January 31, 2025	Update Board Forum Q4	Q4 Forum Board Updates	Elmamber P. Sinaga	Hadir / Present
				Maswar Purnama	Hadir / Present
				Widi Nugroho	Hadir / Present
				Putu Apriyanto	Hadir / Present
					Hadir / Present
7	04 Februari 2025 February 04, 2025	- Update MAESTRO - Agenda HC	- MAESTRO Update - HC agenda	Elmamber P. Sinaga	Hadir / Present
				Maswar Purnama	Hadir / Present
				Widi Nugroho	Hadir / Present
				Putu Apriyanto	Hadir / Present
				Resi Lora	Hadir / Present
8	11 Februari 2025 February 11, 2025	- Qris Acquirer - Update One on One Anggaran 2025 - Update Entry Criteria MAESTRO	- Qris Acquirer - One on One Update on the 2025 Budget - Update MAESTRO Entry Criteria	Elmamber P. Sinaga	Hadir / Present
				Maswar Purnama	Hadir / Present
				Widi Nugroho	Hadir / Present
				Putu Apriyanto	Hadir / Present
				Resi Lora	Hadir / Present
9	18 Februari 2025 February 18, 2025	Kajian Organisasi KCP (Bisnis Manager)	KCP (Business Manager) Organizational Study	Elmamber P. Sinaga	Hadir / Present
				Maswar Purnama	Hadir / Present
				Widi Nugroho	Hadir / Present
				Putu Apriyanto	Hadir / Present
				Resi Lora	Hadir / Present



No	Tanggal Date	Agenda	Agenda	Peserta Rapat Meeting Participants	Kehadiran Attendance
10	20 Februari 2025 February 20, 2025	Update Entry Criteria MAESTRO	Update Entry Criteria MAESTRO	Elmamber P. Sinaga	Hadir / Present
				Maswar Purnama	Hadir / Present
				Widi Nugroho	Hadir / Present
				Putu Apriyanto	Hadir / Present
				Resi Lora	Hadir / Present
11	21 Februari 2025 February 21, 2025	KPI dan Bonus	KPIs and Bonuses	Elmamber P. Sinaga	Hadir / Present
				Maswar Purnama	Hadir / Present
				Widi Nugroho	Hadir / Present
				Putu Apriyanto	Hadir / Present
				Resi Lora	Hadir / Present
12	25 Februari 2025 February 25, 2025	Pengadaan KDO	KDO Procurement	Elmamber P. Sinaga	Tidak Hadir (Cut) / Absent (On Leave)
				Maswar Purnama	Hadir / Present
				Widi Nugroho	Hadir / Present
				Putu Apriyanto	Hadir / Present
				Resi Lora	Hadir / Present
13	01 Maret 2025 March 1, 2025	Agenda Umum	General Agenda	Elmamber P. Sinaga	Hadir / Present
				Maswar Purnama	Hadir / Present
				Widi Nugroho	Hadir / Present
				Putu Apriyanto	Hadir / Present
				Resi Lora	Hadir / Present
14	03 Maret 2025 March 3, 2025	Update MAESTRO	Update MAESTRO	Elmamber P. Sinaga	Hadir / Present
				Maswar Purnama	Hadir / Present
				Widi Nugroho	Hadir / Present
				Putu Apriyanto	Hadir / Present
					Hadir / Present
15	11 Maret 2025 March 11, 2025	- Persiapan Lebaran: Operation, Keuangan dan IT - Agenda HC	- Eid Preparations: Operations, Finance, and IT - HC Agenda	Elmamber P. Sinaga	Hadir / Present
				Maswar Purnama	Hadir / Present
				Widi Nugroho	Hadir / Present
				Putu Apriyanto	Hadir / Present
				Resi Lora	Hadir / Present
16	12 Maret 2025 March 12, 2025	Review dan Usulan Improvement Divisi Central Operation	Review and Improvement Proposals for the Central Operations Division	Elmamber P. Sinaga	Hadir / Present
				Maswar Purnama	Hadir / Present
				Widi Nugroho	Hadir / Present
				Putu Apriyanto	Hadir / Present
				Resi Lora	Hadir / Present



No	Tanggal Date	Agenda	Agenda	Peserta Rapat Meeting Participants	Kehadiran Attendance
17	21 Maret 2025 March 21, 2025	- Usulan Penyesuaian Organisasi di Divisi PLM & Penbis - Usulan Persetujuan Produk Asuransi Jiwa Kredit IFG Life	- Proposed Organizational Adjustments in the PLM & Penbis Division - Proposed Approval of IFG Life Credit Life Insurance Products	Elmamber P. Sinaga	Hadir / Present
				Maswar Purnama	Hadir / Present
				Widi Nugroho	Hadir / Present
				Putu Apriyanto	Tidak Hadir (Sakit) / Absent (Sick Leave)
				Resi Lora	Hadir / Present
18	25 Maret 2025 March 25, 2025	- Update Data pada Aplikasi SIAP dan Report SLA Flagging - Update Data Otentikasi Nasabah yang Terblokir - Layanan Digital	- Update Data on the SIAP Application and SLA Flagging Report - Update Blocked Customer Authentication Data - Digital Services	Elmamber P. Sinaga	Hadir / Present
				Maswar Purnama	Hadir / Present
				Widi Nugroho	Hadir / Present
				Putu Apriyanto	Hadir / Present
				Resi Lora	Hadir / Present
19	26 Maret 2025 March 26, 2025	Review Layanan Payroll	Payroll Service Review	Elmamber P. Sinaga	Hadir / Present
				Maswar Purnama	Hadir / Present
				Widi Nugroho	Hadir / Present
				Putu Apriyanto	Hadir / Present
				Resi Lora	Hadir / Present
20	15 April 2025 April 15, 2025	- Replanning: Rencana Efisiensi Kinerja pada Perusahaan - Komite Manajemen Risiko - Usulan Penilaian Profil Risiko Bank Mandiri Taspen Q1 2025	- Replanning: Performance Efficiency Plan at the Company - Risk Management Committee - Proposed Risk Profile Assessment of Bank Mandiri Taspen Q1 2025	Elmamber P. Sinaga	Hadir / Present
				Maswar Purnama	Hadir / Present
				Widi Nugroho	Hadir / Present
				Putu Apriyanto	Hadir / Present
				Resi Lora	Hadir / Present
21	22 April 2025 April 22, 2025	- Agenda HC - Rencana Peluang Bisnis Bersama PT Taspen	- HC Agenda - Joint Business Opportunity Plan with PT Taspen	Elmamber P. Sinaga	Tidak Hadir (Sakit) / Absent (Sick Leave)
				Maswar Purnama	Hadir / Present
				Widi Nugroho	Hadir / Present
				Putu Apriyanto	Hadir / Present
				Resi Lora	Hadir / Present
22	28 April 2025 April 28, 2025	Pemaparan Peluang Bisnis Taspen	Taspen Business Opportunity Presentation	Elmamber P. Sinaga	Hadir / Present
				Maswar Purnama	Hadir / Present
				Widi Nugroho	Hadir / Present
				Putu Apriyanto	Hadir / Present
				Resi Lora	Hadir / Present
23	29 April 2025 April 29, 2025	Agenda HC	HC Agenda	Elmamber P. Sinaga	Hadir / Present
				Maswar Purnama	Hadir / Present
				Widi Nugroho	Hadir / Present
				Putu Apriyanto	Hadir / Present
					Hadir / Present



No	Tanggal Date	Agenda	Agenda	Peserta Rapat Meeting Participants	Kehadiran Attendance
24	30 April 2025 April 30, 2025	- Update Board Forum Q1 - Update ASKRINDO ke Dir Pembina	- Q1 Forum Board Update - ASKRINDO Update to the Director of Supervision	Elmamber P. Sinaga	Hadir / Present
				Maswar Purnama	Hadir / Present
				Widi Nugroho	Hadir / Present
				Putu Apriyanto	Hadir / Present
				Resi Lora	Hadir / Present
25	02 Mei 2025 May 02, 2025	Update Board Forum Q1	Update Board Forum Q1	Elmamber P. Sinaga	Hadir / Present
				Maswar Purnama	Hadir / Present
				Widi Nugroho	Hadir / Present
				Putu Apriyanto	Hadir / Present
				Resi Lora	Hadir / Present
26	06 Mei 2025 May 6, 2025	- BPJS TK - Aktivasi Bisnis dengan FIDAC - Kesiapan Pengamanan Bank Mantap Menghadapi Cyber Heist	- BPJS TK - Business Activation with FIDAC - Bank Security Preparedness to Face Cyber Heists	Elmamber P. Sinaga	Hadir / Present
				Maswar Purnama	Hadir / Present
				Widi Nugroho	Hadir / Present
				Putu Apriyanto	Hadir / Present
				Resi Lora	Hadir / Present
27	15 Mei 2025 May 15, 2025	- Komite ALCO – Usulan Review Limit Trading Book - Update dari Divisi Digital Transformation - Update Transaksi Movin	- ALCO Committee – Proposed Trading Book Limit Review - Update from the Digital Transformation Division - Movin Transaction Update	Elmamber P. Sinaga	Hadir / Present
				Maswar Purnama	Hadir / Present
				Widi Nugroho	Hadir / Present
				Putu Apriyanto	Hadir / Present
				Resi Lora	Hadir / Present
28	20 Mei 2025 May 20, 2025	- Kolaborasi Operasional dengan Bank Mandiri - Sinergi Corporate & Commercial Bank Mandiri - Update Produk OOB, E-Oten, BPJS TK dan Tabungan Optima - Proyeksi Keuangan Akhir Tahun	- Operational Collaboration with Bank Mandiri - Bank Mandiri Corporate & Commercial Synergy - Updates on OOB, E-Oten, BPJS TK, and Optima Savings Products - Year-End Financial Projections	Elmamber P. Sinaga	Hadir / Present
				Maswar Purnama	Hadir / Present
				Widi Nugroho	Hadir / Present
				Putu Apriyanto	Hadir / Present
				Resi Lora	Hadir / Present
29	27 Mei 2025 May 27, 2025	- Rancangan Bisnis dalam Pencapaian Target Dapem ASABRI - Kerjasama Pembayaran Pensiun Non Dapem & Layanan di Kantor Taspen - Revisi RKAP - Update Pengadaan Corplan - Update Kerjasama Bisnis dengan FIDAC - Progress Recovery WO - Update Maestro: Usulan Workflow Release Management - Update Service Level Support	- Business Plan for Achieving ASABRI Pension Fund (Dapem) Targets - Cooperation for Non-Dapem Pension Payment and Services at Taspen Offices - Revision of the Corporate Work Plan and Budget (RKAP) - Update on Corporate Plan (Corplan) Procurement - Update on Business Cooperation with FIDAC - Progress on Written-Off (WO) Recovery - Update on Maestro: Proposed Workflow for Release Management - Update on Service Level Support	Elmamber P. Sinaga	Hadir / Present
				Maswar Purnama	Hadir / Present
				Widi Nugroho	Hadir / Present
				Putu Apriyanto	Hadir / Present
				Resi Lora	Hadir / Present
30	03 Juni 2025 June 3, 2025	- Pembahasan Strategi Penurunan COF dan Update Likuiditas - Komite ALCO - Update Hygiene Factor IT	- Discussion on Cost of Funds (COF) Reduction Strategy and Liquidity Update (ALCO Committee) - Update on IT Hygiene Factors	Elmamber P. Sinaga	Hadir / Present
				Maswar Purnama	Hadir / Present
				Widi Nugroho	Hadir / Present
				Putu Apriyanto	Hadir / Present
				Resi Lora	Hadir / Present



No	Tanggal Date	Agenda	Agenda	Peserta Rapat Meeting Participants	Kehadiran Attendance
31	04 Juni 2025 June 4, 2025	Update Hygiene Factor IT	Update Hygiene Factor IT	Elmamber P. Sinaga	Hadir / Present
				Maswar Purnama	Hadir / Present
				Widi Nugroho	Hadir / Present
				Putu Apriyanto	Hadir / Present
				Resi Lora	Hadir / Present
32	10 Juni 2025 June 10, 2025	Update Progress Maestro	Update Progress Maestro	Elmamber P. Sinaga	Hadir / Present
				Maswar Purnama	Hadir / Present
				Widi Nugroho	Hadir / Present
				Putu Apriyanto	Hadir / Present
				Resi Lora	Hadir / Present
33	17 Juni 2025 June 17, 2025	- Update Kerjasama dengan FIDAC - Update Transaksi Movin - Update Permasalahan PDP	- Update on Cooperation with FIDAC - Update on Movin Transactions - Update on PDP Issues	Elmamber P. Sinaga	Hadir / Present
				Maswar Purnama	Hadir / Present
				Widi Nugroho	Hadir / Present
				Putu Apriyanto	Hadir / Present
				Resi Lora	Tidak Hadir (Perjalanan Dinas) / Absent (Business Trip)
34	24 Juni 2025 June 24, 2025	- Update DPK & CoF - Update Progress Maestro - Materi HC	- DPK & CoF Update - Update Progress Maestro - HC material	Elmamber P. Sinaga	Hadir / Present
				Maswar Purnama	Hadir / Present
				Widi Nugroho	Hadir / Present
				Putu Apriyanto	Hadir / Present
				Resi Lora	Hadir / Present
35	25 Juni 2025 June 25, 2025	- Usulan Final Pricing Obligasi & Bilateral Loan - Komite ALCO - Revisi RPTI ke OJK - Komite IT - Update Kendala IT di Awal Bulan - Pemaparan Peluang Bisnis Bersama PT Taspen	- Final Bond & Bilateral Loan Pricing Proposal - ALCO Committee - RPTI Revision to OJK - IT Committee - Update on IT Challenges at the Beginning of the Month - Presentation of Business Opportunities with PT Taspen	Elmamber P. Sinaga	Hadir / Present
				Maswar Purnama	Hadir / Present
				Widi Nugroho	Hadir / Present
				Putu Apriyanto	Hadir / Present
				Resi Lora	Hadir / Present
36	29 Juni 2025 June 29, 2025	Hasil Keputusan Pengangkatan Anggota Direksi Perusahaan	Results of the Decision on the Appointment of Members of the Company's Board of Directors	Maswar Purnama	Hadir / Present
				Widi Nugroho	Hadir / Present
				Putu Apriyanto	Hadir / Present
				Resi Lora	Hadir / Present
37	01 Juli 2025 July 01, 2025	- Update Booking Kredit Pensiunan - Update Strategi Komunikasi - Proyeksi Keuangan Akhir Juni	- Retirement Credit Booking Update - Communication Strategy Update - Financial Projections for the End of June	Maswar Purnama	Hadir / Present
				Widi Nugroho	Hadir / Present
				Putu Apriyanto	Hadir / Present
				Resi Lora	Hadir / Present



No	Tanggal Date	Agenda	Agenda	Peserta Rapat Meeting Participants	Kehadiran Attedance
38	04 Juli 2025 July 4, 2025	Update DPK & COF	Update DPK & COF	Maswar Purnama	Hadir / Present
				Widi Nugroho	Hadir / Present
				Putu Apriyanto	Hadir / Present
				Resi Lora	Hadir / Present
39	08 Juli 2025 July 8, 2025	- Update Report Data Nasabah Kredit Lancar Tanpa Absensi (Jan – April 2025) - Update Pengelolaan Portofolio Non Lancar, Non Meninggal Dunia - Update Maestro & Permohonan Persetujuan Jurnal Selisih Kredit Accrue & PYAD - Update Design Kalender 2026	- Update on Current Credit Customer Data Report Without Absences (January – April 2025) - Update on Non-Current, Non-Deceased Portfolio Management - Maestro Update & Request for Approval of Accrued Credit & PYAD Difference Journals - Update on 2026 Calendar Design	Maswar Purnama	Hadir / Present
				Widi Nugroho	Hadir / Present
				Putu Apriyanto	Hadir / Present
				Resi Lora	Hadir / Present
40	15 Juli 2025 July 15, 2025	Agenda HC	HC Agenda	Maswar Purnama	Hadir / Present
				Widi Nugroho	Hadir / Present
				Putu Apriyanto	Hadir / Present
				Resi Lora	Hadir / Present
41	17 Juli 2025 July 17, 2025	- Alokasi Feebased Income untuk Percepatan Pembayaran Klaim Asuransi Umum - Komite Manajemen Risiko (KMR)	- Allocation of Fee-Based Income to Accelerate General Insurance Claim Payments - Risk Management Committee (RMC)	Maswar Purnama	Hadir / Present
				Widi Nugroho	Hadir / Present
				Putu Apriyanto	Hadir / Present
				Resi Lora	Hadir / Present
42	22 Juli 2025 July 22, 2025	- Update Project Maestro dan Materi Approval ke BMRI - Komite ALCO penambahan plafon surat berharga pengelolaan portofolio non lancar, non meninggal dunia - Update rekening dormant	- Maestro Project Update and Approval Materials to BMRI - ALCO Committee Addition of Securities Ceiling Management of Non-Current, Non-Deceased Portfolios - Dormant Account Update	Maswar Purnama	Hadir / Present
				Widi Nugroho	Hadir / Present
				Putu Apriyanto	Hadir / Present
				Resi Lora	Hadir / Present
43	29 Juli 2025 July 29, 2025	- Update branding movin - Update pengadaan corplan	- Movin branding update - Corpplan procurement update	Maswar Purnama	Hadir / Present
				Widi Nugroho	Hadir / Present
				Putu Apriyanto	Hadir / Present
				Resi Lora	Hadir / Present
44	5 Agustus 2025 August 5, 2025	- Update kinerja Juli 2025 - Usulan penyesuaian subsidi asuransi - Update peningkatan ketahanan & keamanan siberbank	- July 2025 Performance Update - Proposed Insurance Subsidy Adjustments - Update on Improving Bank Cybersecurity and Resilience	Maswar Purnama	Hadir / Present
				Widi Nugroho	Hadir / Present
				Putu Apriyanto	Hadir / Present
				Resi Lora	Hadir / Present
45	12 Agustus 2025 August 12, 2025	- Update FIDAC - Update SP2DK DJP - Agenda HC - Kelas cabang - Kepengawasan - Optimalisasi & standarisasi security KC & KCP - Update dan release management project Maestro.	- FIDAC Update - DGT SP2DK Update - HC Agenda - Branch Classes - Personnel - Optimization & Standardization of KC & KCP Security - Maestro Project Management Update and Release.	Maswar Purnama	Hadir / Present
				Widi Nugroho	Hadir / Present
				Putu Apriyanto	Hadir / Present
				Resi Lora	Hadir / Present



No	Tanggal Date	Agenda	Agenda	Peserta Rapat Meeting Participants	Kehadiran Attedance
46	26 Agustus 2025 August 26, 2025	- Perpanjang pialang asuransi Karsa - Proyeksi kinerja akhir bulan - Update pembayaran pensiunan ASN, TNI, POLRI menggunakan simanroll - Agenda RIM: - Penyesuaian RAC counterparty limit - Penyesuaian komposisi surat berharga dan penyesuaian trading policy	- Extension of the Karsa Insurance Brokerage Engagement - Month-End Performance Projections - Update on Pension Payments for Civil Servants (ASN), TNI, and POLRI through Simanroll - Risk Management Committee (RIM) Agenda: - Adjustment of Risk Appetite Criteria (RAC) Counterparty Limits - Adjustment of Securities Portfolio Composition and Trading Policy	Maswar Purnama	Hadir / Present
				Widi Nugroho	Hadir / Present
				Putu Apriyanto	Hadir / Present
				Resi Lora	Hadir / Present
47	02 September 2025 September 02, 2025	ODP Revamp	ODP Revamp	Maswar Purnama	Hadir / Present
				Widi Nugroho	Hadir / Present
				Putu Apriyanto	Hadir / Present
				Resi Lora	Hadir / Present
48	09 September 2025 September 09, 2025	- Update Maestro - Update kinerja keuangan dan penurunan COF - Implementasi security awareness MANTRA - Self Assessment OJK	- Maestro Update - Financial performance update and COF reduction - MANTRA security awareness implementation - OJK Self-Assessment	Maswar Purnama	Hadir / Present
				Widi Nugroho	Hadir / Present
				Putu Apriyanto	Hadir / Present
				Resi Lora	Hadir / Present
49	16 September 2025 September 16, 2025	- Usulan kewenangan limit pemutus biaya pengadaan barang dan jasa - Agenda Compliance: - Update CGPI - Update MSMPG - Penambahan kuota platinum plus - Sistem penarikan pembayaran gaji pensiun tanggal 1 setiap bulan - Update COF dan movement tier sb deposito	- Proposed authority to limit the cost of goods and services procurement - Compliance Agenda: - CGPI Update - MSMPG Update - Increased Platinum Plus quota - Pension salary withdrawal system conducted on the 1st of each month. - Update COF and movement tier sb deposito	Maswar Purnama	Hadir / Present
				Widi Nugroho	Hadir / Present
				Putu Apriyanto	Hadir / Present
				Resi Lora	Hadir / Present
50	23 September 2025 September 23, 2025	- Update KMPP grace period - Usulan kewenangan limit pemutus biaya pengadaan barang dan jasa - Update IT command center - Update navigator - Customer Satisfaction Survey 2025 - Komite ALCO : Evaluasi dan usulan penyesuaian pengelolaan ALM	- KMPP grace period update - Proposed authority to limit procurement costs for goods and services - IT command center update - Navigator update - Customer Satisfaction Survey 2025 - ALCO Committee: Evaluation and proposed adjustments to ALM management	Maswar Purnama	Hadir / Present
				Widi Nugroho	Hadir / Present
				Putu Apriyanto	Hadir / Present
				Resi Lora	Hadir / Present
51	02 Oktober 2025 October 02, 2025	- Komite ALCO - Update dan Usulan KSM Aktif Payroll - Update DGT - Status Findings Issue - Status Monitoring CR - Maestro Celebration Plan	- ALCO Committee - Active KSM Payroll Update and Proposal - DGT Update - Issue Findings Status - CR Monitoring Status - Maestro Celebration Plan	Maswar Purnama	Hadir / Present
				Widi Nugroho	Hadir / Present
				Putu Apriyanto	Hadir / Present
				Resi Lora	Hadir / Present
52	07 Oktober 2025 October 07, 2025	- Aturan Kepegawaian & Talent Movement - Review TPS Corebanking Maestro	- Employee Regulations & Talent Movement - Review of Maestro Corebanking TPS	Maswar Purnama	Hadir / Present
				Widi Nugroho	Hadir / Present
				Putu Apriyanto	Hadir / Present
				Resi Lora	Hadir / Present



No	Tanggal Date	Agenda	Agenda	Peserta Rapat Meeting Participants	Kehadiran Attedance
53	14 Oktober 2025 October 14, 2025	- Komite KMR: Penetapan Profil Risiko Triwulan 3 2025 - Update KMPP Grace Period - Pengelolaan Rekening Dormant	- KMR Committee: Determination of Risk Profile for Q3 2025 - KMPP Grace Period Update - Dormant Account Management	Maswar Purnama	Hadir / Present
				Widi Nugroho	Hadir / Present
				Putu Apriyanto	Hadir / Present
				Resi Lora	Hadir / Present
54	21 Oktober 2025 October 21, 2025	- Open Contract – Blanker Mandyas Maestro: Anggaran 2025 & 2026 - Interim Report ITSP 2026-2030	- Open Contract – Blanker Mandyas Maestro: Budget 2025 & 2026 - ITSP Interim Report 2026-2030	Maswar Purnama	Hadir / Present
				Widi Nugroho	Hadir / Present
				Putu Apriyanto	Hadir / Present
				Resi Lora	Hadir / Present
55	28 Oktober 2025 October 28, 2025	Update FIDAC	FIDAC Update	Maswar Purnama	Hadir / Present
				Widi Nugroho	Hadir / Present
				Putu Apriyanto	Hadir / Present
				Resi Lora	Hadir / Present
56	04 November 2025 November 04, 2025	- Agenda request - Pengkinian Rencana Aksi Pemulihan Tahun 2025 - Update Kinerja COF - Update KMPP Grace Period - Permohonan Persetujuan Penambahan Pasal Dalam Perpanjangan PKS Asabri - Update BCM	- Agenda Request 2025 Recovery Action Plan Update - COF Performance Update - KMPP Grace Period Update - Request for Approval of Additional Articles in the Asabri Contract Extension - BCM Update	Maswar Purnama	Hadir / Present
				Widi Nugroho	Hadir / Present
				Putu Apriyanto	Hadir / Present
				Resi Lora	Hadir / Present
57	11 November 2025 November 11, 2025	Overview Pengadaan Barang / Jasa & Manajemen Vendor	Overview of Procurement of Goods / Services & Vendor Management	Maswar Purnama	Hadir / Present
				Widi Nugroho	Hadir / Present
				Putu Apriyanto	Hadir / Present
				Resi Lora	Hadir / Present
58	12 November 2025 November 12, 2025	- Update Movement KC - Pengalihan Portfolio Fidac - Update Persiapan HUT, MSA, dan Sharing Session - Update Kinerja Asuransi	- KC Movement Update - Fidac Portfolio Transfer - Anniversary Preparation Update, MSA, and Sharing Session - Insurance Performance Update	Maswar Purnama	Hadir / Present
				Widi Nugroho	Hadir / Present
				Putu Apriyanto	Hadir / Present
				Resi Lora	Hadir / Present
59	18 November 2025 November 18, 2025	- Update Kepegawaian (Promosi, Definitif, Pemenuhan) - Usulan Review Model CKPN - Komite ALCO: Usulan Wholesale Funding dan Update Likuiditas EOY 2025 dan Rencana Obligasi - Persiapan Materi Wawancara ARA 2024	- Personnel Update (Promotion, Definitive, Fulfillment) - Proposed Review of the Allowance for Losses (CKPN) Model - ALCO Committee: Proposed Wholesale Funding and Liquidity Update for EOY 2025 and Bond Plan - Preparation of ARA 2024 Interview Materials	Maswar Purnama	Hadir / Present
				Widi Nugroho	Hadir / Present
				Putu Apriyanto	Hadir / Present
				Resi Lora	Hadir / Present
60	24 November 2025 November 24, 2025	Persiapan Rapat Gabungan RPTI, RBB, RKAP	Preparation for the Joint Meeting of RPTI, RBB, RKAP	Maswar Purnama	Hadir / Present
				Widi Nugroho	Hadir / Present
				Putu Apriyanto	Hadir / Present
				Resi Lora	Hadir / Present



No	Tanggal Date	Agenda	Agenda	Peserta Rapat Meeting Participants	Kehadiran Attendance
61	25 November 2025 November 25, 2025	- Update RSTI - Update KMPP Grace Period	- RSTI Update - KMPP Grace Period Update	Maswar Purnama	Hadir / Present
				Widi Nugroho	Hadir / Present
				Putu Apriyanto	Hadir / Present
				Resi Lora	Hadir / Present
62	02 Desember 2025 December 02, 2025	- Update Agenda HC - Update Ignite Spirit & MSA	- HC Agenda Update - Ignite Spirit & MSA Update	Maswar Purnama	Hadir / Present
				Widi Nugroho	Hadir / Present
				Putu Apriyanto	Hadir / Present
				Resi Lora	Hadir / Present
63.	15 Desember 2025 December 15, 2025	Update Sosialisasi POJK 24 Tahun 2025	Update on the Socialization of POJK 24 of 2025	Boedi Armanto*	Hadir / Present
64.	22 Desember 2025 December 22, 2025	- Pembidangan Divisi dan SO - Asuransi Kesehatan Pegawai - Update Acara HUT Bank Mandiri Taspen & MSA - Update Hasil Audit Bank Mandiri - Update Proyeksi Kinerja dan Kondisi Likuiditas Akhir Tahun	- Division and Operation Division - Employee Health Insurance - Bank Mandiri Taspen & MSA Anniversary Event Update - Bank Mandiri Audit Results Update - Year-End Performance Projection and Liquidity Update	Boedi Armanto*	Hadir / Present
65.	29 Desember 2025 December 29, 2025	- Update Hasil Audit Bank Mandiri - Update Persiapan Terkini & Mitigasi Potensi op Risk Terkait Tutup Tahun (EoY) 2025, memuat paparan holistic - Update BCM - Update SPM: Update Landing EoY Finance, Key Success & Key Risk Factors dengan Akurasi & Presisi Angka Proyeksi. - Usulan persetujuan Anggaran dan RKAP Aspiratif 2026 - Usulan Persetujuan Kerugian Risiko Operasional	- Bank Mandiri Audit Results Update - Update on Current Preparations & Mitigation of Potential Operational Risks Related to the 2025 Year-End (EoY), including a holistic presentation - BCM Update - SPM Update: Update on Landing EoY Finance, Key Success & Key Risk Factors with Accuracy & Precision of Projected Figures. - Proposed approval of the 2026 Aspirational Budget and Work Plan and Budget (RKAP) - Proposed approval of Operational Risk Losses	Boedi Armanto*	Hadir / Present

*Ditetapkan untuk melaksanakan tindakan pengurusan yang mencakup mengenai hak, wewenang, dan kewajiban Direksi terhadap Perseroan dan kepada Pihak Ketiga berdasarkan Keputusan Dewan Komisaris No. KEP.DEKOM/006/XII/2025 tanggal 10 Desember 2025 tentang Penetapan Pelaksana Tugas Direksi (Caretaker Direksi). / Determined to carry out management actions covering the rights, authorities, and obligations of the Board of Directors towards the Company and towards Third Parties based on the Decree of the Board of Commissioners No. KEP.DEKOM/006/XII/2025 dated December 10, 2025 concerning the Determination of the Acting Directors (Caretaker Directors).

Agenda dan peserta rapat gabungan Dewan Komisaris dengan Direksi disajikan pada bagian Rapat Dewan Komisaris Bab Tata Kelola Perusahaan dalam Laporan tahunan ini.

The agenda and participants of the joint meeting of the Board of Commissioners and the Board of Directors are presented in the Board of Commissioners' Meeting section, Corporate Governance Chapter of this annual report.

Frekuensi dan Kehadiran Rapat Direksi

Selama tahun 2025, Direksi telah melaksanakan rapat internal sebanyak 62 (enam puluh dua) kali dan rapat gabungan Dewan Komisaris bersama Direksi sebanyak 5 (lima) kali. Adapun frekuensi dan kehadiran masing-masing anggota Direksi adalah sebagai berikut.

Frequency and Attendance of Board of Directors' Meetings

In 2025, the Board of directors held 62 internal meetings and 5 joint meetings between the Board of Commissioners and the Board of Directors. The frequency and attendance of each member of the Board of Directors is as follows



Tabel Frekuensi dan Kehadiran Rapat Direksi
Table of Frequency and Attendance of Board of Directors' Meetings

Nama Name	Jabatan Position	Rapat Direksi Board of Directors Meeting			Rapat Gabungan Direksi dengan Dewan Komisaris Joint Meeting of the Board of Directors and the Board of Commissioners		
		Jumlah dan Persentase Kehadiran Number and Percentage of Attendance			Jumlah dan Persentase Kehadiran Number and Percentage of Attendance		
		Jumlah Rapat Number of Meetings	Jumlah Kehadiran Number of Attendance	Persentase Percentage	Jumlah Rapat Number of Meetings	Jumlah Kehadiran Number of Attendance	Persentase Percentage
Panji Irawan*	Direktur Utama President Director	-	-	-	-	-	-
Rudi As Aturridha**	Wakil Direktur Utama Vice President Director	-	-	-	-	-	-
Rio Lanasier*	Direktur Compliance & Human Resource Director of Compliance & Human Resource	-	-	-	-	-	-
Henrisa Yunan Lubis**	Direktur IT & Digital Director of IT & Digital	-	-	-	-	-	-
Rima Cahyani*	Direktur Keuangan & Risk Director of Finance & Risk	-	-	-	-	-	-
Mahrauz Purnaditya**	Direktur Bisnis Director of Business	-	-	-	-	-	-
Rizky Olyvia Nasution**	Direktur Funding Director of Funding	-	-	-	-	-	-
Noer Fajrieansyah**	Direktur Transformasi dan Pengembangan Usaha Director of Business Transformation and Development	-	-	-	-	-	-
Elmamber Petamu Sinaga***	Direktur Utama President Director	35	33	94	5	5	100
Maswar Purnama****	Direktur Business Director of Business	62	61	98	5	5	100
Widi Nugroho****	Direktur IT & Digital Director of IT & Digital	62	62	100	5	5	100
Putu Apriyanto****	Direktur Finance, Risk & Operations Director of Finance, Risk & Operations	62	61	98	5	5	100
Resi Lora****	Direktur Compliance & Control Director of Compliance & Control	62	60	97	5	5	100

Keterangan / Note:

- *) Telah diangkat berdasarkan keputusan sirkuler Pemegang Saham tanggal 04 Desember 2025 dan telah lulus Penilaian Kemampuan & Kepatutan oleh Otoritas Jasa Keuangan / Appointed based on the Circular Resolution of the Shareholders dated December 4, 2025 and has passed the Fit and Proper Test conducted by Otoritas Jasa Keuangan.
- **) Telah diangkat berdasarkan keputusan sirkuler Pemegang Saham tanggal 04 Desember 2025 dan masih dalam proses Penilaian Kemampuan & Kepatutan oleh Otoritas Jasa Keuangan / Appointed based on the Circular Resolution of the Shareholders dated December 4, 2025 and is currently in the process of the Fit and Proper Test conducted by Otoritas Jasa Keuangan.
- ***)) Telah mengundurkan diri efektif pada tanggal 27 Juni 2025 dan telah ditetapkan dalam RUPSLB tanggal 25 September 2025 / Resigned effective June 27, 2025 and has been resolved at the Extraordinary General Meeting of Shareholders (EGMS) held on September 25, 2025.
- ****)) Telah diberhentikan berdasarkan Keputusan Sirkuler Pemegang Saham tanggal 04 Desember 2025 yang diaktakan dengan Akta Notaris Nomor 25 Tanggal 18 Desember 2025 / Dismissed based on the Circular Resolution of the Shareholders dated December 4, 2025, as stipulated in Notarial Deed No. 25 dated December 18, 2025.



Selama tahun 2025, Rapat Umum Pemegang Saham Tahunan dan Luar Biasa dilakukan secara sirkuler, sehingga tidak terdapat informasi terkait kehadiran Dewan Komisaris dan Direksi dalam RUPS selama tahun buku.

Pelatihan dan/atau Peningkatan Kompetensi Anggota Direksi

Kebijakan Pelatihan dan/atau Peningkatan Kompetensi

Anggota Direksi Bank Mandiri Taspen senantiasa meningkatkan kemampuannya melalui berbagai training dan pelatihan secara tatap muka maupun dilaksanakan melalui media online, termasuk Anggota Direksi yang baru diangkat oleh Rapat Umum Pemegang Saham juga diberikan pelatihan terkait tugas-tugas yang akan dijalani dan juga pengetahuan tentang perbankan pada umumnya. Sesuai ketentuan Pedoman dan Tata Tertib Kerja Direksi PT Bank Mandiri Taspen Bab VIII tentang Pelatihan dan Program Orientasi Direksi mewajibkan Anggota Direksi untuk mengikuti pelatihan sekurang-kurangnya 2 (dua) kali dalam setahun guna menunjang pelaksanaan tugas dan kewajibannya dan dapat mengikuti program pelatihan, maupun seminar di dalam maupun luar negeri, selain itu terkait kewajiban pelatihan yang harus dilaksanakan oleh Direksi berpedoman pula pada aturan eksternal diantaranya tentang kewajiban untuk memiliki sertifikasi Manajemen Risiko beserta refreshmentnya serta kewajiban memiliki Sertifikasi Trasuri dan Penerapan Kode Etik Pasar dan ketentuan lain terkait peningkatan kompetensi Direksi.

Pelaksanaan Pelatihan dan/atau Peningkatan Kompetensi

During 2025, the Annual and Extraordinary General Meetings of Shareholders were conducted through circular resolutions; therefore, no information was available regarding the attendance of the Board of Commissioners and the Board of Directors at the GMS during the financial year.

Training and/or Increasing the Competence of the Members of the Board of Directors

Training and/or Improving Competency Policy

Members of the Board of Directors of Bank Mandiri Taspen always improve their abilities through various offline and online media training and training, including members of the Board of Directors who have just been appointed by the General Meeting of Shareholders are also given training related to the tasks that will be carried out and also knowledge about banking in general. In accordance with the provisions of the Guidelines and Work Procedures for the Board of Directors of PT Bank Mandiri Taspen Chapter VIII concerning the Training and Orientation Program for the Board of Directors, it is mandatory for members of the Board of Directors to attend training at least 2 (two) times a year to support the implementation of their duties and obligations and to be able to take part in training programs, as well as seminars at home and abroad, in addition to the training obligations that must be carried out by the Board of Directors, it is also guided by external regulations, including the obligation to have Risk Management certification and its refreshment and the obligation to have Trasury Certification and Application of the Market Code of Ethics and other provisions related to increasing the competence of the Board of Directors.

Implementation of Training and/or Improvement of Competencies

Nama Name	Jabatan Position	Jenis Pelatihan dan Materi Pengembangan Kompetensi /Pelatihan Types of Training and Development Materials Competence/Training	Waktu dan Tempat Pelaksanaan Time and Place of Implementation	Penyelenggara Organizer
Panji Irawan*	Direktur Utama President director	Refreshment Sertifikasi Manajemen Risiko Perbankan Kualifikasi 7 Banking Risk Management Certification Refreshment Qualification 7	Online, 09 Desember 2025 Online, December 09, 2025	Peak Pratama
Rudi As Aturridha**	Wakil Direktur Utama Vice President director	Pembekalan Manajemen Risiko Perbankan Kualifikasi 7 Tanpa Berjenjang Banking Risk Management Training Qualification 7 Without Level	Jakarta, 19 dan 23 Desember 2025 Jakarta, December 19 and 23, 2025	LPPI
Rio Lanasier*	Direktur Compliance & Human Resource Director of Compliance & Human Resources	Refreshment Sertifikasi Manajemen Risiko Perbankan Kualifikasi 7 Banking Risk Management Certification Refreshment Qualification 7	Online, 09 Desember 2025 Online, December 09, 2025	Peak Pratama
Henrisa Yunan Lubis**	Direktur IT & Digital Director of IT & Digital	Pembekalan Manajemen Risiko Perbankan Kualifikasi 7 Tanpa Berjenjang Banking Risk Management Training Qualification 7 Without Level	Jakarta, 23 Desember 2025 Jakarta, December 23, 2025	LPPI



Nama Name	Jabatan Position	Jenis Pelatihan dan Materi Pengembangan Kompetensi /Pelatihan Types of Training and Development Materials Competence/Training	Waktu dan Tempat Pelaksanaan Time and Place of Implementation	Penyelenggara Organizer
Rima Cahyani*	Direktur Keuangan & Risk Director of Finance & Risk	Pembekalan Manajemen Risiko Perbankan Kualifikasi 7 Banking Risk Management Training Qualification 7 Without Level	Jakarta, 24 Desember 2025 Jakarta, December 24, 2025	LPPI
Mahraza Purnaditya**	Direktur Bisnis Director of Business	Pembekalan Manajemen Risiko Perbankan Kualifikasi 7 Banking Risk Management Training Qualification 7 Without Level	Jakarta, 30 Desember 2025 Jakarta, December 30, 2025	LPPI
Rizky Olyvia Nasution**	Direktur Funding Director of Funding	Pembekalan Manajemen Risiko Perbankan Kualifikasi 7 Tanpa Berjenjang Banking Risk Management Training Qualification 7 Without Level	Jakarta, 23-24 Desember 2025 Jakarta, December 23-24, 2025	LPPI
Noer Fajrieansyah**	Direktur Transformasi dan Pengembangan Usaha Director of Business Transformation and Development	Pembekalan Manajemen Risiko Perbankan Kualifikasi 7 Tanpa Berjenjang Banking Risk Management Training Qualification 7 Without Level	Jakarta, 23-24 Desember 2025 Jakarta, December 23-24, 2025	LPPI
Elmamber Petamu Sinaga***	Direktur Utama President director	Mandiri Strategic Thinking Initiatives (MSTI)	Jakarta, 13-14 Maret 2025 Jakarta, March 13-14, 2025	Bank Mandiri
		Penguatan Operasional, Keamanan Transaksi, dan Aktivasi Digital Banking melalui Perspektif IT & Operasional Strengthening Operations, Transaction Security, and Digital Banking Activation through an IT & Operational Perspective	Jakarta, 28 Mei 2025 Jakarta, May 28, 2025	Bank Mandiri Taspen
Maswar Purnama****	Direktur Business Director of Business	Penguatan Operasional, Keamanan Transaksi, dan Aktivasi Digital Banking melalui Perspektif IT & Operasional Strengthening Operations, Transaction Security, and Digital Banking Activation through an IT & Operational Perspective	Jakarta, 28 Mei 2025 Jakarta, May 28, 2025	Bank Mandiri Taspen
		Refreshment Sertifikasi Manajemen Risiko Jenjang 7 Risk Management Certification Refreshment Level 7	Online, 28 Agustus 2025 Online, August 28, 2025	BARa
		Leadership Enhancement Acceleration Program (LEAP): Transformation Leadership Becoming a Center of Excellence for Taspen Sustainability	Jakarta, 30 September 2025 Jakarta, September 30, 2025	PT TASPEN (Persero)
		Leading with Well Being A Strategy for Sustainability by PT Taspen (Persero)	Jakarta, 30 September 2025 Jakarta, September 30, 2025	PT TASPEN (Persero)
		Taspen GRC Insight Forum (TGIF) : ESGRC in Strengthening Integrity and Enhancing Business Sustainability	Jakarta, 01 Oktober 2025 Jakarta, October 01, 2025	PT TASPEN (Persero)
Widi Nugroho****	Direktur IT & Digital Director of IT & Digital	Penguatan Operasional, Keamanan Transaksi, dan Aktivasi Digital Banking melalui Perspektif IT & Operasional Strengthening Operations, Transaction Security, and Digital Banking Activation through an IT & Operational Perspective	Jakarta, 28 Mei 2025 Jakarta, May 28, 2025	Bank Mandiri Taspen
		Refreshment Sertifikasi Manajemen Risiko Jenjang 7 Risk Management Certification Refreshment Level 7	Online, 28 Agustus 2025 Online, August 28, 2025	BARa
		Leadership Enhancement Acceleration Program (LEAP): Transformation Leadership Becoming a Center of Excellence for Taspen Sustainability	Jakarta, 30 September 2025 Jakarta, September 30, 2025	PT TASPEN (Persero)



Nama Name	Jabatan Position	Jenis Pelatihan dan Materi Pengembangan Kompetensi /Pelatihan Types of Training and Development Materials Competence/Training	Waktu dan Tempat Pelaksanaan Time and Place of Implementation	Penyelenggara Organizer
		Leading with Well Being A Strategy for Sustainability by PT Taspen (Persero)	Jakarta, 30 September 2025 Jakarta, September 30, 2025	PT TASPEN (Persero)
		Taspen GRC Insight Forum (TGIF) : ESGRC in Strengthening Integrity and Enhancing Business Sustainability	Jakarta, 01 Oktober 2025 Jakarta, October 01, 2025	PT TASPEN (Persero)
		The 3 rd OJK International Research Forum (IRF) 2025	Yogyakarta, 6-7 Oktober 2025 Yogyakarta, October 6-7, 2025	OJK
		AI in Action: Driving Transformation with Intelligent, Secure, and Scalable Solutions	Jakarta, 30 Oktober 2025 Jakarta, October 30, 2025	Hawlett Packard Enterprise
		Kolaborasi Industri Keuangan dalam Penguatan Perlindungan Konsumen melalui Indonesia Anti Scan Center (IASC) Financial Industry Collaboration in Strengthening Consumer Protection through the Indonesia Anti-Fraud Scan Center (IASC)	Jakarta, 01 Desember 2025 Jakarta, December 01, 2025	IFFOC
Putu Apriyanto****	Direktur Finance, Risk & Operations Director of Finance, Risk & Operations	Pembekalan Sertifikasi SK-SP oleh LPPI (Sub Bidang Pengelolaan Transfer Dana) SK-SP Certification Provision by LPPI (Fund Transfer Management Sub-Sector)	Jakarta, 18 Mei 2025 Jakarta, May 18, 2025	LPPI
		Penguatan Operasional, Keamanan Transaksi, dan Aktivasi Digital Banking melalui Perspektif IT & Operasional Strengthening Operations, Transaction Security, and Digital Banking Activation through an IT & Operational Perspective	Jakarta, 28 Mei 2025 Jakarta, Mei 28, 2025	Bank Mandiri Taspen
		Risk Governance Summit 2025	Online, 19 Agustus 2025 Online, Agustus 19, 2025	OJK
		Refreshment Sertifikasi Management Risiko Jenjang 7 Risk Management Certification Refreshment Level 7	Online, 28 Agustus 2025 Online, Agustus 28, 2025	BARa
		Leadership Enhancement Acceleration Program (LEAP): Transformation Leadership Becoming a Center of Excellence for Taspen Sustainability	Jakarta, 30 September 2025 Jakarta, September 30, 2025	PT TASPEN (Persero)
		Leading with Well Being A Strategy for Sustainability by PT Taspen (Persero)	Jakarta, 30 September 2025 Jakarta, September 30, 2025	PT TASPEN (Persero)
		Taspen GRC Insight Forum (TGIF) : ESGRC in Strengthening Integrity and Enhancing Business Sustainability	Jakarta, 01 Oktober 2025 Jakarta, Oktober 01, 2025	PT TASPEN (Persero)
		BI-IILM-IFSB Joint High Level Seminar and Investor Forum: Enhancing Resilience and Innovation in Liquidity Management for Islamic Financial Services Industry	Jakarta, 03 Oktober 2025 Jakarta, October 03, 2025	Bank Indonesia
Resi Lora****	Direktur Compliance & Control Director of Compliance & Control	Peran GRC dalam Meningkatkan Kepercayaan Investor dan Stabilitas Sektor Keuangan The Role of GRC in Enhancing Investor Confidence and Financial Sector Stability	Online, 25 Februari 2025 Online, February 25, 2025	OJK
		Inspirasi Kartini "Perempuan Cerdas, Berdaya dan Berintegritas Menuju Indonesia Emas" The Role of GRC in Enhancing Investor Confidence and Financial Sector Stability Kartini's Inspiration: "Smart, Empowered, and Integrity-based Women Towards a Golden Indonesia"	Online, 22 April 2025 Online, April 22, 2025	OJK



Nama Name	Jabatan Position	Jenis Pelatihan dan Materi Pengembangan Kompetensi /Pelatihan Types of Training and Development Materials Competence/Training	Waktu dan Tempat Pelaksanaan Time and Place of Implementation	Penyelenggara Organizer
		Penguatan Operasional, Keamanan Transaksi, dan Aktivasi Digital Banking melalui Perspektif IT & Operasional Strengthening Operations, Transaction Security, and Digital Banking Activation through an IT & Operational Perspective	Jakarta, 28 Mei 2025 Jakarta, May 28, 2025	Bank Mandiri Taspen
		Risk Governance Summit 2025	Online, 19 Agustus 2025 Online, August 19, 2025	OJK
		GRC Summit : Resilience To Sustainability "Leading Through GRC In The Post Digital Era"	Yogyakarta, 22 Agustus 2025 Yogyakarta, August 22, 2025	CRMS Indonesia
		Refreshment Sertifikasi Management Risiko Jenjang 7 Risk Management Certification Refreshment Level 7	Online, 28 Agustus 2025 Online, August 28, 2025	BARa
		Tren Modus dan Skema Pencucian Uang Terbaru: Strategi Identifikasi, Mitigasi, dan Penegakan Hukum Latest Money Laundering Trends and Schemes: Identification, Mitigation, and Law Enforcement Strategies	Online, 18 September 2025 Online, September 18, 2025	OJK
		Indonesia Stock Exchange Workshop on IFRS Sustainability Standards	Online, 23 September 2025 Online, September 23, 2025	IDX
		Transformasi Generative AI : Peluang Engine Optimization (GEO) dalam Menggeser Dominasi Search Engine Optimization (SEO) Transformasi Generative AI : Peluang Engine Optimization (GEO) dalam Menggeser Dominasi Search Engine Optimization (SEO)	Online, 25 September 2025 Online, September 25, 2025	OJK
		Leadership Enhancement Acceleration Program (LEAP): Transformation Leadership Becoming a Center of Excellence for Taspen Sustainability	Jakarta, 30 September 2025 Jakarta, September 30, 2025	PT TASPEN (Persero)
		Leading with Well Being A Strategy for Sustainability by PT Taspen (Persero)	Jakarta, 30 September 2025 Jakarta, September 30, 2025	PT TASPEN (Persero)
		Taspen GRC Insight Forum (TGIF) : ESGRC in Strengthening Integrity and Enhancing Business Sustainability	Jakarta, 01 Oktober 2025 Jakarta, Oktober 01, 2025	PT TASPEN (Persero)
		Memahami Pentingnya Integritas dalam Pengelolaan Lembaga Keuangan Understanding the Importance of Integrity in Managing Financial Institutions	Online, 16 Oktober 2025	FKDKP
		Sosialisasi Pernyataan Standar Pengungkapan Keberlanjutan (PSPK 1 dan 2) Socialization of Sustainability Disclosure Standard Statements (PSPK 1 and 2)	Online, 29 Oktober 2025	IDX
		Pembekalan Sertifikasi Kepatuhan Jenjang 7 Level 7 Compliance Certification Training	Online, 06 November 2025	FKDKP

Keterangan / Note:

- *) Telah diangkat berdasarkan keputusan sirkuler Pemegang Saham tanggal 04 Desember 2025 dan telah lulus Penilaian Kemampuan & Kepatuhan oleh Otoritas Jasa Keuangan / Appointed based on the Circular Resolution of the Shareholders dated December 4, 2025 and has passed the Fit and Proper Test conducted by Otoritas Jasa Keuangan.
- **) Telah diangkat berdasarkan keputusan sirkuler Pemegang Saham tanggal 04 Desember 2025 dan masih dalam proses Penilaian Kemampuan & Kepatuhan oleh Otoritas Jasa Keuangan / Appointed based on the Circular Resolution of the Shareholders dated December 4, 2025 and is currently in the process of the Fit and Proper Test conducted by Otoritas Jasa Keuangan.
- ***) Telah mengundurkan diri efektif pada tanggal 27 Juni 2025 dan telah ditetapkan dalam RUPSLB tanggal 25 September 2025 / Resigned effective June 27, 2025 and has been resolved at the Extraordinary General Meeting of Shareholders (EGMS) held on September 25, 2025.
- ****) Telah diberhentikan berdasarkan Keputusan Sirkuler Pemegang Saham tanggal 04 Desember 2025 yang diaktakan dengan Akta Notaris Nomor 25 Tanggal 18 Desember 2025 / Dismissed based on the Circular Resolution of the Shareholders dated December 4, 2025, as stipulated in Notarial Deed No. 25 dated December 18, 2025.



Program Orientasi Bagi Direksi Baru

Bank Mandiri Taspen telah memiliki ketentuan terkait program orientasi bagi anggota Direksi baru sebagaimana diatur dalam Pasal 21 Pedoman dan Tata tertib Kerja Direksi PT Bank Mandiri Taspen. Berdasarkan ketentuan tersebut, program orientasi pengenalan bagi Direksi Baru Bank untuk memberikan gambaran atas kegiatan bisnis, rencana perusahaan ke depan panduan kerja dan lainnya yang menjadi tanggung jawab anggota Direksi baru, dengan hal-hal yang disampaikan termasuk namun tidak terbatas pada:

1. Penyampaian dokumen perusahaan berupa Anggaran Dasar, Laporan Tahunan, Rencana Kerja dan Anggaran Perusahaan (RKAP), Rencana Bisnis Bank (RBB), Rencana Jangka Panjang Perusahaan (RJPP), Kebijakan-kebijakan Perusahaan, Kode Etik Perusahaan, Program Kerja Direksi dan Komite di bawah Direksi, Pedoman Tata Tertib Direksi, serta peraturan perundang-undangan yang terkait dengan proses bisnis Bank;
2. Kegiatan on site visit (kunjungan) ke unit kerja di Kantor Pusat maupun Cabang untuk bertemu dan bertatap muka langsung baik dengan pimpinan unit kerja dan karyawan yang berada di bawah supervisi anggota Direksi yang bersangkutan. Dengan dilakukan kunjungan dapat saling mengenal, dan memahami serta menjalin kerja sama yang solid.

Pada tahun 2025 terdapat pengangkatan anggota Direksi baru dan telah dilaksanakan program orientasi bagi Direksi baru yaitu sebagai berikut:

Orientation Program for the New Board of Directors

Bank Mandiri Taspen already has provisions related to the orientation program for new members of the Board of Directors as stipulated in Article 21 Guidelines and Work Procedures for Directors of PT Bank Mandiri Taspen. Based on these provisions, an introductory orientation program for the Bank's New Directors to provide an overview of business activities, future company plans, work guidelines and others that are the responsibility of new members of the Board of Directors, with matters submitted including but not limited to:

1. Submission of company documents in the form of Articles of Association, Annual Report, Company Work and Budget Plan (RKAP), Bank Business Plan (RBB), Company Long Term Plan (RJPP), Company policies, Company Code of Ethics, Work Program of Directors and Committees under the Board of Directors, the Board of Directors Rules of Procedure, and laws and regulations related to the Bank's business processes;
2. On site visit activities (visit) to work units at the Head Office and Branches to meet and meet face to face both with the heads of work units and employees who are under the supervision of the member of the Board of Directors concerned. With visits, you can get to know each other, and understand and establish solid cooperation..

In 2025, there was an appointment of new members of the Board of Directors, and an orientation program for the newly appointed Directors was conducted as follows:

Direksi yang mengikuti Program Orientasi Board of Directors Participating in the Orientation Program	Tanggal Date	Kegiatan Activity	Peserta Participants
- Panji Irawan - Rudi As Aturridha - Rio Lanasier - Henrisa Yunan Lubis - Rima Cahyani - Mahrauz Purnaditya - Rizky Olyvia Nasution - Noer Fajrieansyah	09 Desember 2025 December 9, 2025	Program Perkenalan Bank Mandiri Taspen terdiri dari: - Tata Tertib Direksi - Tunjangan dan Fasilitas Direksi - Fasilitas Penunjang Lainnya untuk Direksi - KPI Bank Mandiri Taspen - Limit Pemutusan Biaya, Pengadaan Barang dan Jasa - Pembidangan Tugas dan Wewenang Anggota Direksi serta Pejabat Pengganti - Struktur Organisasi PT Bank Mandiri Taspen - Corporate Card Bank Mandiri Taspen Introduction Program consisted of: - Board of Directors Code of Conduct - Remuneration and Benefits of the Board of Directors - Other Supporting Facilities for the Board of Directors - Bank Mandiri Taspen Key Performance Indicators (KPIs) - Approval Limits for Expenses and Procurement of Goods and Services - Scope of Duties and Authorities of Members of the Board of Directors and Acting Officials - Organizational Structure of PT Bank Mandiri Taspen - Corporate Card	- Division Head Corporate Secretary & Legal - Division Head Human Capital - Division Head SPM - Dept Head di Divisi Corporate Secretary & Legal - Dept Head di Divisi Human Capital



Direksi yang mengikuti Program Orientasi Board of Directors Participating in the Orientation Program	Tanggal Date	Kegiatan Activity	Peserta Participants
- Panji Irawan	19 Desember 2025 December 19, 2025	Overview dengan Divisi SPM & Accounting Overview session with the SPM & Accounting Division	- Division Head SPM & Accounting - Dept Head di Divisi SPM & Accounting
- Henrisa Yunan Lubis	24 Desember 2025 December 24, 2025	Overview dengan Divisi Risk Management Overview session with the Risk Management Division	- Division Head Risk Management - Dept Head di Divisi Risk Management
- Rio Lanasier - Rima Cahyani - Noer Fajrieansyah	30 Desember 2025 December 30, 2025	Overview dengan Divisi SPM dan Divisi Risk Management Overview session with the SPM Division and Risk Management Division	- Division Head Divisi SPM & Accounting - Division Head Risk Management - Dept Head di Divisi SPM & Accounting - Dept Head di Divisi Risk Management
- Panji Irawan	04 Januari 2026 January 4, 2026	Overview dengan Divisi Internal Audit Overview session with the Internal Audit Division	- Division Head Internal Audit - Dept Head di Divisi Internal Audit
- Panji Irawan - Rudi As Aturridha - Rio Lanasier - Henrisa Yunan Lubis - Mahraza Purnaditya - Rizky Olyvia Nasution	06 Januari 2026 January 6, 2026	Overview dengan Divisi SPM dan Divisi Risk Management Overview session with the SPM Division and Risk Management Division	- Division Head Divisi SPM & Accounting - Division Head Risk Management - Dept Head di Divisi SPM & Accounting - Dept Head di Divisi Risk Management
- Panji Irawan - Rudi As Aturridha - Rio Lanasier - Henrisa Yunan Lubis - Rima Cahyani - Mahraza Purnaditya - Rizky Olyvia Nasution	07 Januari 2026 January 7, 2026	Overview dengan Divisi Compliance Overview session with the Compliance Division	- Division Head Compliance - Dept Head di Divisi Compliance
- Noer Fajrieansyah	12 Januari 2026 January 12, 2026	Overview dengan Divisi SPM & Accounting Overview session with the SPM & Accounting Division	- Division Head Divisi SPM & Accounting - Dept Head di Divisi SPM & Accounting
- Noer Fajrieansyah	29 Januari 2026 January 29, 2026	Overview dengan Divisi Compliance Overview session with the Compliance Division	- Division Head Compliance - Dept Head di Divisi Compliance

Keputusan dan Pelaksanaan Tugas Direksi

Dalam kegiatan pengurusan perusahaan, Direksi menerbitkan Keputusan-keputusan sebagai pedoman dalam menjalankan kegiatan bisnis dan operasional perusahaan. Keputusan Direksi tersebut juga dapat didelegasikan kepada setiap anggota Direksi sesuai dengan pembidangan masing-masing anggota Direksi tersebut.

Direksi baik secara kolegal maupun sendiri-sendiri, dalam melakukan pemutusan wajib didukung dengan data dan/atau analisis yang memadai sesuai dengan materi yang akan dimintakan keputusan termasuk namun tidak terbatas pada kajian/analisis kepatuhan dan ketentuan yang menjadi acuan serta diadministrasikan dengan baik untuk kepentingan audit trail.

Decision and Implementation of the Duties of the Board of Directors

In company management activities, the Board of Directors issued decisions as guidelines in carrying out business activities and company operations. The decision of the Board of Directors could also be delegated to each member of the Board of Directors in accordance with the direction of each member of the Board of Directors.

The Board of Directors, both collegially and individually, in making decisions had to be supported by adequate data and/or analysis in accordance with the material for which a decision will be requested, including but not limited to compliance studies/ analysis and provisions that served as references and were properly administered for the benefit of audit trails.



Dalam pelaksanaan tugasnya, pembagian tugas dan wewenang setiap anggota Direksi ditetapkan oleh Rapat Umum Pemegang Saham, dalam hal Rapat Umum Pemegang Saham tidak menetapkan pembagian tugas dan wewenang tersebut, maka pembagian tugas dan wewenang di antara Direksi ditetapkan berdasarkan keputusan Direksi.

Adapun pelaksanaan tugas Direksi tahun 2025 secara umum adalah sebagai berikut:

1. Pelaksanaan Rencana Bisnis Bank 2024-2026.
2. Penyusunan Rencana Bisnis Bank 2025-2027.
3. Pelaksanaan Rencana Jangka Panjang Perusahaan 2021-2025 untuk periode 2025.
4. Pemenuhan target kinerja Perseroan dengan memaksimalkan pertumbuhan segmen Pensiunan sebagai core bisnis Bank Mandiri Taspen serta Kredit Mikro dan Retail.
5. Pelaksanaan Rencana Aksi Keuangan Berkelanjutan (RAKB) 2025 dan Penyusunan RAKB Jangka Panjang 2025-2029.
6. Pelaksanaan monitoring implementasi dari strategi korporasi yang dituangkan dalam strategy house sebagai berikut:
 - a. Visi (goal)
 - b. Indikator utama (Key Metrics)
 - c. Pilar Bisnis
 - d. Pilar Enablers
7. Pengelolaan aset dan Keuangan.
8. Penyelenggaraan rapat Direksi. Selama tahun 2025 telah diadakan sebanyak 65 (enam puluh lima) kali dan 5 (lima) kali Rapat Gabungan (Direksi diundang oleh Dewan Komisaris).
9. Penyelenggaraan Rapat Umum Pemegang Saham Tahunan Tahun Buku 2024 secara sirkuler tanggal 30 Juni 2025 dan Rapat Umum Pemegang Saham Luar Biasa yang dilaksanakan secara sirkuler tanggal 05 Mei 2025, 25 September 2025, 04 Desember 2025.
10. Pengawasan dan perbaikan proses bisnis internal untuk kecepatan proses dan menjaga tingkat kesehatan bank.
11. Peningkatan penerapan Good Corporate Governance dalam setiap kegiatan usaha sehingga Bank Mandiri Taspen memperoleh predikat "Most Trusted" pada pelaksanaan CGPI dengan skor mencapai 91,02 atau meningkat dari periode sebelumnya 90,56.
12. Pengembangan bisnis baru dan pemanfaatan teknologi digital untuk mendorong pertumbuhan Bank.
13. Live Core Banking System "Maestro" tanggal 17 Agustus 2025
14. Penyaluran dana CSR untuk kegiatan pelestarian lingkungan, sosial, kemasyarakatan, dan kesehatan dengan total penyaluran sebesar Rp1.346.446.395,- meningkat dibandingkan dengan tahun 2024 sebesar Rp2.945.718.960,-

In carrying out their duties, the division of duties and authorities of each member of the Board of Directors was determined by the General Meeting of Shareholders, in the timen that the General Meeting of Shareholders did not determine the division of duties and authorities, the division of tasks and authority among the Board of Directors was determined based on a decision of the Board of Directors.

The general duties of the Board of Directors in 2025 were as follows:

1. Implemented the Bank Business Plan for 2024–2026.
2. Prepared the Bank Business Plan for 2025–2027.
3. Implemented the Company's Long-Term Plan for 2021–2025 for the 2025 period.
4. Achieved the Company's performance targets by maximizing growth in the pension segment as the core business of Bank Mandiri Taspen, as well as in Micro and Retail lending.
5. Implemented the 2025 Sustainable Finance Action Plan (RAKB) and prepared the Long-Term RAKB for 2025–2029.
6. Conducted monitoring of the implementation of corporate strategies as outlined in the strategy house, as follows:
 - a. Vision (goal)
 - b. Key metrics
 - c. Business pillars
 - d. Enabler pillars
7. Managed assets and financial matters.
8. Conducted Board of Directors meetings. Throughout 2025, a total of 65 (sixty-five) meetings and 5 (five) Joint Meetings (Board of Directors invited by the Board of Commissioners) were held.
9. Conducted the Annual General Meeting of Shareholders for Financial Year 2024 through circular resolution on June 30, 2025, and Extraordinary General Meetings of Shareholders through circular resolutions on May 5, 2025, September 25, 2025, and December 4, 2025.
10. Oversaw and improved internal business processes to enhance processing speed and maintain the Bank's soundness level.
11. Strengthened the implementation of Good Corporate Governance across all business activities, resulting in Bank Mandiri Taspen obtaining the "Most Trusted" predicate in the Corporate Governance Perception Index (CGPI) with a score of 91.02, an increase from 90.56 in the previous period.
12. Developed new business initiatives and leveraged digital technology to drive the Bank's growth.
13. Implemented the Core Banking System "Maestro," which went live on August 17, 2025.
14. Disbursed CSR funds for environmental preservation, social, community, and health initiatives totaling Rp1,346,446,395, compared to Rp2,945,718,960 in 2024.



15. Peningkatan program Tiga Pilar Mantap Indonesia yang sepanjang tahun 2025 Bank telah menggelar pelatihan untuk nasabah sebanyak 62 kali dan menjangkau 7.270 nasabah yang tersebar di 39 kota di Indonesia, sehingga secara keseluruhan sejak program diluncurkan pada tahun 2017 sampai dengan 2025 telah dilaksanakan pelatihan sebanyak 447 kali yang diikuti oleh 41.090 peserta.
16. Pelaksanaan tugas lainnya terkait pengurusan Perseroan.

Selama tahun 2025, Direksi telah menerbitkan keputusan antara lain:

1. Pembentukan Panitia Pengadaan Tanah dan/atau Bangunan untuk Rencana Pembelian Aset Kantor Cabang Serang PT Bank Mandiri Taspen.
2. Penetapan Rencana Kerja Anggaran Perusahaan (RKAP) Tahun 2025 PT Bank Mandiri Taspen.
3. Pemberian Limit Kewenangan Memutus Kredit Pensiun dan Kredit Retail PT Bank Mandiri Taspen.
4. Pemberian Limit Kewenangan Memutus Kredit Mantap Sejahtera PT Bank Mandiri Taspen
5. Pemberian Limit Kewenangan Memutus Kredit Pensiun PT Bank Mandiri Taspen
6. Pemberian Limit Kewenangan Memutus Kredit Pensiun dan Kredit Retail PT Bank Mandiri Taspen
7. Pemberian Limit Kewenangan Memutus Kredit Pensiun dan Kredit Mikro PT Bank Mandiri Taspen
8. Pemberian Limit Kewenangan Memutus Kredit Usaha Rakyat (KUR) dan Kredit Usaha Mantap (KUM) PT Bank Mandiri Taspen
9. Pencabutan Limit Kewenangan Memutus Kredit Pensiun, Kredit Retail, dan Restrukturisasi Kredit PT Bank Mandiri Taspen.
10. Pencabutan Limit Kewenangan Memutus Kredit Pensiun, Kredit Retail, dan Restrukturisasi Kredit PT Bank Mandiri Taspen
11. Perpanjangan Masa Tugas Keanggotaan Komite Audit Dewan Komisaris PT Bank Mandiri Taspen
12. Pemberian Limit Kewenangan Memutus Kredit Pensiun, Kredit Mikro, dan Kredit Retail PT Bank Mandiri Taspen
13. Tim Implementasi Information Security Management System (ISMS) Berbasis ISO/IEC 27001:2022
14. Penugasan Pegawai
15. Pemberian Limit Kewenangan Memutus Kredit Mantap Sejahtera (KSM) dan Kredit Tanpa Agunan (Channeling) PT Bank Mandiri Taspen.
16. Pemberian Limit Kewenangan Memutus Kredit Tanpa Agunan (Channeling) PT Bank Mandiri Taspen.
17. Surat Keputusan Direksi tentang Penetapan Pelaksana Tugas Direktur Utama PT Bank Mandiri Taspen.
18. Limit Kewenangan Transaksi Operasional Cabang dan Kewenangan Tandatangan pada Bilyet Deposito dan Buku Tabungan PT Bank Mandiri Taspen.
19. Informasi Suku Bunga Produk Dana.

15. Enhanced the Tiga Pilar Mantap Indonesia program, under which the Bank conducted 62 training sessions in 2025, reaching 7,270 customers across 39 cities in Indonesia. Since its launch in 2017 through 2025, a total of 447 training sessions had been conducted with 41,090 participants.

16. Performed other duties related to the management of the Company.

During 2025, the Board of Directors issued resolutions, among others, as follows:

1. Established the Land and/or Building Procurement Committee for the planned acquisition of branch office assets in Serang of PT Bank Mandiri Taspen.
2. Approved the 2025 Corporate Work Plan and Budget (RKAP) of PT Bank Mandiri Taspen.
3. Granted approval authority limits for Pension Loans and Retail Loans of PT Bank Mandiri Taspen.
4. Granted approval authority limits for Mantap Sejahtera Loans of PT Bank Mandiri Taspen.
5. Granted approval authority limits for Pension Loans of PT Bank Mandiri Taspen.
6. Granted approval authority limits for Pension Loans and Retail Loans of PT Bank Mandiri Taspen.
7. Granted approval authority limits for Pension Loans and Micro Loans of PT Bank Mandiri Taspen.
8. Granted approval authority limits for Kredit Usaha Rakyat (KUR) and Kredit Usaha Mantap (KUM) of PT Bank Mandiri Taspen.
9. Revoked approval authority limits for Pension Loans, Retail Loans, and Loan Restructuring of PT Bank Mandiri Taspen.
10. Revoked approval authority limits for Pension Loans, Retail Loans, and Loan Restructuring of PT Bank Mandiri Taspen.
11. Extended the term of office of the Audit Committee members under the Board of Commissioners of PT Bank Mandiri Taspen.
12. Granted approval authority limits for Pension Loans, Micro Loans, and Retail Loans of PT Bank Mandiri Taspen.
13. Established the Information Security Management System (ISMS) Implementation Team based on ISO/IEC 27001:2022.
14. Assigned employees.
15. Granted approval authority limits for Mantap Sejahtera Loans (KSM) and Unsecured Loans (Channeling) of PT Bank Mandiri Taspen.
16. Granted approval authority limits for Unsecured Loans (Channeling) of PT Bank Mandiri Taspen.
17. Issued a Board of Directors Decree on the appointment of the Acting President Director of PT Bank Mandiri Taspen.
18. Determined authority limits for branch operational transactions and signing authority for deposit certificates and savings books of PT Bank Mandiri Taspen.
19. Determined interest rate information for funding products.



20. Perubahan Lampiran Keputusan Direksi No. KEP.DIR/043/IX/2024 tanggal 30 September 2024 tentang Perubahan Struktur Organisasi PT Bank Mandiri Taspen.
21. Unit Kerja Khusus Penerapan Program Anti Pencucian Uang, Pencegahan Pendanaan Terorisme, Dan Pencegahan Pendanaan Proliferasi Senjata Pemusnaan Masal (APU PPT & PPPSPM) PT Bank Mandiri Taspen.
22. Penetapan Revisi Rencana Kerja Anggaran Perusahaan (RKAP) Tahun 2025 PT Bank Mandiri Taspen
23. Struktur Organisasi Business Continuity Management (BCM) PT Bank Mandiri Taspen.
24. Group In Charge (GIC) PT Bank Mandiri Taspen.
25. Perubahan Lampiran 2 (Dua) Keputusan Direksi Nomor KEP.DIR/164.1/VII/2022 tentang Kewenangan Limit Pemutusan Biaya, Pengadaan Barang dan Jasa Serta Pencairan Biaya di Lingkungan Kantor Pusat, Kantor Distribution, dan Kantor Cabang PT Bank Mandiri Taspen.
26. Pengangkatan dan Penempatan Tenaga Pemasaran Wakil Agen Penjual Efek Reksa Dana (WAPERD) di Kantor Cabang Agen Penjual Efek Reksa Dana (APERD) PT Bank Mandiri Taspen.
27. Perubahan Struktur Organisasi PT Bank Mandiri Taspen.
28. Perubahan Keanggotaan Komite Remunerasi dan Nominasi Dewan Komisaris.
29. Pencabutan Surat Keputusan Direksi PT Bank Mandiri Taspen Nomor KEP.DIR/212/VII/2023 Tanggal 25 Juli 2023 Tentang Fasilitas Dan Tunjangan Bagi Anggota Dewan Komisaris, Anggota Direksi Dan Anggota Komite Pihak Independen Di Bawah Dewan Komisaris.
30. Perubahan Keanggotaan Komite Pemantau Risiko Dewan Komisaris PT Bank Mandiri Taspen.
31. Penetapan Tim Task Force Asuransi.
20. Amended the appendix of Board of Directors Decree No. KEP.DIR/043/IX/2024 dated September 30, 2024 regarding changes to the organizational structure of PT Bank Mandiri Taspen.
21. Established a special unit for the implementation of Anti-Money Laundering, Counter-Terrorism Financing, and Counter-Proliferation Financing of Weapons of Mass Destruction (APU PPT & PPPSPM) of PT Bank Mandiri Taspen.
22. Approved the revised 2025 Corporate Work Plan and Budget (RKAP) of PT Bank Mandiri Taspen.
23. Established the Business Continuity Management (BCM) organizational structure of PT Bank Mandiri Taspen.
24. Determined the Group In Charge (GIC) of PT Bank Mandiri Taspen.
25. Amended Appendix 2 of Board of Directors Decree No. KEP.DIR/164.1/VII/2022 regarding authority limits for expense approval, procurement of goods and services, and disbursement of expenses within Head Office, Distribution Offices, and Branch Offices of PT Bank Mandiri Taspen.
26. Appointed and assigned marketing personnel as Mutual Fund Selling Agent Representatives (WAPERD) at Mutual Fund Selling Agent Branch Offices (APERD) of PT Bank Mandiri Taspen.
27. Amended the organizational structure of PT Bank Mandiri Taspen.
28. Amended the composition of the Remuneration and Nomination Committee of the Board of Commissioners.
29. Revoked the Board of Directors Decree of PT Bank Mandiri Taspen No. KEP.DIR/212/VII/2023 dated July 25, 2023 regarding facilities and benefits for members of the Board of Commissioners, Board of Directors, and Independent Committee members under the Board of Commissioners.
30. Amended the composition of the Risk Monitoring Committee of the Board of Commissioners of PT Bank Mandiri Taspen.
31. Established the Insurance Task Force Team.

Penilaian Kinerja Komite di Bawah Direksi dan Dasar Penilaiannya

Untuk mengukur efektivitas kinerja komite di bawah Direksi dalam membantu Direksi menjalankan pengurusan perusahaan maka dilakukan penilaian terhadap di bawah Direksi. Prosedur penilaian Komite di bawah Direksi dilakukan setiap tahun berdasarkan pelaporan yang diberikan Komite yang disampaikan kepada Direksi melalui rapat dengan kriteria penilaian atas kinerja Komite di bawah Direksi yaitu pemenuhan pelaksanaan rapat serta kehadiran dalam rapat selama tahun buku.

Direksi dibantu oleh 5 (lima) Komite yang semuanya bertugas memberikan opini obyektif kepada Direksi dan membantu meningkatkan efektivitas pelaksanaan tugas Direksi secara sistematis. Anggota Komite ditunjuk oleh Direksi dan dalam pelaksanaan rapat memberikan kontribusi sesuai dengan bidang keahliannya. Komite tersebut adalah sebagai berikut:

Performance Assessment of Committees Under the Board of Directors and Basis of Their Rating

To measure the effectiveness of committees under the Board of Directors in supporting the Directors in managing the Company, performance evaluations were conducted for these committees. The performance evaluation of committees under the Board of Directors was conducted annually based on reports submitted by each committee to the Board of Directors through meetings. The evaluation criteria for the committees' performance included the fulfillment of meeting requirements and attendance at meetings throughout the financial year.

The Board of Directors was assisted by 5 (five) committees, all of which were tasked with providing objective opinions to the Board of Directors and supporting the enhancement of the effectiveness of the Board of Directors' duties in a systematic manner. Committee members were appointed by the Board of Directors and, in meetings, contributed in accordance with their respective areas of expertise. The committees were as follows:



1. Komite Manajemen Risiko
2. Asset Liability Committee (ALCO)
3. Komite Teknologi Informasi
4. Komite Kredit
5. Komite Kebijakan Perkreditan

Direksi menilai bahwa selama 2025, komite-komite di bawah Direksi telah menjalankan tugas dan tanggung jawabnya dengan baik. Komite Manajemen Risiko (KMR) bertugas memberikan rekomendasi kepada Direktur Utama yang meliputi rekomendasi penyusunan kebijakan manajemen risiko, penetapan risk appetite dan risk tolerance, penilaian efektivitas penerapan kerangka manajemen risiko. Penyesuaian keanggotaan Komite dan Tata tertib Komite terakhir diubah dengan SK Direksi No. KEP.DIR/158/V/2022 tanggal 31 Mei 2022 perihal Komite Manajemen Risiko (KMR) PT Bank Mandiri Taspen. Selama tahun 2025, Komite Manajemen Risiko telah melaksanakan tugasnya dengan baik. Komite Manajemen Risiko telah melaksanakan tugasnya dengan melaksanakan rapat sebanyak 7 (tujuh) kali.

Asset and Liability Committee (ALCO) bertugas memberikan rekomendasi dalam menetapkan dan mengevaluasi kebijakan dan strategi pengelolaan likuiditas untuk menjaga likuiditas sesuai dengan ketentuan yang berlaku, mencukupi kebutuhan likuiditas dan meminimalisasi idle fund. Penyesuaian keanggotaan Komite dan Tata tertib Komite terakhir diubah dengan SK Direksi Nomor KEP.DIR/162/VI/2022 tanggal 30 Juni 2022 tentang Asset Liability Committee (ALCO) PT Bank Mandiri Taspen. Selama tahun 2025, ALCO telah melaksanakan tugasnya dengan baik. ALCO telah melaksanakan tugasnya dengan melaksanakan rapat sebanyak 11 (sebelas) kali.

Komite Teknologi Informasi bertugas untuk membantu Direksi dalam menjalankan kebijakan dan strategi yang terkait dengan aktivitas pengembangan Teknologi Informasi. Penyesuaian keanggotaan Komite dan Tata tertib Komite terakhir diubah dengan SK Direksi No. KEP.DIR/042/IX/2024 tertanggal 23 September 2024 tentang Komite Teknologi Informasi (Komite TI). Selama tahun 2025, Komite Teknologi Informasi telah melaksanakan tugasnya dengan baik. Komite Teknologi Informasi telah melaksanakan tugasnya dengan melaksanakan rapat sebanyak 3 (tiga) kali.

Komite Kredit berwenang dan bertanggung jawab untuk merekomendasikan dan atau memutus kredit sesuai kewenangan yang melekat pada individu, dasar kerja Komite Kredit tertuang dalam Standar prosedur Kredit Retail dan Standar Prosedur Kredit Mikro. Selama tahun 2025, Komite Kredit telah melaksanakan tugasnya dengan baik. Komite Kredit telah melaksanakan tugasnya dengan melaksanakan rapat sebanyak 4 (empat) kali yang menjadi kewenangan Direksi.

1. Risk Management Committee
2. Asset Liability Committee (ALCO)
3. Information Technology Committee
4. Credit Committee
5. Credit Policy Committee

The Board of Directors assessed that, throughout 2025, the committees under the Board of Directors had performed their duties and responsibilities effectively. The Risk Management Committee (RMC) was tasked with providing recommendations to the President Director, including recommendations on the formulation of risk management policies, the determination of risk appetite and risk tolerance, and the assessment of the effectiveness of the implementation of the risk management framework. The latest adjustment to the Committee's composition and charter was stipulated under Board of Directors Decree No. KEP.DIR/158/V/2022 dated May 31, 2022 concerning the Risk Management Committee (RMC) of PT Bank Mandiri Taspen. Throughout 2025, the Risk Management Committee performed its duties effectively, holding 7 (seven) meetings.

The Asset and Liability Committee (ALCO) was tasked with providing recommendations in determining and evaluating policies and strategies for liquidity management to maintain liquidity in accordance with prevailing regulations, ensure adequate liquidity needs, and minimize idle funds. The latest adjustment to the Committee's composition and charter was stipulated under Board of Directors Decree No. KEP.DIR/162/VI/2022 dated June 30, 2022 concerning the Asset Liability Committee (ALCO) of PT Bank Mandiri Taspen. Throughout 2025, ALCO performed its duties effectively, holding 11 (eleven) meetings.

The Information Technology Committee was tasked with assisting the Board of Directors in implementing policies and strategies related to Information Technology development activities. The latest adjustment to the Committee's composition and charter was stipulated under Board of Directors Decree No. KEP.DIR/042/IX/2024 dated September 23, 2024 concerning the Information Technology Committee (IT Committee). Throughout 2025, the Information Technology Committee performed its duties effectively, holding 3 (three) meetings.

The Credit Committee had the authority and responsibility to recommend and/or approve credit in accordance with the authority vested in each individual, with its working basis set out in the Retail Credit Standard Procedures and Micro Credit Standard Procedures. Throughout 2025, the Credit Committee performed its duties effectively, holding 4 (four) meetings under the authority of the Board of Directors.



Komite Kebijakan Perkreditan bertugas untuk membantu Direksi membantu Direksi dalam merumuskan kebijakan, mengawasi pelaksanaan kebijakan, memantau perkembangan dan kondisi portofolio perkreditan. Penyesuaian keanggotaan Komite dan Tata Tertib Komite terakhir diubah dengan SK Direksi No. DIR/157/V/2022 tertanggal 31 Mei 2022 tentang Komite Kebijakan Perkreditan. Selama tahun 2025, Komite Kebijakan Perkreditan telah melaksanakan tugasnya dengan baik. Komite Kebijakan Perkreditan melaksanakan tugasnya dengan melaksanakan rapat sebanyak 5 (lima) kali.

Mekanisme Pengunduran Diri dan Pemberhentian Direksi

Mekanisme Pengunduran Diri

Sesuai dengan ketentuan Pasal 12 ayat 9 Anggaran Dasar Perseroan, anggota Direksi berhak mengundurkan diri dari jabatannya dengan memberitahukan secara tertulis kepada Bank paling kurang (tiga puluh) hari sebelum tanggal pengunduran dirinya. Selanjutnya dalam jangka 90 hari sejak terjadinya lowongan harus diselenggarakan RUPS untuk mengisinya dengan memperhatikan peraturan perundang-undangan dan Anggaran Dasar.

Pengunduran diri dapat disampaikan kurang dari 30 (tiga puluh) hari dalam hal terdapat penugasan yang bersangkutan oleh pemerintah yang berwenang atau pemegang saham mayoritas dari Pemegang Saham Perseroan

Mekanisme Pemberhentian

Berdasarkan ketentuan Pasal 105 UUPT, anggota Direksi dapat diberhentikan sewaktu waktu oleh RUPS dengan menyebutkan alasannya. Sebelum pemberhentian tersebut, anggota Direksi yang bersangkutan diberikan kesempatan untuk membela diri dalam RUPS. Pemberhentian anggota Direksi dapat pula dilakukan dengan keputusan di luar RUPS dengan mekanisme yang sama, yaitu Direksi diberikan kesempatan untuk membela diri sebelum diambil keputusan pemberhentian, apabila Direksi yang akan diberhentikan tidak keberatan atas pemberhentian tersebut maka pembelaan diri tersebut tidak diperlukan. Pemberhentian akan berlaku efektif sejak ditutupnya RUPS atau tanggal keputusan pemberhentian di luar RUPS atau tanggal lain yang ditentukan.

Anggota Direksi juga dapat diberhentikan untuk sementara waktu oleh Dewan Komisaris sebagaimana diatur dalam Pasal 12 ayat 12 Anggaran Dasar, apabila mereka bertindak bertentangan dengan Anggaran Dasar atau terdapat indikasi melakukan pelanggaran yang mengakibatkan kerugian bagi perusahaan. Pemberhentian sementara anggota Direksi tersebut diberitahukan secara tertulis dengan menyampaikan alasannya.

The Credit Policy Committee was tasked with assisting the Board of Directors in formulating policies, overseeing policy implementation, and monitoring the development and condition of the credit portfolio. The latest adjustment to the Committee's composition and charter was stipulated under Board of Directors Decree No. DIR/157/V/2022 dated May 31, 2022 concerning the Credit Policy Committee. Throughout 2025, the Credit Policy Committee performed its duties effectively, holding 5 (five) meetings.

Resignation and Termination Mechanism of Directors

Resignation Mechanism

In accordance with the provisions of Article 12 paragraph 9 of the Company's Articles of Association, a member of the Board of Directors has the right to resign from his position by giving written notification to the Bank at least 30 days before the date of his resignation. Furthermore, within 90 days of the occurrence of vacancies, a GMS must be held to fill them with due observance of the laws and regulations and the Articles of Association.

Resignation can be submitted in less than 30 days in the event that there is a relevant assignment by the competent government or the majority shareholder of the Company's Shareholders.

Termination Mechanism

Based on the provisions of Article 105 of the UUPT, members of the Board of Directors may be dismissed at any time by the GMS by stating the reason. Prior to the dismissal, the members of the Board of Directors concerned were given the opportunity to defend themselves in the GMS. The dismissal of members of the Board of Directors can also be done by decisions outside the GMS with the same mechanism, namely the Board of Directors is given the opportunity to defend themselves before a decision is taken dismissal, if the Board of Directors to be dismissed does not mind the dismissal then self-defense is not required. Termination shall be effective from the closing of the GMS or the date of termination decision outside the GMS or any other date specified.

The member of the Board of Directors can also be temporarily dismissed by the Board of Commissioners as regulated in Article 12 Paragraph 12 Articles of Association, if they act contrary to the Articles of Association or there are indications of committing a violation which results in a loss for the company. Temporary dismissal of the member of the Board of Directors is notified in writing by conveying the reason.



Dalam jangka waktu paling lambat 90 (sembilan puluh) hari setelah tanggal pemberhentian sementara harus diselenggarakan RUPS. Dalam RUPS Direksi yang bersangkutan diberikan hak untuk membela diri. RUPS dapat mencabut ataupun menguatkan keputusan pemberhentian tersebut. Apabila keputusan RUPS menguatkan keputusan pemberhentian sementara, anggota Direksi yang bersangkutan diberhentikan untuk seterusnya.

Apabila tidak dilaksanakan RUPS dalam jangka waktu sebagaimana ditentukan sejak pemberhentian sementara tersebut, ataupun RUPS tidak mengambil keputusan maka pemberhentian sementara tersebut menjadi batal dan anggota Direksi yang bersangkutan berhak dan berwenang kembali melakukan tugas dan kewajibannya.

Dewan Komisaris

Dewan Komisaris merupakan organ Perseroan yang bertugas untuk melakukan pengawasan atas tindakan pengurusan yang dilakukan oleh Direksi. Dewan Komisaris memberikan arahan kepada Direksi dalam menjalankan perusahaan dan menerapkan Good Corporate Governance (GCG). Dewan Komisaris bertugas dan bertanggung jawab secara kolektif kolegal.

Tugas Dewan Komisaris

Dalam Pedoman dan Tata Tertib Kerja Dewan Komisaris, Dewan Komisaris bertugas:

1. Melakukan pengawasan terhadap pengurusan operasional Bank yang dilakukan Direksi serta memberi nasihat kepada Direksi termasuk mengenai rencana kerja, pengembangan bisnis Bank, pelaksanaan ketentuan Anggaran Dasar, dan keputusan RUPS serta peraturan perundangan yang berlaku.
2. Melaksanakan tugas, wewenang, dan tanggung jawab sesuai dengan ketentuan dalam Anggaran Dasar dan Keputusan RUPS secara efektif dan efisien serta terpeliharanya efektivitas komunikasi antara Dewan Komisaris dengan Direksi, Auditor Eksternal, dan Otoritas Pengawas Bank atau Otoritas lainnya.
3. Menjaga kepentingan Bank dengan memperhatikan kepentingan para pemegang saham dan bertanggung jawab kepada RUPS.
4. Meneliti dan menelaah laporan tahunan yang disiapkan Direksi serta menandatangani laporan tahunan tersebut.
5. Memberikan pendapat dan saran atas Rencana Kerja dan Anggaran tahunan yang diusulkan Direksi dan mengesahkannya sesuai ketentuan Anggaran Dasar.
6. Memonitor perkembangan kegiatan Bank.
7. Memberikan pendapat dan saran kepada pemegang saham mengenai masalah yang dianggap penting bagi pengurusan Bank.

Within a maximum period of 90 days after the temporary termination date, a GMS should be held. In GMS, the Directors concerned are given the right to defend themselves. The GMS can revoke or strengthen the decision of termination. If the decision of the GMS confirms the decision of a temporary dismissal, the member of the Board of Directors concerned will be terminated for further.

If the GMS was not conducted within the period of time specified in the temporary dismissal, or the GMS did not take any decision, the temporary dismissal becomes null and void and the member of The Board Directors concerned has the rights and duties to carry out his duties and obligations.

Board of Commissioners

The Board of Commissioners is the organ of the Company whose duty is to supervise management actions carried out by the Board of Directors. The Board of Commissioners provides direction to the Board of Directors in running the company and implementing Good Corporate Governance (GCG). The Board of Commissioners has a collegial and collective responsibility..

Duties of the Board of Commissioners

In the Guidelines and Working Code of the Board of Commissioners, the Board of Commissioners is in charge of:

1. Supervise the management of the Bank's operations carried out by the Board of Directors as well as provide advice to the Board of Directors including work plans, Bank business development, implementation of the provisions of the Articles of Association and GMS Decisions and applicable laws and regulations.
2. Carry out duties, authorities and responsibilities in accordance with the provisions in the Articles of Association and GMS Decisions effectively and efficiently and maintain effective communication between the Board of Commissioners and the Directors, External Auditors and the Bank Supervisory Authority or other Authorities.
3. Maintain the interests of the Bank by taking into account the interests of the Shareholders and being responsible to the GMS.
4. Investigate and review the annual reports prepared by the Board of Directors and sign the annual report.
5. Provide opinions and suggestions on the Annual Work Plan and Budget proposed by the Board of Directors and ratify them in accordance with the Articles of Association.
6. Monitor the progress of the Bank's activities.
7. Provide opinions and suggestions to the Shareholders regarding problems that are considered important for the management of the Bank.



8. Segera mengadakan RUPS untuk melaporkan kepada Pemegang Saham apabila terjadi gejala menurunnya kinerja Bank dengan disertai saran mengenai langkah perbaikan yang harus ditempuh.
9. Memberitahukan kepada Otoritas Jasa Keuangan paling lambat 7 (tujuh) hari kerja sejak ditemukannya:
 - a. Pelanggaran peraturan perundang-undangan dibidang keuangan dan perbankan.
 - b. Keadaan atau perkiraan keadaan yang dapat membahayakan kelangsungan usaha Bank.
10. Mengusulkan kepada RUPS penunjukan Akuntan publik yang akan melakukan pemeriksaan atas pembukuan Bank.
11. Melakukan pengawasan penerapan Tata Kelola Terintegrasi dengan Entitas Utama (Group Perusahaan) dalam setiap aspek kegiatan usaha Bank dari seluruh jenjang organisasi Bank.

Agar supaya fungsi pengawasan dan fungsi pemberian nasihat sebagaimana dimaksud dapat dilaksanakan dengan efektif, maka Dewan Komisaris bertugas pula:

1. Memberikan pendapat dan nasihat kepada Direksi tentang penentuan visi, misi, budaya, dan nilai-nilai Bank.
2. Melakukan pengawasan serta melakukan kajian dan memberikan pendapat tentang strategi usaha yang diterapkan Bank.
3. Melakukan penilaian, memberikan pendapat dan nasihat atas sistem pengelolaan sumber daya manusia. Dalam melaksanakan tugas ini Dewan Komisaris dibantu oleh Komite Remunerasi dan Nominasi.
4. Melakukan penilaian, memberikan pendapat serta nasihat atas sistem pengendalian risiko. Dalam melaksanakan tugas ini Dewan Komisaris dibantu oleh Komite Pemantau Risiko.
5. Melakukan penilaian, memberikan pendapat serta nasihat atas Rancangan *Business Plan* dan penjabarannya kedalam Rencana Kerja dan Anggaran Tahunan Bank (RKAP).
6. Memberikan persetujuan atas rancangan keputusan-keputusan bisnis strategis atau kebijakan yang memenuhi perundang-undangan, Anggaran Dasar dan keputusan RUPS dan *prudential banking practice* termasuk komitmen untuk menghindari segala bentuk benturan kepentingan (*conflict of interest*).
7. Melakukan penilaian atas laporan auditor internal maupun eksternal dan memberikan nasihat kepada Direksi atas hal-hal yang perlu ditindaklanjuti. Dalam melaksanakan tugasnya Dewan Komisaris dibantu oleh Komite Audit.
8. Melakukan pengawasan secara periodik atas pelaksanaan RKAP dan memberikan pendapat/persetujuan atas perubahan RKAP sesuai dengan ketentuan berlaku.
9. Menyampaikan laporan pengawasan kepada Otoritas dan Pemegang Saham.
10. Melakukan pengawasan atas mutu pelayanan Bank kepada nasabah dan memberikan nasihat yang diperlukan kepada Direksi.
11. Melakukan penilaian, memberikan pendapat serta nasihat atas penerapan manajemen risiko yang mencakup pula hal-hal yang terkait dengan pengendalian *fraud*.

8. Immediately hold a GMS to report to shareholders in case of symptoms of decreased performance of the Bank accompanied by suggestions on improvement measures to be taken.
9. Notify the Financial Services Authority no later than 7 (seven) working days from the finding of:
 - a. Violations of laws and regulations in the field of finance and banking.
 - b. Circumstances or estimates of circumstances that could endanger the sustainability of the Bank's business.
10. Propose to the GMS the appointment of a public accountant who will conduct an audit of the Bank's books.
11. Supervise the implementation of Integrated Governance with the Main Entity (Company Group) in every aspect of the Bank's business activities from all levels of the Bank's organization.

In order for the supervisory function and the function of advising as intended to be implemented effectively, the Board of Commissioners is also:

1. Provide opinions and advice to management about determining the Bank's vision, mission, culture and values.
2. Oversee, review, and provide opinions on the business strategies implemented by the Bank.
3. Conduct assessments, give opinions and advice on human resource management systems. In carrying out this task the Board of Commissioners is assisted by the Remuneration and Nomination Committee.
4. Conduct an assessment, provide opinions and advice on the risk control system. In carrying out this task the Board of Commissioners is assisted by the Risk Monitoring Committee.
5. Conduct an assessment, give opinions and advice on the Business Plan Design and elaborate it into the Bank's Annual Work Plan and Budget (RKAP).
6. Approve the design of strategic business decisions or policies that meet legislation, the Articles of Association and GMS Decisions and prudential banking practices including a commitment to avoid any form of conflict of interest.
7. Assess the internal and external auditor's reports and provide advice to the Board of Directors on matters that need to be followed up. In carrying out its duties the Board of Commissioners is assisted by the Audit Committee.
8. Periodically supervise the implementation of the RKAP and provide opinions/approvals for changes to the RKAP in accordance with applicable regulations.
9. Submit a supervisory report to the Authority and Shareholders.
10. Supervise the quality of Bank services to customers and provide necessary advice to the Directors.
11. Conduct an assessment, provide opinions and advice on the implementation of risk management which also includes matters relating to fraud control.



12. Menyusun program kerja Dewan Komisaris yang di dalamnya termasuk program Komite-komite penunjang Dewan Komisaris.

Tugas dan Tanggung Jawab Komisaris Utama

Dalam rangka pelaksanaan kegiatan Komisaris Utama, maka Komisaris Utama mempunyai tugas serta tanggung jawab:

1. Melakukan pemanggilan rapat Dewan Komisaris secara tertulis yang disampaikan kepada seluruh anggota Dewan Komisaris dengan mencantumkan acara, tanggal, waktu dan tempat rapat.
2. Bertindak sebagai ketua rapat dalam rapat Dewan Komisaris.
3. Memastikan pelaksanaan rapat Dewan Komisaris dan rapat Komite-komite Dewan Komisaris terlaksana termasuk ketertiban risalah rapat.
4. Menerima laporan dari Komite-komite di bawah Dewan Komisaris.

Hak dan Wewenang Dewan Komisaris

Hak dan wewenang Dewan Komisaris telah diatur dalam Pedoman dan Tata Tertib Kerja Dewan Komisaris. Adapun hak dan wewenang Dewan Komisaris adalah sebagai berikut:

1. Dewan Komisaris berwenang memberikan persetujuan tertulis atas Keputusan Direksi untuk tindakan-tindakan sebagai berikut:
 - a. Melepaskan atau menjual barang tidak bergerak milik Perseroan yang melebihi jumlah tertentu yang ditetapkan oleh Dewan Komisaris.
 - b. Mengadakan kontrak manajemen yang berlaku untuk jangka waktu lebih dari 3 (tiga) tahun.
 - c. Menetapkan struktur organisasi 1 (satu) tingkat di bawah Direksi.
 - d. Perbuatan untuk mengalihkan termasuk menjual, melepaskan hak untuk menagih dan/atau tidak menagih lagi atas:
 - Piutang pokok yang telah hapus buku dalam rangka penyelesaian kredit, baik untuk sebagian maupun keseluruhan.
 - Selisih antara nilai pokok macet yang telah dihapus buku dengan nilai pengalihan termasuk penjualan atau dengan nilai pelepasan hak.Dilaksanakan berdasarkan kebijakan Direksi yang telah disetujui Dewan Komisaris dan dalam jumlah plafon (limit) hapus tagih yang telah ditetapkan RUPS yang akan tetap berlaku sampai dengan adanya penetapan plafon (limit) baru oleh RUPS.
- e. Mendirikan anak perusahaan dan/atau perusahaan patungan.
- f. Melakukan penyertaan modal pada perusahaan lain.

12. Compile the work program of the Board of Commissioners which includes the program of the supporting committees of the Board of Commissioners.

Duties and Responsibilities of the President Commissioner

In order to carry out the activities of the President Commissioner, the President Commissioner has the following duties and responsibilities:

1. Call for a meeting of the Board of Commissioners in writing which is delivered to all members of the Board of Commissioners by stating the agenda, date, time and place of the meeting.
2. Act as chairman of the Board of Commissioners meetings.
3. Ensure that the Board of Commissioners meetings and Board of Commissioners Committee meetings are carried out, including the orderliness of the minutes of the meetings.
4. Receive reports from Committees under the Board of Commissioners.

Rights and Authority of The Board of Commissioners

The rights and authorities of the Board of Commissioners have been set out in the Guidelines and Working Code of the Board of Commissioners. The rights and authorities of the Board of Commissioners are as follows:

1. The Board of Commissioners has the authority to provide written approval for Decisions of Board of Directors for the following actions:
 - a. Releasing or selling immovable property of the Company that exceeds a certain amount stipulated by the Board of Commissioners.
 - b. Holding management contracts that are valid for more than 3 (three) years.
 - c. Establishing the organizational structure 1 (one) level below the Board of Directors.
 - d. Acts to transfer include selling, giving up the right to collect and/or to not collect:
 - Principal receivables which have been written off in the context of credit settlement, both in part and in whole.
 - The difference between the default value that has been deleted in the book and the value of the transfer including sales or the value of the disposal of rights.Implemented based on the policies of the Board of Directors that have been approved by the Board of Commissioners and in the amount of the write-off limit set by the GMS that will remain valid until the establishment of a new limit by the GMS.
- e. Establishing a subsidiary and/or joint venture company.
- f. Make equity participation in other companies.



- g. Melepaskan penyertaan modal pada anak perusahaan dan/atau perusahaan patungan.
 - h. Melakukan penggabungan, pengambilalihan atau pembubaran anak perusahaan dan/atau perusahaan patungan.
 - i. Persetujuan atas setiap Rencana Kerja dan Rencana Bisnis dan setiap perubahan terhadap Rencana Kerja dan Rencana Bisnis.
 - j. Menerbitkan obligasi atau surat utang lainnya.
 - k. Perbuatan hukum untuk menjadikan jaminan hutang sampai dengan nilai 50% (lima puluh persen) dari jumlah kekayaan bersih Perseroan, baik dalam satu transaksi atau lebih, baik yang berkaitan satu sama lain maupun tidak dalam satu tahun buku, diluar kegiatan usaha sehari-hari Perseroan.
 - l. Mengikat Perseroan sebagai penjamin (borg).
 - m. Mengadakan perjanjian dengan pihak ketiga dengan nilai kontrak lebih dari 25% (dua puluh lima persen) dari jumlah modal Perseroan.
 - n. Mengajukan gugatan perdata dan ikut serta dalam proses litigasi ataupun melakukan proses arbitrase.
2. Setiap Komisaris, baik secara bersama-sama maupun sendiri-sendiri dalam jam kerja kantor Bank berhak memasuki bangunan-bangunan dan halaman-halaman atau tempat lainnya yang dipergunakan atau yang dikuasai oleh Bank dan berhak memeriksa buku-buku, surat-surat bukti, persediaan barang-barang, memeriksa dan mencocokkan keadaan uang kas untuk keperluan verifikasi dan lain-lain surat berharga serta mengetahui segala tindakan yang telah dijalankan oleh Direksi.
 3. Tindakan dalam hal sebagaimana disebutkan di atas harus dijalankan dalam kapasitas sebagai Dewan Komisaris dan wajib dilaporkan dalam rapat Dewan Komisaris tentang tindakan-tindakan tersebut.
 4. Jika dianggap perlu, Dewan Komisaris berhak meminta bantuan tenaga ahli dalam melaksanakan tugasnya untuk jangka waktu terbatas dengan beban Bank.
 5. Setiap Komisaris berhak meminta penjelasan tentang segala hal kepada Direksi maupun kepada seluruh jajaran dibawahnya dan Direksi wajib memberikan penjelasan.
 6. Setiap Komisaris berhak untuk menghadiri rapat-rapat yang diselenggarakan oleh Direksi atau unit-unit di bawahnya tanpa ikut memberikan keputusan.
 7. Dewan Komisaris dengan suara terbanyak setiap waktu berhak memberhentikan untuk sementara waktu seorang atau lebih anggota Direksi, apabila mereka terbukti bertindak bertentangan dengan Anggaran Dasar atau terbukti melalaikan kewajibannya atau terdapat alasan mendesak bagi Bank.
 8. Pemberhentian sementara tersebut harus diberitahukan secara tertulis kepada yang bersangkutan disertai alasan yang menyebabkan tindakan itu.
 9. Dalam waktu 30 (tiga puluh) hari setelah tanggal pemberhentian sementara itu, Dewan Komisaris diwajibkan untuk menyelenggarakan RUPS yang akan
- g. Releasing equity participation in subsidiaries and/or joint ventures.
 - h. Carry out merger, acquisition or dissolution of subsidiaries and/or joint ventures.
 - i. Approval of each Work Plan and Business Plan and any changes to the Work Plan and Business Plan.
 - j. Issue bonds or other debt securities.
 - k. Legal actions to make debt guarantees up to the value of 50% (fifty percent) of the total net assets of the Company, whether in one or more transactions, whether related to one another or not in one financial year, outside of daily business activities of the Company.
 - l. Binding the Company as guarantor (borg).
 - m. Establishing an agreement with a third party with a contract value of more than 25% of the total capital of the Company.
 - n. Submitting a civil suit and participating in the litigation process or conducting an arbitration process.
2. Each Commissioner, both jointly and individually in the working hours of the Bank office has the right to enter buildings and yards or other places that are used or controlled by the Bank and have the right to examine books, letters of evidence, inventory - goods, checking and matching the conditions of cash for verification purposes and other securities and knowing all actions taken by the Board of Directors.
 3. Actions in the above matters must be carried out in the capacity of the Board of Commissioners and must be reported at the Board of Commissioners' meeting regarding these actions.
 4. If deemed necessary, the Board of Commissioners has the right to request assistance from experts in carrying out their duties for a limited period of time with the Bank's expenses.
 5. Each Commissioner has the right to ask for an explanation of all matters to the Board of Directors and to all the subordinates and the Board of Directors must provide an explanation.
 6. Each Commissioner has the right to attend meetings held by the Board of Directors or the units below without participating in making a decision.
 7. The Board of Commissioners with the most votes at any time has the right to temporarily dismiss one or more members of the Board of Directors, if they are proven to act in contravention of the Articles of Association or are proven to have neglected their obligations or there are urgent reasons for the Bank.
 8. The temporary termination must be notified in writing to the person concerned along with the reason that causes the action.
 9. Within 30 (thirty) days after the date of the temporary termination, the Board of Commissioners is obliged to hold a GMS which will decide whether the member of the



memutuskan apakah anggota Direksi yang bersangkutan akan diberhentikan seterusnya atau dikembalikan kepada kedudukannya, dimana yang bersangkutan diberi kesempatan untuk hadir membela diri.

Masa Jabatan Dewan Komisaris

Para anggota Dewan Komisaris diangkat untuk jangka waktu terhitung sejak ditutupnya RUPS yang mengangkatnya atau ditetapkan lain oleh RUPS dan berakhir pada penutupan RUPS Tahunan yang ke 3 (tiga) sejak pengangkatannya, dengan tidak mengurangi hak dari RUPS untuk sewaktu waktu dapat memberhentikan para anggota Dewan Komisaris sebelum masa jabatannya berakhir dengan menyebutkan alasannya. Pemberhentian demikian berlaku sejak penutupan RUPS tersebut, kecuali apabila ditentukan lain oleh RUPS. Setelah masa jabatannya berakhir anggota Dewan Komisaris tersebut dapat diangkat kembali untuk satu kali masa jabatan, kecuali apabila ditentukan lain oleh RUPS.

Kriteria Anggota Dewan Komisaris

Kriteria bagi anggota Dewan Komisaris Bank Mandiri Taspen mengacu pada beberapa regulasi yaitu Undang-Undang Perusahaan Terbatas No. 40 tahun 2007 tentang Perseroan Terbatas, POJK No. 17 Tahun 2023 tentang Penerapan Tata Kelola bagi Bank Umum dan SEOJK No. 14/SEOJK.03/2025 tanggal 24 Juni 2025 perihal Penerapan Tata Kelola bagi Bank Umum. Seorang yang akan diangkat menjadi anggota Dewan Komisaris berkewarganegaraan Indonesia serta harus telah mendapatkan predikat lulus uji kemampuan dan kepatutan dari OJK. Pengangkatan anggota Dewan Komisaris dengan memperhatikan rekomendasi Komite Remunerasi dan Nominasi dengan mempertimbangkan integritas, kompetensi, profesionalisme, dan reputasi keuangan.

Dalam rangka memenuhi integritas, seorang calon anggota Dewan Komisaris wajib memiliki:

1. Akhlak dan moral yang baik.
2. Komitmen untuk mematuhi peraturan perundang-undangan yang berlaku.
3. Komitmen yang tinggi terhadap supervisi dan operasional Bank yang sehat.
4. Tidak termasuk dalam daftar yang tidak lulus.

Dari segi kompetensi, seorang calon anggota Dewan Komisaris wajib memiliki:

1. Pengetahuan yang memadai di bidang perbankan dan relevan dengan jabatannya.
2. Pengalaman dan keahlian di bidang perbankan dan/atau bidang keuangan.
3. Kemampuan untuk melakukan pengelolaan strategis dalam rangka pengembangan Bank yang sehat.

Board of Directors concerned will be terminated onward or returned to his/her position, where the concerned is given the opportunity to present himself/herself in defense.

The Position of the Board of Commissioners

Members of the Board of Commissioners are appointed for the period of the GMS that appoints the members or otherwise determined by the GMS and ended at the closing of the 3rd (three) Annual GMS since their appointment, without reducing the right of the GMS to at any time be able to dismiss members of the Board of Commissioners before their term of office ends by stating the reason. Such termination is effective from the closing of the GMS, unless otherwise determined by the GMS. After the term of office has expired, the member of the Board of Commissioners can be reappointed for one term of office, unless otherwise determined by the GMS.

Criteria of the Board of Commissioners

Bank Mandiri Taspen has compiled criteria for members of the Board of Commissioners based on several regulations such as Limited Liability Company Law No. 40 of 2007 concerning Limited Liability Companies, OJK Regulation No. 55/POJK.03/2016 concerning Implementation of Governance for Commercial Banks and OJK Circular Letter No. 14/SEOJK.03/2025 dated June 24, 2025 concerning Implementation of Governance for Commercial Banks. A person who will be appointed as a member of the Board of Commissioners of the Company is a citizen of the Republic of Indonesia and must have received the title of passing the fit and proper test from the Financial Services Authority. Appointment of members of the Board of Commissioners takes into account the recommendations of the Remuneration and Nomination Committee by considering integrity, competence, professionalism and financial reputation.

In order to fulfill integrity, a candidate member of the Board of Commissioners must have:

1. Good behavior and morals.
2. Commitment to comply with applicable laws and regulations.
3. High commitment to sound supervision and operations of the Bank, and
4. Not included in the list of non-graduates.

In terms of competence, a candidate member of the Board of Commissioners must have:

1. Adequate knowledge in the banking sector and relevant to their position.
2. Experience and expertise in banking and/or finance, and
3. Ability to carry out strategic management in the framework of developing a sound Bank.



Selain itu, seorang calon anggota Dewan Komisaris juga harus memenuhi persyaratan sebagai berikut:

1. Cakap melakukan perbuatan hukum.
2. Tidak pernah dinyatakan pailit dan tidak pernah menjadi Komisaris atau Direksi yang dinyatakan bersalah menyebabkan suatu Perseroan dinyatakan pailit berdasarkan ketetapan pengadilan dalam waktu 5 (lima) tahun terakhir sebelum tanggal pengajuan permohonan.
3. Tidak pernah melakukan tindakan tercela di bidang perbankan, keuangan, dan usaha lainnya, tidak pernah dihukum karena terbukti melakukan tindak pidana kejahatan, dan tidak sedang dalam masa pengenaan sanksi untuk dilarang menjadi pengurus Bank dan/atau BPR sebagaimana diatur dalam ketentuan penilaian kemampuan dan kepatutan (*fit and proper test*) yang ditetapkan oleh Otoritas Jasa Keuangan.
4. Tidak merangkap jabatan sebagai anggota Dewan Komisaris, Direksi atau Pejabat Eksekutif pada lembaga perbankan, perusahaan atau Lembaga lain melebihi yang diperkenankan dalam ketentuan yang berlaku.
5. Tidak memiliki saham melebihi 25% (dua puluh lima persen) dari modal disetor pada suatu perusahaan lain secara sendiri-sendiri atau bersama-sama.

Pedoman dan Tata Tertib Kerja Dewan Komisaris

Dalam menjalankan tugas dan tanggung jawabnya Dewan Komisaris mengacu pada Pedoman dan Tata Tertib Dewan Komisaris berdasarkan Penyempurnaan Pedoman dan Tata Tertib Kerja Dewan Komisaris Nomor KEP.DEKOM/003/X/2025 tanggal 21 Oktober 2025. Adapun Pedoman dan Tata Tertib Kerja Dewan Komisaris mengatur mengenai hal-hal sebagai berikut:

- BAB I : Ketentuan Umum
BAB II : Tugas, Kewajiban, Hak, dan Wewenang Dewan Komisaris
BAB III : Lembaga Penunjang
BAB IV : Rapat Dewan Komisaris
BAB V : Pembagian Tugas
BAB VI : Perubahan
BAB VII : Lain-lain

Pembidangan Tugas Pengawasan Dewan Komisaris

Adapun pembidangan tugas pengawasan Dewan Komisaris sebagai berikut.

In addition, a candidate member of the Board of Commissioners must also meet the following requirements:

1. Able to do legal actions.
2. Never been declared bankrupt and have never been a Commissioner or Board of Directors who were found guilty of causing a Company to be declared bankrupt based on the provisions of the court within the last 5 (five) years prior to the date of filing the application.
3. Never commit disgraceful actions in the banking, financial, and other businesses, have never been convicted of a criminal offense, and are not in the period of imposition of sanctions to be prohibited from being a management of the Bank and/ or BPR as stipulated in the provisions on ability assessment of fit and proper test determined by the Financial Services Authority.
4. Do not hold concurrent positions as a member of the Board of Commissioners, Directors or Executive Officers in other banking institutions, companies or institutions that exceed those permitted in the applicable provisions, and
5. Do not have shares in excess of 25% of paid up capital in another company individually or together.

Guidelines and Working Code of the Board of Commissioners

In carrying out its duties and responsibilities, the Board of Commissioners referred to the Board of Commissioners Guidelines and Code of Conduct based on the Improvement of the Guidelines and Work Regulations of the Board of Commissioners Number KEP.DEKOM/003/X/2025 dated October 21, 2025.. The Board of Commissioners' Work Guidelines and Regulations are reviewed periodically. The Charter of the Board of Commissioners regulated the following matters:

- CHAPTER I : General Provisions
CHAPTER II : Duties, Obligations, Rights and Authorities of the Board of Commissioners
CHAPTER III : Supporting Institutions
CHAPTER IV : Meeting of Board of Commissioners
CHAPTER V : Division of tasks
CHAPTER VI : Amendment
CHAPTER VII : Miscellaneous

Board of Commissioners' Supervision Duties

The supervisory duties of the Board of Commissioners are as follows.



Tabel Pembidangan Tugas Dewan Komisaris
Table of Duties of the Board of Commissioners

Nama Name	Jabatan Position	Bidang Tugas	Task Fiel
Junaidi Hisom**	Komisaris Utama Independent President Commissioner	- Melaksanakan fungsi pengawasan sesuai dengan ketentuan perundang-undangan dan Anggaran Dasar Perseroan. - Memimpin dan mengoordinasikan Dewan Komisaris. - Menjabat sebagai Ketua merangkap Anggota Komite Remunerasi dan Nominasi.	- Performed supervisory functions in accordance with applicable laws and regulations and the Company's Articles of Association. - Led and coordinated the Board of Commissioners. - Served as Chairperson concurrently as Member of the Remuneration and Nomination Committee.
Boedi Armanto	Komisaris Independen Independent Commissioner	- Melaksanakan fungsi pengawasan sesuai dengan ketentuan perundang-undangan dan Anggaran Dasar Perseroan. - Menjadi Anggota Komite Remunerasi dan Nominasi. - Menjadi Ketua Komite Audit dan Ketua Komite Pemantau Risiko	- Performed supervisory functions in accordance with applicable laws and regulations and the Company's Articles of Association. - Served as a Member of the Remuneration and Nomination Committee. - Served as Chair of the Audit Committee and Chair of the Risk Monitoring Committee.
Suhajar Diantoro*	Komisaris Commissioner	Sedang dalam proses uji kemampuan dan kepatutan di OJK sehingga belum dapat melaksanakan tugas dan kewenangan sebagai anggota Dewan Komisaris	Currently undergoing a fit and proper test at the OJK and therefore unable to carry out duties and authorities as a member of the Board of Commissioners
Prasetio**	Komisaris Independen Independent Commissioner	Melaksanakan fungsi pengawasan sesuai dengan ketentuan perundang-undangan dan Anggaran Dasar Perseroan.	Performed supervisory functions in accordance with applicable laws and regulations and the Company's Articles of Association.
Marjana***	Komisaris Independen Independent Commissioner	Sedang dalam proses uji kemampuan dan kepatutan di OJK sehingga belum dapat melaksanakan tugas dan kewenangan sebagai anggota Dewan Komisaris	Currently undergoing a fit and proper test at the OJK and therefore unable to carry out duties and authorities as a member of the Board of Commissioners
Suwartini**	Komisaris Independen Independent Commissioner	- Melaksanakan tugas-tugas Komisaris sesuai dengan Undang-Undang dan Anggaran Dasar Perseroan - Menjadi anggota Komite Audit	- Carry out the duties of a Commissioner in accordance with the Law and the Company's Articles of Association. - Be a member of the Audit Committee.
Edi Eko Cahyono***	Komisaris Commissioner	Sedang dalam proses uji kemampuan dan kepatutan di OJK sehingga belum dapat melaksanakan tugas dan kewenangan sebagai anggota Dewan Komisaris	Currently undergoing a fit and proper test at the OJK and therefore unable to carry out duties and authorities as a member of the Board of Commissioners
Mustaslimah****	Komisaris Utama President Commissioner	- Melaksanakan fungsi pengawasan sesuai dengan ketentuan perundang-undangan dan Anggaran Dasar Perseroan - Memimpin dan mengoordinasikan Dewan Komisaris - Menjadi anggota Komite Remunerasi dan Nominasi	- Performed supervisory functions in accordance with applicable laws and regulations and the Company's Articles of Association. - Led and coordinated the Board of Commissioners. - Served as a Member of the Remuneration and Nomination Committee.
Hendrika Nora Osloi Sinaga*****	Komisaris Commissioner	- Melaksanakan fungsi pengawasan sesuai dengan ketentuan perundang-undangan dan Anggaran Dasar Perseroan - Menjadi anggota Komite Remunerasi dan Nominasi	- Performed supervisory functions in accordance with applicable laws and regulations and the Company's Articles of Association. - Served as a Member of the Remuneration and Nomination Committee.

Keterangan / Note:

- *) Dialihkan tugas dari Komisaris Independen menjadi Komisaris Non Independen yang ditetapkan berdasarkan Keputusan Sirkuler Pemegang Saham tertanggal 27 Juni 2024 dan efektif menjabat setelah lulus fit & proper oleh Otoritas Jasa Keuangan / Appointed based on the Shareholders' Resolution dated June 27, 2023 and effective upon passing the Fit and Proper Test conducted by Otoritas Jasa Keuangan.
- **) Telah diangkat berdasarkan Keputusan Sirkuler Pemegang Saham tanggal 4 Desember 2025 dan telah lulus Penilaian Kemampuan & Kepatutan oleh Otoritas Jasa Keuangan / Appointed based on the Shareholders' Resolution dated December 4, 2025 and effective upon passing the Fit and Proper Test conducted by Otoritas Jasa Keuangan.
- ***) Telah diangkat berdasarkan Keputusan Sirkuler Pemegang Saham tanggal 4 Desember 2025 dan masih dalam proses Penilaian Kemampuan & Kepatutan oleh Otoritas Jasa Keuangan / Appointed based on the Shareholders' Circular Decision dated December 4, 2025 and is still in the process of Fit & Proper Assessment by Otoritas Jasa Keuangan.
- ****) Telah diberhentikan berdasarkan Keputusan Sirkuler Pemegang Saham tanggal 04 Desember 2025 yang diaktakan dengan Akta Notaris Nomor 25 Tanggal 18 Desember 2025 / Has been dismissed based on the Circular Decision of Shareholders dated December 4, 2025 which was notarized by Notarial Deed Number 25 dated December 18, 2025
- *****) Telah diberhentikan dengan hormat berdasarkan Keputusan Sirkuler Pemegang Saham tanggal 25 September 2025 yang diaktakan dengan Akta Notaris 25 September 2025 / Has been honorably dismissed based on the Circular Decision of Shareholders dated September 25, 2025 which was notarized by Notarial Deed of September 25, 2025.



Kebijakan Rangkap Jabatan Dewan Komisaris

Anggota Dewan Komisaris di Bank Mandiri Taspen diperkenankan untuk memiliki rangkap jabatan sepanjang memenuhi ketentuan yang berlaku. Kebijakan rangkap jabatan di Bank Mandiri Taspen mengacu pada aturan mengenai rangkap jabatan Dewan Komisaris sesuai dengan Peraturan Otoritas Jasa Keuangan Nomor 17 Tahun 2023 yang mensyaratkan anggota Dewan Komisaris hanya dapat merangkap jabatan sebagai anggota Dewan Komisaris, Direksi, atau pejabat eksekutif pada 1 (satu) lembaga/perusahaan bukan lembaga keuangan. Dewan Komisaris telah mengungkapkan jabatan rangkap yang dimilikinya, jabatan rangkap Dewan Komisaris dapat dilihat pada tabel di bawah ini.

Policy of Board of Commissioners' Concurrent Positions

Members of the Board of Commissioners at Bank Mandiri Taspen are permitted to have concurrent positions as long as they meet the applicable provisions. The dual position policy at Bank Mandiri Taspen refers to the rules regarding dual positions on the Board of Commissioners in accordance with Financial Services Authority Regulation Number 17 of 2023 which requires that members of the Board of Commissioners can only hold concurrent positions as members of the Board of Commissioners, Directors or executive officers at 1 (one) institution /company is not a financial institution. The Board of Commissioners has disclosed the dual positions it holds, the dual positions of the Board of Commissioners can be seen in the table below.

Tabel Rangkap Jabatan Dewan Komisaris
Table of Concurrent positions of the Board of Commissioners

Nama Name	Jabatan Position	Jabatan pada Perusahaan/ Instansi Lain Position in Other Companies/Agencies	Nama Perusahaan/ Instansi Lain Company Name/ Other Institution
Junaidi Hisom**	Komisaris Utama Independen President Commissioner Independent	-	-
Boedi Armanto	Komisaris Independen Independent Commissioner	-	-
Suhajar Diantoro*	Komisaris Commissioner	Wakil Kepala II	Badan Otoritas Pengelola Pantai Utara Jawa
Prasetio**	Komisaris Independen Independent Commissioner	-	-
Marjana***	Komisaris Independen Independent Commissioner	-	-
Suwartini**	Komisaris Independen Independent Commissioner	-	-
Edi Eko Cahyono***	Komisaris Commissioner	Direktur Tanggung Jawab Sosial dan Lingkungan Director of Social and Environmental Responsibility	Badan Pengaturan BUMN
Mustaslimah****	Komisaris Utama President Commissioner	-	-
Hendrika Nora Oslo Sinaga*****	Komisaris Commissioner	SVP Business Performance & Asset	Danantara Asset Management

Keterangan / Note:

- *) Dialihkan tugas dari Komisaris Independen menjadi Komisaris Non Independen yang ditetapkan berdasarkan Keputusan Sirkuler Pemegang Saham tertanggal 27 Juni 2024 dan efektif menjabat setelah lulus fit & proper oleh Otoritas Jasa Keuangan / Appointed based on the Shareholders' Resolution dated June 27, 2023 and effective upon passing the Fit and Proper Test conducted by Otoritas Jasa Keuangan.
- **) Telah diangkat berdasarkan Keputusan Sirkuler Pemegang Saham tanggal 4 Desember 2025 dan telah lulus Penilaian Kemampuan & Kepatutan oleh Otoritas Jasa Keuangan / Appointed based on the Shareholders' Resolution dated December 4, 2025 and effective upon passing the Fit and Proper Test conducted by Otoritas Jasa Keuangan.
- ***) Telah diangkat berdasarkan Keputusan Sirkuler Pemegang Saham tanggal 4 Desember 2025 dan masih dalam proses Penilaian Kemampuan & Kepatutan oleh Otoritas Jasa Keuangan / Appointed based on the Shareholders' Circular Decision dated December 4, 2025 and is still in the process of Fit & Proper Assessment by Otoritas Jasa Keuangan.
- ****) Telah diberhentikan berdasarkan Keputusan Sirkuler Pemegang Saham tanggal 04 Desember 2025 yang diaktakan dengan Akta Notaris Nomor 25 Tanggal 18 Desember 2025 / Has been dismissed based on the Circular Decision of Shareholders dated December 4, 2025 which was notarized by Notarial Deed Number 25 dated December 18, 2025.
- *****) Telah diberhentikan dengan hormat berdasarkan Keputusan Sirkuler Pemegang Saham tanggal 25 September 2025 yang diaktakan dengan Akta Notaris 25 September 2025 / Has been honorably dismissed based on the Circular Decision of Shareholders dated September 25, 2025 which was notarized by Notarial Deed of September 25, 2025.



Pengelolaan Benturan Kepentingan Dewan Komisaris

1. Setiap Komisaris berkewajiban menjaga dan melindungi segala informasi yang menjadi kerahasiaan Bank dan tidak mengungkapkannya kepada pihak ketiga tanpa kuasa dari Dewan Komisaris, demikian pula hasil kebijakan/keputusan rapat internal Dewan Komisaris dan Komite di bawah Dewan Komisaris dan hal-hal lain yang patut dirahasiakan berdasarkan peraturan perundang-undangan yang berlaku.
2. Selama belum ditetapkan sebagai informasi atau fakta yang terbuka atau selama belum diumumkan oleh Dewan Komisaris, semua pihak yang terlibat wajib untuk merahasiakan informasi tersebut.
3. Setiap anggota Dewan Komisaris berkewajiban:
 - a. Mengungkapkan kepemilikan sahamnya yang mencapai 5% (lima persen) atau lebih, baik pada Bank yang bersangkutan maupun bank dan perusahaan lain yang berkedudukan di dalam dan di luar negeri, serta hubungan keuangan serta hubungan keluarga dengan anggota Dewan Komisaris lainnya, anggota Direksi dan/atau Pemegang Saham Pengendali Bank.
 - b. Tidak memanfaatkan Bank untuk kepentingan pribadinya, termasuk untuk kepentingan keluarga dan/atau pihak lain yang merugikan atau mengurangi keuntungan Bank.
 - c. Tidak mengambil dan/atau menerima keuntungan pribadi dari Bank selain remunerasi dan fasilitas lainnya yang ditetapkan RUPS sesuai dengan ketentuan yang berlaku.
 - d. Mengungkapkan remunerasi dan fasilitas yang diterima dalam Laporan Tata Kelola Perusahaan yang Baik (Good Corporate Governance).
4. Setiap Komisaris dilarang menggunakan informasi Bank untuk kepentingan pribadi yang dapat menimbulkan benturan kepentingan baik secara langsung maupun tidak langsung.
5. Setiap Komisaris dilarang terlibat dalam pengambilan keputusan kegiatan operasional atau melakukan intervensi terhadap transaksi-transaksi operasional perbankan berdasarkan peraturan perundang-undangan dan ketentuan yang berlaku.
6. Setiap Komisaris dilarang menjadi sponsor rekanan Bank, calon nasabah atau nasabah Bank yang dapat menimbulkan benturan kepentingan.
7. Setiap Komisaris dilarang merekomendasikan seseorang untuk menjadi pejabat Bank, diluar ketentuan yang berlaku.
8. Setiap Dewan Komisaris dilarang memanfaatkan Bank untuk kepentingan pribadi, keluarga, perusahaan atau kelompok usahanya dengan cara yang bertentangan dengan peraturan perundang-undangan dan kewajiban dibidang perbankan.

Board of Commissioners Management Conflict of Interest

1. Each Commissioner is obliged to safeguard and protect all information that becomes the Bank's confidentiality and does not disclose it to third parties without authorization from the Board of Commissioners, as well as the results of the Board of Commissioners internal policy/decision and Committee under the Board of Commissioners and other matters that must be kept confidential under current regulation.
2. As long as it has not been determined as open information or facts or as long as it has not been announced by the Board of Commissioners, all parties involved were required to keep the information confidential.
3. Each member of the Board of Commissioners is obliged:
 - a. To disclose their share ownership reaching 5% (five percent) or more, both at the relevant Bank and other banks and companies domiciled at home and abroad, as well as financial relations and family relationships with other members of the Board of Commissioners, members of the Board of Directors and/or Bank Controlling Shareholders.
 - b. Not to utilize the Bank for personal interests, including for the benefit of the family and/or other parties which harm or reduce the Bank's profits.
 - c. Not to take and/or receive personal benefits from the Bank other than the remuneration and other facilities stipulated by the GMS in accordance with the applicable provisions.
 - d. Disclose the remuneration and facilities received in the Good Corporate Governance Report).
4. Every Board of Commissioners is prohibited from using Bank information for personal interests which can cause conflicts of interest both directly and indirectly.
5. Every Board of Commissioners is being involved in decision- making on operational activities or intervening in banking operational transactions based on current laws and regulations.
6. Each Board of Commissioners is prohibited from becoming a partner sponsor of the Bank, a prospective customer or a Bank customer that can cause a conflict of interest.
7. Each Commissioner is prohibited from recommending someone to become a Bank official, outside the applicable provisions.
8. Every Board of Commissioners is prohibited from utilizing the Bank for their personal, family, company or business group interests in a manner that is contrary to the laws and regulations and arm's length in the banking sector.



9. Pencatatan administrasi, dokumentasi dan pengungkapan benturan kepentingan dengan menuangkan dalam Surat Pernyataan Tahunan.

Komisaris Independen

Berdasarkan komposisi Dewan Komisaris per 31 Desember 2025, Bank Mandiri Taspen memiliki 7 (tujuh) orang anggota Dewan Komisaris yang terdiri dari 1 (satu) orang Komisaris Utama Independen, 4 (empat) orang Komisaris Independen, dan 2 (dua) orang Komisaris non independen dengan 6 (enam) orang Komisaris sedang dalam proses uji kemampuan dan kepatutan. Dengan demikian komposisi anggota Dewan Komisaris Independen telah memenuhi ketentuan independensi Komisaris minimal 50% sebagaimana ditetapkan dalam ketentuan Peraturan Otoritas Jasa Keuangan Nomor 33/POJK.04/2014 tanggal 8 Desember 2014 tentang Direksi dan Dewan Komisaris Emiten atau Perusahaan Publik serta jumlah Anggota Dewan Komisaris tidak melebihi jumlah anggota Direksi.

Kriteria Penentuan Komisaris Independen

Sebagaimana disebutkan dalam Pasal 1 angka 4 Peraturan OJK No. 33/POJK.04/2014, Komisaris Independen adalah anggota Dewan Komisaris yang berasal dari luar Emiten atau Perusahaan Publik dan memenuhi persyaratan sebagai Komisaris Independen sebagaimana dimaksud dalam Peraturan OJK. Dalam pengangkatan Komisaris Independen, Bank Mandiri Taspen telah mempertimbangkan hal-hal sebagai berikut:

1. Tidak memiliki hubungan keuangan, keluarga dengan sesama anggota Komisaris, anggota Direksi, pemegang saham, dan/atau hubungan lain yang dapat mempengaruhi kemampuannya untuk bertindak independen.
2. Dewan Komisaris tidak merangkap jabatan sebagai Komisaris, Direksi, atau pejabat eksekutif pada Bank (Bank Umum, BPR) dan lembaga keuangan lainnya.
3. Telah lulus Penilaian Kemampuan dan Kepatutan (Fit and Proper Test) sesuai dengan ketentuan Bank Indonesia tentang Penilaian dan Kemampuan dan Kepatutan (Fit and Proper Test).
4. Dipilih dan diangkat dalam Rapat Umum Pemegang Saham melalui rekomendasi Komite Remunerasi dan Nominasi.
5. Dalam waktu 5 (lima) tahun sebelum pengangkatannya tidak pernah dinyatakan pailit, menjadi anggota Direksi atau anggota Dewan Komisaris yang dinyatakan bersalah menyebabkan Perseroan dinyatakan pailit.

9. Administrative records, documentation and disclosure of conflicts of interest by stating in the Annual Statement Letter.

Independent Commissioner

Based on the composition of the Board of Commissioners as of December 31, 2025, Bank Mandiri Taspen had 7 (seven) members of the Board of Commissioners, consisting of 1 (one) Independent President Commissioner, 4 (four) Independent Commissioners, and 2 (two) Non-Independent Commissioners, with 6 (six) Commissioners undergoing the fit and proper test process. Accordingly, the composition of Independent Commissioners had met the minimum independence requirement of 50% as stipulated under Otoritas Jasa Keuangan Regulation No. 33/POJK.04/2014 dated December 8, 2014 concerning the Board of Directors and Board of Commissioners of Issuers or Public Companies, and the number of members of the Board of Commissioners did not exceed the number of members of the Board of Directors.

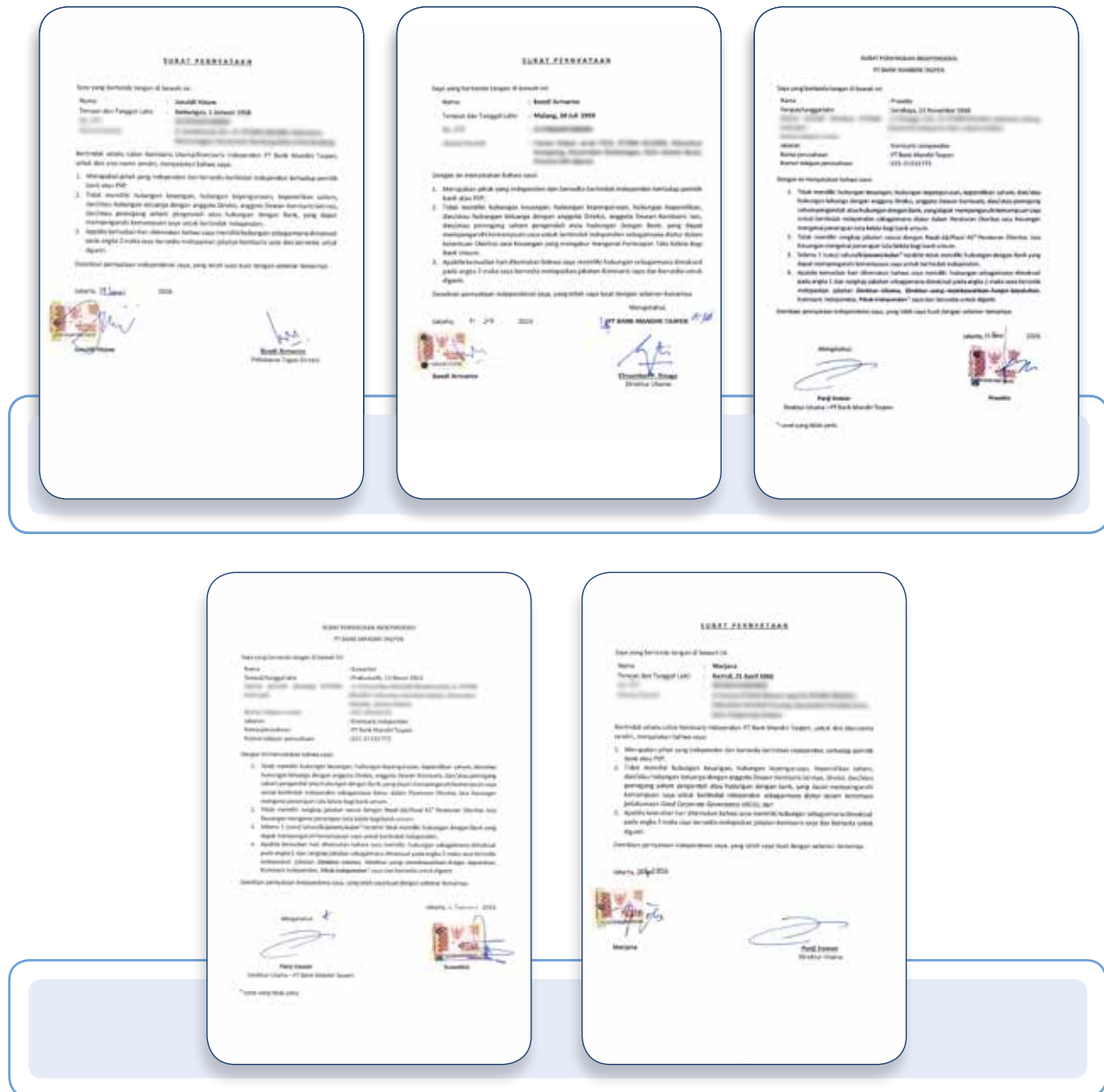
Criteria for Determining an Independent Commissioner

As mentioned in Article 1 number 4 of OJK Regulation No. 33/POJK.04/2014, Independent Commissioner is a member of the Board of Commissioners from outside the Issuer or Public Company and meets the requirements as an Independent Commissioner as referred to in the OJK Regulation. In the appointment of an Independent Commissioner, Bank Mandiri Taspen has considered the following:

1. Has no financial, family relationships with fellow Commissioners, members of the Board of Directors, shareholders and or other relationships that may affect his or her ability to act independently.
2. The Board of Commissioners does not hold concurrent positions as Commissioners, Directors or executive officers of Banks (Commercial Banks, BPR) and other financial institutions.
3. Has passed the Fit and Proper Test in accordance with Bank Indonesia's fit and proper test).
4. Chosen and appointed at the General Meeting of Shareholders through the recommendations of the Remuneration and Nomination Committee.
5. Within 5 (five) years prior to his/her appointment, he/she was never declared bankrupt, becoming a member of the Board of Directors or the Board of Commissioners who was found guilty of causing the Company to be declared as bankrupt.

Pernyataan Komisaris Independen

Pernyataan Komisaris Independen



Rapat Dewan Komisaris

Kebijakan Rapat

Sesuai dengan ketentuan Pedoman dan Tata Tertib Kerja Dewan Komisaris, Rapat Dewan Komisaris terdiri dari 2 (dua) jenis, yaitu:

- Rapat Dewan Komisaris yang diadakan sekurang-kurangnya 1 (satu) kali dalam 1 (satu) bulan.
- Rapat Gabungan Dewan Komisaris dan Direksi yang diadakan sekurang-kurangnya 1 (satu) kali dalam 4 (empat) bulan.

Board of Commissioners Meeting

Meeting Policy

In accordance with the provisions of the Guidelines and Working Code of the Board of Commissioners, the Meeting of the Board of Commissioners consists of 2 (two) types, namely:

- The Board of Commissioners' meeting which is held at least 1 (one) time in 1 (one) month.
- Joint Meeting of the Board of Commissioners and Board of Directors held at least 1 (one) time in 4 (four) months.



Pelaksanaan Rapat Dewan Komisaris harus sejalan dengan Anggaran Dasar Bank dan peraturan perundang-undangan yang berlaku. Pemanggilan rapat dilakukan oleh Komisaris Utama. Dalam hal Komisaris Utama berhalangan, maka pemanggilan Rapat dapat dilakukan oleh anggota Dewan Komisaris lainnya yang ditunjuk oleh Komisaris Utama. Bahan rapat dikirim secara tertulis paling lambat 3 (tiga) hari kalender sebelum pelaksanaan Rapat, atau 1 (satu) hari kalender sebelum pelaksanaan Rapat bila penyelenggaraan Rapat bersifat mendesak yang ditetapkan oleh Komisaris Utama.

Rapat Dewan Komisaris sebagaimana tersebut di atas adalah sah dan berhak mengambil keputusan-keputusan yang mengikat apabila dihadiri oleh lebih dari 1/2 (satu per dua) bagian dari jumlah seluruh Komisaris, dengan catatan risalah rapat ditandatangani oleh seluruh Komisaris. Seorang Komisaris dapat diwakili dalam rapat hanya oleh seorang Komisaris lainnya berdasarkan kuasa tertulis yang diberikan khusus untuk keperluan itu. Kuasa tertulis Komisaris yang tidak hadir kepada Komisaris lainnya diperhitungkan sebagai kehadiran. Seorang Komisaris hanya boleh menerima kuasa dari 1 (satu) orang Komisaris lainnya.

Bahan rapat Dewan Komisaris dibuat secara tertulis dan ringkas oleh pejabat yang akan melakukan presentasi dan berisi data serta informasi sesuai dengan materi yang akan dibahas dalam rapat. Untuk hal yang bersifat sensitif dan/atau mendesak dimungkinkan bahan rapat tidak dapat dibuat secara tertulis. Bahan rapat Dewan Komisaris didistribusikan sebelumnya kepada seluruh peserta rapat, kecuali dalam keadaan mendesak bahan rapat disampaikan pada saat dilaksanakannya rapat.

Keputusan rapat Dewan Komisaris diambil secara musyawarah dan mufakat dari para peserta yang hadir. Dalam hal musyawarah dan mufakat tidak dapat dilaksanakan, maka keputusan diambil dengan suara terbanyak (voting). Apabila jumlah suara yang setuju dan tidak setuju sama banyaknya, maka keputusan ditunda untuk dikaji masalahnya lebih mendalam.

Rencana Rapat Internal Dewan Komisaris

Rencana rapat Dewan Komisaris diadakan sekurang-kurangnya 1 (satu) kali dalam 1 (satu) bulan dengan membahas hasil laporan dari Komite di bawah Dewan Komisaris.

Rapat Internal Dewan Komisaris

Sepanjang tahun 2025, agenda, tanggal dan peserta rapat Dewan Komisaris adalah sebagai berikut.

The meeting of the Board of Commissioners had to be in line with the Articles of Association of the Bank and the prevailing laws and regulations. The invitation to the meeting was made by the President Commissioner. In the event that the President Commissioner was absent, the invitations for the Meeting might be made by another member of the Board of Commissioners who was appointed by the President Commissioner. Meeting materials were sent in writing no later than 3 (three) calendar days prior to the implementation of the Meeting, or 1 (one) calendar day before the implementation of the Meeting if the meeting was urgent as determined by the President Commissioner.

The Board of Commissioners' meeting as mentioned above is valid and entitled to make binding decisions if attended by more than 1/2 (one-half) of the total number of Commissioners as long as the minutes of meeting signed by all Commissioners. A Commissioner may only be represented in a meeting by another Commissioner based on written authorization granted specifically for that purpose. The written outhorization of the Commissioner who is not present to another Commissioner shall be counted as attendance. A Commissioner may only receive authorization or power from 1 (one) other Commissioner.

Materials for the Board of Commissioners' meeting are made in writing and concise by officials who will make presentation and contain data and information in accordance with the materials to be discussed during the meeting. For sensitive and/or urgent matters, it is allowed to make meeting materials not in writing. Materials of the Board of Commissioners' meeting are distributed to all meeting participants before the meeting, except in the case of urgent conditions, meeting materials are distributed at the time of the meeting.

Decisions of the meeting of the Board of Commissioners were taken by deliberation and consensus from the attendees. In the event that deliberation and consensus could not be implemented, a decision shall be made by means of a majority vote (voting). If the number of votes agreeing and disagreeing was the same, then the decision would be postponed to study the problem more deeply.

Board of Commissioners Internal Meeting Plan

Plans for meetings of the Board of Commissioners to be held at least 1 (one) time in 2 (two) month to discuss the results of reports from the Committees under the Board of Commissioners.

Internal Meeting of the Board of Commissioners

Throughout 2025, the agenda, date and participants of the Board of Commissioners Meeting are as follows.



Tabel Rapat Dewan Komisaris
Table of Board of Commissioners Meeting

No	Tanggal Date	Agenda	Agenda	Peserta Rapat	Kehadiran
1	20 Januari 2025 January 20, 2025	- Laporan Komite Audit - Laporan Komite Pemantau Risiko - Lain-lain	- Audit Committee Report - Risk Monitoring Committee Report - Others	Mustaslimah	Hadir / Present
				Hendrika Nora Oslo Sinaga	Hadir / Present
				Boedi Armanto	Hadir / Present
2	06 Februari 2025 February 6, 2025	- Usulan Jangka Waktu Kerja Sama selama 6 (enam) Tahun untuk Pengadaan Lembaga Pemeringkat. - Persetujuan Laporan Pengawasan Rencana Bisnis Bank Semester II 2024. - Lain-lain.	- Proposed six-year cooperation period for the procurement of a rating agency. - Approval of the Bank Business Plan Supervision Report for Semester II 2024. - Miscellaneous.	Mustaslimah	Hadir / Present
				Hendrika Nora Oslo Sinaga	Hadir / Present
				Boedi Armanto	Hadir / Present
3	28 Februari 2025 February 28, 2025	- Laporan Komite Audit Mengundang Divisi SPM & Accounting - Laporan Komite Pemantau Risiko Mengundang Divisi Compliance - Laporan Komite Pemantau Risiko Mengundang Divisi Funding & Investment Product dan Divisi Distribution & Portfolio Management - Laporan Komite Pemantau Risiko - Laporan Komite Audit - Lain-lain	- Audit Committee Report Inviting the SPM & Accounting Division - Risk Monitoring Committee Report Inviting the Compliance Division - Risk Monitoring Committee Report Inviting the Funding & Investment Product Division and the Distribution & Portfolio Management Division - Risk Monitoring Committee Report - Audit Committee Report - Others	Mustaslimah	Hadir / Present
				Hendrika Nora Oslo Sinaga	Hadir / Present
				Boedi Armanto	Hadir / Present
4	20 Maret 2025 March 20, 2025	- Laporan Komite Audit mengundang Divisi Consumer Business & Recovery - Laporan Komite Audit - Laporan Komite Pemantau Risiko - Laporan Komite Remunerasi dan Nominasi	- Audit Committee Report inviting the Consumer Business & Recovery Division - Audit Committee Report - Risk Monitoring Committee Report - Remuneration and Nomination Committee Report	Mustaslimah	Hadir / Present
				Hendrika Nora Oslo Sinaga	Hadir / Present
				Boedi Armanto	Hadir / Present
5	29 April 2025 April 29, 2025	- Laporan Komite Audit - Laporan Komite Pemantau Risiko - Lain-lain	- Audit Committee Report - Risk Monitoring Committee Report - Others	Mustaslimah	Hadir / Present
				Hendrika Nora Oslo Sinaga	Hadir / Present
				Boedi Armanto	Hadir / Present
6	26 Mei 2025 May 26, 2025	- Laporan Komite Audit - Laporan Komite Pemantau Risiko	- Audit Committee Report - Risk Monitoring Committee Report	Mustaslimah	Hadir / Present
				Hendrika Nora Oslo Sinaga	Hadir / Present
				Boedi Armanto	Hadir / Present
7	16 Juni 2025 June 16, 2025	- Laporan Komite Audit - Laporan Komite Pemantau Risiko - Kunjungan Cabang	- Audit Committee Report - Risk Monitoring Committee Report - Branch Visit	Mustaslimah	Hadir / Present
				Hendrika Nora Oslo Sinaga	Hadir / Present
				Boedi Armanto	Hadir / Present
8	30 Juni 2025 June 30, 2025	- Laporan Komite Remunerasi dan Nominasi - Tanggapan atas Permohonan Pengunduran Diri Direktur Utama - Penunjukan Pelaksana Tugas (Plt.) Direktur Utama	- Remuneration and Nomination Committee Report - Response to the President Director's Resignation Request - Appointment of Acting President Director	Mustaslimah	Hadir / Present
				Hendrika Nora Oslo Sinaga	Hadir / Present
				Boedi Armanto	Hadir / Present



No	Tanggal Date	Agenda	Agenda	Peserta Rapat	Kehadiran
9	22 Juli 2025 July 22, 2025	- Laporan Komite Audit - Laporan Komite Pemantau Risiko - Laporan Divisi Network Development - Lain-lain	- Audit Committee Report - Risk Monitoring Committee Report - Network Development Division Report - Others	Mustaslimah	Hadir / Present
				Hendrika Nora Oslo Sinaga	Hadir / Present
				Boedi Armanto	Hadir / Present
10	19 dan 20 Agustus 2025 August 19 and 20, 2025	- Laporan Komite Remunerasi dan Nominasi - Laporan Komite Audit - Laporan Komite Pemantau Risiko Mengundang Divisi Compliance - Laporan Komite Pemantau Risiko - Lain-lain	- Remuneration and Nomination Committee Report - Audit Committee Report - Risk Monitoring Committee Report with the Compliance Division invited - Risk Monitoring Committee Report - Others	Mustaslimah	Hadir / Present
				Hendrika Nora Oslo Sinaga	Hadir / Present
				Boedi Armanto	Hadir / Present
11	22 September 2025 September 22, 2025	- Agenda Rapat Komite Audit - Agenda Rapat Komite Pemantau Risiko - Agenda Rapat Komite Remunerasi dan Nominasi	- Audit Committee Meeting Agenda - Risk Monitoring Committee Meeting Agenda - Remuneration and Nomination Committee Meeting Agenda	Mustaslimah	Hadir / Present
				Hendrika Nora Oslo Sinaga	Hadir / Present
				Boedi Armanto	Hadir / Present
12	21 Oktober 2025 October 21, 2025	- Laporan Komite Audit - Laporan Komite Pemantau Risiko - Lain-lain	- Audit Committee Report - Risk Monitoring Committee Report - Others	Mustaslimah	Hadir / Present
				Boedi Armanto	Hadir / Present
13	24 November 2025 November 24, 2025	- Laporan Komite Audit - Laporan Komite Pemantau Risiko - Laporan Komite Pemantau Risiko Mengundang IT - Laporan Komite Remunerasi dan Nominasi	- Audit Committee Report - Risk Monitoring Committee Report - Risk Monitoring Committee Report with the IT Division invited - Remuneration and Nomination Committee Report	Mustaslimah	Hadir / Present
				Boedi Armanto	Hadir / Present
14	22 Desember 2025 December 22, 2025	- Laporan Komite Remunerasi dan Nominasi - Laporan Komite Audit - Laporan Komite Pemantau Risiko - Lain-lain	- Remuneration and Nomination Committee Report - Audit Committee Report - Risk Monitoring Committee Report - Others	Boedi Armanto	Hadir / Present

Rencana Rapat Gabungan Dewan Komisaris Dengan Direksi

Rapat Gabungan Dewan Komisaris mengundang Direksi direncanakan sekurang-kurangnya 1 (satu) kali dalam 4 (empat) bulan.

Rapat Gabungan Dewan Komisaris dengan Direksi

Sepanjang tahun 2025, agenda, tanggal dan peserta Rapat Gabungan Dewan Komisaris dengan Direksi adalah sebagai berikut.

Plans for Joint Meetings of the Board of Commissioners with the Directors

Joint meetings of the Board of Commissioners inviting the Directors are planned at least 1 (one) time in 4 (four) months.

Joint Meeting of the Board of Commissioners with the Board of Directors

Throughout 2025, the agenda, date and participants of the Joint Meeting of the Board of Commissioners with the Board of Directors are as follows.



Tabel Rapat Gabungan Dewan Komisaris dengan Direksi

Table of Joint Meetings of the Board of Commissioners with the Board of Directors

No	Tanggal Date	Agenda	Peserta Rapat (Dewan Komisaris) Meeting Participants (Board of Commissioners)	Peserta Rapat (Direksi) Meeting Participants (Board of Directors)
1.	06 Maret 2025 March 6, 2025	Penyampaian Laporan Insiden TI pada System Pembayaran Gaji Pensiun (TASPEN) tanggal 1 Maret 2025 Submission of IT Incident Report on the Pension Salary Payment System (TASPEN) dated March 1, 2025	• Mustaslimah • Hendrika Nora Osloi Sinaga • Boedi Armanto	• Elmamber Petamu Sinaga • Maswar Purnama • Widi Nugroho • Putu Apriyanto • Resi Lora
2.	29 April 2025 April 29, 2025	Pembahasan Monitoring Proyek Maestro Maestro Project Monitoring Discussion	• Mustaslimah • Hendrika Nora Osloi Sinaga • Boedi Armanto	• Elmamber Petamu Sinaga • Maswar Purnama • Widi Nugroho • Putu Arpiyanto • Resi Lora
3.	17 Juni 2025 June 17, 2025	• Kinerja Bank Posisi Mei 2025 • Proyeksi Skenario Finansial • Strategi Pencapaian 2025 • Usulan Revisi Rencana Bisnis Bank (RBB) Tahun 2025 • Bank Performance as of May 2025 • Financial Scenario Projections • 2025 Achievement Strategy • Proposed Revision of the Bank's Business Plan (RBB) for 2025	• Mustaslimah • Hendrika Nora Osloi Sinaga • Boedi Armanto	• Elmamber Petamu Sinaga • Maswar Purnama • Widi Nugroho • Putu Arpiyanto • Resi Lora
4.	20 Oktober 2025 October 20, 2025	• Update Kinerja Bank Posisi Triwulan III 2025 • Persetujuan Rencana Kerja dan Anggaran Perusahaan 2026 • Bank Performance Update for Q3 2025 • Approval of the 2026 Company Work Plan and Budget	• Mustaslimah • Boedi Armanto	• Maswar Purnama • Widi Nugroho • Putu Apriyanto • Resi Lora
5.	25 November 2025 November 25, 2025	• Pembahasan Persetujuan Rencana Bisnis Bank Tahun 2026–2028 dan RPIM Tahun 2025 • Pembahasan Persetujuan Rencana Aksi Keuangan Berkelanjutan Tahun 2026 • Pembahasan Persetujuan Corporate Plan Tahun 2026 – 2030 PT Bank Mandiri Taspen • Discussion on Approval of the Bank's 2026–2028 Business Plan and 2025 RPIM • Discussion on Approval of the 2026 Sustainable Finance Action Plan • Discussion on Approval of the 2026–2030 Corporate Plan of PT Bank Mandiri Taspen	• Mustaslimah • Boedi Armanto	• Maswar Purnama • Widi Nugroho • Putu Apriyanto • Resi Lora

Frekuensi dan Kehadiran Rapat Dewan Komisaris

Selama tahun 2025, Dewan Komisaris telah melaksanakan rapat internal sebanyak 14 (empat belas) kali dan rapat gabungan Dewan Komisaris bersama Direksi sebanyak 5 (lima) kali. Adapun frekuensi dan kehadiran masing-masing anggota Dewan Komisaris adalah sebagai berikut.

Frequency and Attendance of Board of Commissioners' Meetings

During 2025, the Board of Commissioners held 14 (fourteen) internal meetings and 5 (five) joint meetings between the Board of Commissioners and the Board of Directors. The frequency and presence of each member of the Board of Commissioners is as follows.



Tabel Frekuensi dan Kehadiran Rapat Dewan Komisaris
Table of Frequency and Attendance of Board of Commissioners Meetings

Nama Name	Jabatan Position	Rapat Dewan Komisaris Board of Commissioners Meeting			Rapat Gabungan Dewan Komisaris dengan Direksis Joint Meeting of the Board of Commissioners and the Board of Directors		
		Jumlah dan Persentase Kehadiran Number and Percentage of Attendance			Jumlah dan Persentase Kehadiran Number and Percentage of Attendance		
		Jumlah Rapat Number of Meetings	Jumlah Kehadiran Number of Attendance	Persentase Percentage	Jumlah Rapat Number of Meetings	Jumlah Kehadiran Number of Attendance	Persentase Percentage
Junaidi Hisom**	Komisaris Utama Independen Independent President Commissioner	-	-	-	-	-	-
Boedi Armanto	Komisaris Independen Independent Commissioner	14	14	100%	5	5	100%
Suhajar Diantoro*	Komisaris Commissioner	-	-	-	-	-	-
Prasetio**	Komisaris Independen Independent Commissioner	-	-	-	-	-	-
Marjana***	Komisaris Independen Independent Commissioner	-	-	-	-	-	-
Suwartini**	Komisaris Independen Independent Commissioner	-	-	-	-	-	-
Edi Eko Cahyono***	Komisaris Commissioner	-	-	-	-	-	-
Mustaslimah****	Komisaris Utama President Commissioner	13	13	100%	5	5	100%
Hendrika Nora Osloi Sinaga*****	Komisaris Commissioner	11	11	100%	3	3	100%

Keterangan / Note:

- *) Dialihkan tugas dari Komisaris Independen menjadi Komisaris Non Independen yang ditetapkan berdasarkan Keputusan Sirkuler Pemegang Saham tertanggal 27 Juni 2024 dan efektif menjabat setelah lulus fit & proper oleh Otoritas Jasa Keuangan / Appointed based on the Shareholders' Resolution dated June 27, 2023 and effective upon passing the Fit and Proper Test conducted by Otoritas Jasa Keuangan.
- **) Telah diangkat berdasarkan Keputusan Sirkuler Pemegang Saham tanggal 4 Desember 2025 dan telah lulus Penilaian Kemampuan & Kepatutan oleh Otoritas Jasa Keuangan / Appointed based on the Shareholders' Resolution dated December 4, 2025 and effective upon passing the Fit and Proper Test conducted by Otoritas Jasa Keuangan.
- ***)) Telah diangkat berdasarkan Keputusan Sirkuler Pemegang Saham tanggal 4 Desember 2025 dan masih dalam proses Penilaian Kemampuan & Kepatutan oleh Otoritas Jasa Keuangan / Appointed based on the Shareholders' Circular Decision dated December 4, 2025 and is still in the process of Fit & Proper Assessment by Otoritas Jasa Keuangan.
- ****)) Telah diberhentikan berdasarkan Keputusan Sirkuler Pemegang Saham tanggal 04 Desember 2025 yang diaktakan dengan Akta Notaris Nomor 25 Tanggal 18 Desember 2025 / Has been dismissed based on the Circular Decision of Shareholders dated December 4, 2025 which was notarized by Notarial Deed Number 25 dated December 18, 2025.
- *****)) Telah diberhentikan dengan hormat berdasarkan Keputusan Sirkuler Pemegang Saham tanggal 25 September 2025 yang diaktakan dengan Akta Notaris 25 September 2025 / Has been honorably dismissed based on the Circular Decision of Shareholders dated September 25, 2025 which was notarized by Notarial Deed of September 25, 2025.



Selama tahun 2025, Rapat Umum Pemegang Saham Tahunan dan Luar Biasa dilakukan secara sirkuler, sehingga tidak terdapat informasi terkait kehadiran Dewan Komisaris dan Direksi dalam RUPS selama tahun buku.

Pelatihan dan/atau Peningkatan Kompetensi Anggota Dewan Komisaris

Kebijakan Pelatihan dan/atau Peningkatan Kompetensi

Untuk meningkatkan kapasitas anggota Dewan Komisaris, maka setiap anggota Dewan Komisaris berhak untuk mendapatkan pendidikan berkelanjutan. Adapun pendidikan berkelanjutan tersebut dituangkan dalam Rencana Program Kerja Dewan Komisaris, dalam hal pendidikan berkelanjutan dilakukan di luar program kerja yang telah ditetapkan sebelumnya, maka disampaikan dalam Rapat Dewan Komisaris untuk mendapat persetujuan Rapat. Pendidikan berkelanjutan tersebut di atas diatur dalam Keputusan Dewan Komisaris tentang Penyempurnaan Pedoman dan Tata Tertib Kerja Dewan Komisaris Nomor KEP.DEKOM/003/X/2025 tanggal 21 Oktober 2025.

Pelaksanaan Pelatihan dan/atau Peningkatan Kompetensi

Adapun pelatihan dan/atau peningkatan kompetensi anggota Dewan Komisaris selama tahun 2025 adalah sebagai berikut.

During 2025, the Annual and Extraordinary General Meetings of Shareholders were conducted through circular resolutions; therefore, no information regarding the attendance of the Board of Commissioners and the Board of Directors at the GMS was available for the financial year.

Training and/or Development of Board of Commissioners' Competence

Training and/or Competency Improvement Policy

To increase the capacity of members of the Board of Commissioners, each member of the Board of Commissioners has the right to receive continuing education. The continuing education is stated in the Work Program Plan of the Board of Commissioners, in the event that continuing education is carried out outside the work program that has been previously determined, it will be submitted at the Board of Commissioners Meeting to obtain the approval of the Meeting. The continuing education mentioned above is regulated in the Decree of the Board of Commissioners regarding the Completion of the Guidelines and Work Order of the Board of Commissioners Number KEP.DEKOM/003/X/2025 dated October 21, 2025.

Implementation of Training and/or Competency Improvement

The training and/or competency improvement of members of the Board of Commissioners during 2025 is as follows.

Nama Name	Jabatan Position	Jenis Pelatihan dan Materi Pengembangan Kompetensi /Pelatihan Competency Development Materials/Training	Waktu dan Tempat Pelaksanaan Time and Place of Implementation	Penyelenggara Organizer
Junaidi Hisom**	Komisaris Utama Independen Independent President Commissioner	Refreshment Sertifikasi Manajemen Risiko Perbankan Kualifikasi 7 Banking Risk Management Certification Refreshment Qualification 7	Online, 09 Desember 2025 Online, December 09, 2025	Peak Pratama
Boedi Armanto	Komisaris Independen Independent Commissioner	Peran GRC dalam Meningkatkan Kepercayaan Investor dan Stabilitas Sektor Keuangan The Role of GRC in Enhancing Investor Confidence and Financial Sector Stability	Online, 25 Februari 2025 Online, February 25, 2025	Otoritas Jasa Keuangan
		Risk Management Refresher Program Risk Management Refresher Program	Online, 23 Mei 2025 Online, May 23, 2025	BARa
		Penguatan Operasional, Keamanan Transaksi, dan Aktivasi Digital Banking melalui Perspektif IT & Operasional Strengthening Operations, Transaction Security, and Digital Banking Activation through an IT & Operational Perspective	Jakarta, 28 Mei 2025 Jakarta, May 28, 2025	Bank Mandiri Taspen
		Risk Beyond 2025	Denpasar, 4-5 Desember 2025 Denpasar, December 4-5, 2025	ERMA



Nama Name	Jabatan Position	Jenis Pelatihan dan Materi Pengembangan Kompetensi /Pelatihan Competency Development Materials/Training	Waktu dan Tempat Pelaksanaan Time and Place of Implementation	Penyelenggara Organizer
Suwartini**	Komisaris Commissioner	Risk Management Refresher Program	Online, 23 Mei 2025 Online, May 23, 2025	BARa
Edi Eko Cahyono***	Komisaris Independen Independent Commissioner	-	-	-
Mustaslimah****	Komisaris Independen Independent Commissioner	-	-	-
Hendrika Nora Osloi Sinaga*****	Komisaris Independen Independent Commissioner	-	-	-
Edi Eko Cahyono*	Komisaris Commissioner	-	-	-
Mustaslimah***	Komisaris Utama President Commissioner	Risk Management Refresher Program	Online, 23 Mei 2025 Online, May 23, 2025	BARa
		Penguatan Operasional, Keamanan Transaksi, dan Aktivasi Digital Banking melalui Perspektif IT & Operasional Strengthening Operations, Transaction Security, and Digital Banking Activation through an IT & Operational Perspective	Jakarta, 28 Mei 2025 Jakarta, May 28, 2025	Bank Mandiri Taspen
		Risk Beyond 2025	Denpasar, 4-5 Desember 2025 Denpasar, December 4-5, 2025	ERMA
Hendrika Nora Osloi Sinaga****	Komisaris Commissioner	Risk Management Refresher Program	Online, 23 Mei 2025 Online, 23 Mei 2025	BARa
		Penguatan Operasional, Keamanan Transaksi, dan Aktivasi Digital Banking melalui Perspektif IT & Operasional Strengthening Operations, Transaction Security, and Digital Banking Activation through an IT & Operational Perspective	Jakarta, 28 Mei 2025 May 28, 2025	Bank Mandiri Taspen

Keterangan / Note:

- *) Dialihkan tugas dari Komisaris Independen menjadi Komisaris Non Independen yang ditetapkan berdasarkan Keputusan Sirkuler Pemegang Saham tertanggal 27 Juni 2024 dan efektif menjabat setelah lulus fit & proper oleh Otoritas Jasa Keuangan / Appointed based on the Shareholders' Resolution dated June 27, 2023 and effective upon passing the Fit and Proper Test conducted by Otoritas Jasa Keuangan.
- **) Telah diangkat berdasarkan Keputusan Sirkuler Pemegang Saham tanggal 4 Desember 2025 dan telah lulus Penilaian Kemampuan & Kepatutan oleh Otoritas Jasa Keuangan / Appointed based on the Shareholders' Resolution dated December 4, 2025 and effective upon passing the Fit and Proper Test conducted by Otoritas Jasa Keuangan.
- ***) Telah diangkat berdasarkan Keputusan Sirkuler Pemegang Saham tanggal 4 Desember 2025 dan masih dalam proses Penilaian Kemampuan & Kepatutan oleh Otoritas Jasa Keuangan / Appointed based on the Shareholders' Circular Decision dated December 4, 2025 and is still in the process of Fit & Proper Assessment by Otoritas Jasa Keuangan.
- ****) Telah diberhentikan berdasarkan Keputusan Sirkuler Pemegang Saham tanggal 04 Desember 2025 yang diaktakan dengan Akta Notaris Nomor 25 Tanggal 18 Desember 2025 / Has been dismissed based on the Circular Decision of Shareholders dated December 4, 2025 which was notarized by Notarial Deed Number 25 dated December 18, 2025
- *****) Telah diberhentikan dengan hormat berdasarkan Keputusan Sirkuler Pemegang Saham tanggal 25 September 2025 yang diaktakan dengan Akta Notaris 25 September 2025 / Has been honorably dismissed based on the Circular Decision of Shareholders dated September 25, 2025 which was notarized by Notarial Deed of September 25, 2025.



Program Orientasi Bagi Komisaris Baru

Bank Mandiri Taspen telah memiliki ketentuan terkait program orientasi bagi Komisaris Baru yang mengacu pada kebijakan induk. Berdasarkan kebijakan induk tersebut, program orientasi pengenalan bagi Anggota Dewan Komisaris Baru Bank untuk memberikan gambaran atas kegiatan bisnis, rencana perusahaan kedepan panduan kerja dan lainnya yang menjadi tanggung jawab anggota Anggota Dewan Komisaris baru, dengan hal-hal yang disampaikan termasuk namun tidak terbatas pada:

1. Penyampaian dokumen perusahaan berupa Anggaran Dasar, Laporan Tahunan, Rencana Kerja dan Anggaran Perusahaan (RKAP), Rencana Bisnis Bank (RBB), Rencana Jangka Panjang Perusahaan (RJPP), Kebijakan-kebijakan Perusahaan, Kode Etik Perusahaan, Program Kerja Anggota Dewan Komisaris dan Komite di bawah Dewan Komisaris, Pedoman Tata Tertib Dewan Komisaris, serta peraturan perundang-undangan yang terkait dengan proses bisnis Bank;
2. Kegiatan on site visit (kunjungan) ke unit kerja di Kantor Pusat maupun Cabang untuk bertemu dan bertatap muka langsung baik dengan pimpinan unit kerja dan karyawan.

Program orientasi bagi Dewan Komisaris baru Selama tahun 2025 adalah sebagai berikut:

Orientation Program for New Board of Commissioners

Bank Mandiri Taspen already has provisions related to the orientation program for New Commissioners which refers to the main policy. Based on the master policy, an introductory orientation program for New Members of the Board of Commissioners of the Bank to provide an overview of business activities, future plans for the company's work guidelines and others that are the responsibilities of members of the new Members of the Board of Commissioners, with matters presented including but not limited to:

1. Submission of company documents in the form of Articles of Association, Annual Report, Company Work and Budget Plan (RKAP), Bank Business Plan (RBB), Company Long Term Plan (RJPP), Company policies, Company Code of Ethics, Work Program for Members of the Board of Commissioners and Committees under the Board of Commissioners, the Code of Conduct for the Board of Commissioners, as well as laws and regulations related to the Bank's business processes;
2. On site visit activities (visit) to work units at the Head Office and Branches to meet and meet face to face both with work unit heads and employees.

The orientation program for the newly appointed Board of Commissioners during 2025 was as follows

No.	Tanggal Date	Topik Topic	Pemateri Speaker	Peserta Participants
1	09 Desember 2025 December 9, 2025	Program Perkenalan Bank Mandiri Taspen termasuk Hak dan Kewajiban Dewan Komisaris terdiri dari: a. Tata Tertib Dewan Komisaris b. Tunjangan dan Fasilitas Dewan Komisaris c. Fasilitas Penunjang lainnya untuk Dewan Komisaris d. KPI Bank Mandiri Taspen e. Struktur Organisasi Bank Mandiri Taspen Bank Mandiri Taspen Introduction Program, including the Rights and Obligations of the Board of Commissioners, consisted of: a. Board of Commissioners Code of Conduct b. Remuneration and Benefits of the Board of Commissioners c. Other Supporting Facilities for the Board of Commissioners d. Bank Mandiri Taspen Key Performance Indicators (KPIs) e. Organizational Structure of Bank Mandiri Taspen	SPS Sekdekom	Junaidi Hisom Prasetio Marjana Suwartini Edi Eko Cahyono
2	22 Desember 2025 December 22, 2025	Overview Internal Audit	Kepala Divisi Internal Audit Head of the Internal Audit Division	Junaidi Hisom Prasetio Marjana Suwartini Edi Eko Cahyono
3	22 Desember 2025 December 22, 2025	Overview Risk Management	Kepala Divisi Risk Management Head of the Risk Management Division	Junaidi Hisom Prasetio Marjana Suwartini Edi Eko Cahyono

No.	Tanggal Date	Topik Topic	Pemateri Speaker	Peserta Participants
4	22 Desember 2025 December 22, 2025	Overview HCSP	Kepala Divisi Human Capital Head of the Human Capital Division	Junaidi Hisom Prasetio Marjana Suwartini Edi Eko Cahyono
5	22 Desember 2025 December 22, 2025	Rencana Kerja Dewan Komisaris 2026 dan Tata Kelola Rapat Dewan Komisaris Board of Commissioners Work Plan for 2026 and Governance of Board of Commissioners Meetings	SPS Sekdekom	Junaidi Hisom Prasetio Marjana Suwartini Edi Eko Cahyono

Tata Cara dan Frekuensi Pemberian Nasihat

Tata cara dan frekuensi pemberian nasihat oleh Dewan Komisaris dilaksanakan sebagai berikut:

1. Dewan Komisaris memberikan nasihat kepada Direksi yang dilaksanakan melalui Rapat mengundang Direksi yang dilaksanakan setiap 4 (empat) bulan sekali.
2. Pemberian nasihat juga dapat dilaksanakan sewaktu-waktu sesuai keperluan dengan mengundang Dewan Komisaris melalui suatu forum rapat maupun kegiatan lainnya yang dihadiri oleh Dewan Komisaris.

Rekomendasi, Pelaksanaan Tugas Dewan Komisaris, serta Pengawasan Implementasi Strategi Perseroan

Segala sesuatu yang dibicarakan dan diputuskan dalam rapat Dewan Komisaris dituangkan dalam risalah rapat paling kurang berisi: waktu dan tempat, agenda, rekomendasi dan tindak lanjut, daftar hadir dan tanda tangan seluruh peserta rapat yang hadir (berdasarkan jenis Rapat). Rekomendasi ini disampaikan kepada Direksi untuk ditindaklanjuti. Selama tahun 2025 Dewan Komisaris telah menyampaikan rekomendasi untuk ditindaklanjuti oleh Direksi sebanyak 19 (sembilan belas) kali.

Sesuai Pedoman dan Tata tertib Kerja Dewan Komisaris yang merupakan rangkuman beberapa ketentuan eksternal terkait tugas-tugas Dewan Komisaris, adapun salah satu tugas pokok Dewan Komisaris adalah melakukan pengawasan terhadap pengurusan operasional Bank yang dilakukan Direksi serta memberi nasihat kepada Direksi termasuk mengenai rencana kerja, pengembangan bisnis Bank, pelaksanaan ketentuan Anggaran Dasar dan keputusan RUPS serta peraturan perundangan yang berlaku.

Dalam pelaksanaan tugasnya melakukan pengawasan tersebut dilakukan melalui pembahasan dalam Rapat Dewan Komisaris yang membahas terkait Perseroan, baik terkait strategi, bisnis maupun operasionalnya, dengan bahan bersumber dari hasil rekomendasi Komite-komite, dari anggota Direksi secara

Procedures and Frequency of Giving Advice

The procedures and Frequency for providing advice by the Board of Commissioners were carried out as follows:

1. The Board of Commissioners provided advice to the Board of Directors which is carried out through a meeting inviting the Board of Directors which is held every 4 (four) months.
2. Providing advice could also be carried out at any time as needed by inviting the Board of Commissioners through a meeting forum or other activities attended by the Board of Commissioners.

Recommendations, Implementation of The Tasks of the Board of Commissioners, and Supervision of the Implementation of the Company's Strategy

Everything discussed and decided in the Meeting of the Board of Commissioners is stated in the minutes of the Meeting which at least contains: time and place, agenda, recommendations and follow up, list of attendance and signatures of all meeting participants present (based on the type of meeting). This recommendation is submitted to the Board of Directors for follow- up. Throughout 2025, the Board of Commissioners issued a total of 19 (nineteen) recommendations to be followed up by the Board of Directors.

In accordance with the Guidelines and Work Procedures of the Board of Commissioners which became a summary of several external provisions related to the duties of the Board of Commissioners, one of the main tasks of the Board of Commissioners was to supervise the operational management of the Bank carried out by the Board of Directors and provide advice to the Board of Directors including on work plans, business development Bank, implementation of the provisions of the Articles of Association and resolutions of the GMS as well as the applicable laws and regulations.

In carrying out its duties, supervision was carried out through discussions in the Board of Commissioners Meeting discussing related to the Company, both related to its strategy, business and operations, with material sourced from the recommendations of the Committees, from members of the Board of Directors



langsung maupun dari unit kerja terkait yang diundang secara khusus dalam rapat Dewan Komisaris, Rapat Komite dan Rapat Dewan Komisaris mengundang Direksi.

Dalam rangka pengawasan implementasi strategi Perseroan, Dewan Komisaris melakukan kajian dan memberikan pendapat atas strategi usaha Bank, termasuk penilaian terhadap Rencana Bisnis Bank (RBB) dan penjabarannya dalam Rencana Kerja dan Anggaran Tahunan (RKAP). Selain itu, Dewan Komisaris melakukan pemantauan secara berkala atas pelaksanaan RKAP serta memberikan persetujuan atau pendapat atas perubahan RKAP sesuai dengan ketentuan yang berlaku.

Sebagai bagian dari pelaksanaan fungsi pengawasan, Dewan Komisaris juga menyampaikan laporan hasil pengawasan atas implementasi Rencana Bisnis Bank kepada Otoritas Jasa Keuangan secara semesteran. Pada tahun 2025, laporan tersebut telah disampaikan sebagai berikut:

- Laporan Semester I Tahun 2025** disampaikan melalui Surat Nomor **DEKOM/056/2025** tanggal **28 Agustus 2025**.
- Laporan Semester II Tahun 2025** disampaikan melalui Surat Nomor **DEKOM/015/2026** tanggal **27 Februari 2026**.

Penilaian Kinerja Direksi dan Dewan Komisaris

Penilaian Kinerja Direksi

PROSEDUR PELAKSANAAN PENILAIAN KINERJA DIREKSI

Sebagai bentuk pengukuran atas pencapaian target kinerja yang telah dilaksanakan oleh Direksi, maka perlu dilakukan penilaian terhadap Direksi secara kolektif maupun masing-masing anggota Direksi. Penilaian Direksi dilakukan secara berkala dan saat pertanggungjawaban laporan tahunan pada RUPS Tahunan 2025. Pelaksanaan RUPS untuk pertanggungjawaban laporan tahunan tahun buku 2024, pada kesempatan tersebut pemegang saham menerima laporan tahunan perusahaan tahun buku 2024 mengenai keadaan jalannya perusahaan dan hasil yang telah dicapai, dan selanjutnya menyatakan memberikan pembebasan sepenuhnya pertanggungjawaban (*acquitted de charge*) Direksi Bank untuk operasional Bank selama tahun buku 2024.

Untuk Direksi secara individu, dinilai setiap tahun untuk melihat kinerja masing-masing anggota Direksi dalam pelaksanaan tugas dan tanggung jawabnya. Penilaian tersebut dilaksanakan berdasarkan target yang ditetapkan dalam *Key Performance Indicator* (KPI) yang telah disepakati bersama dari awal tahun sesuai pembedangannya masing-masing.

directly or from related work units specially invited. In the Board of Commissioners meeting, Committee Meeting and Board of Commissioners meeting invited the Board of Directors.

To supervise the implementation of the Company's strategy, the Board of Commissioners conducted studies and provided opinions on the business strategies implemented by the Bank, conducted assessments, provided opinions and advice on the Business Plan Draft and its elaboration into the Bank's Annual Work Plan and Budget (RKAP), conducted periodic supervision on the implementation of the RKAP and provide opinions or approvals on changes to the RKAP in accordance with applicable regulations.

As part of the implementation of its supervisory function, the Board of Commissioners also submitted reports on the oversight of the implementation of the Bank Business Plan to the Financial Services Authority (OJK) on a semi-annual basis. In 2025, such reports were submitted as follows:

- The First Semester 2025 Report** was submitted through Letter No. **DEKOM/056/2025** dated **28 August 2025**.
- The Second Semester 2025 Report** was submitted through Letter No. **DEKOM/015/2026** dated **27 February 2026**.

Performance Assessment the Board of Commissioners and Board of Directors

Board of Directors Performance Assessment

PROCEDURE FOR THE IMPLEMENTATION OF BOARD OF DIRECTORS PERFORMANCE ASSESSMENT

As a measure of the achievement of performance targets carried out by the Board of Directors, an assessment of the Board of Directors was conducted, both collectively and individually. The assessment of the Board of Directors was carried out periodically and at the time of accountability for the annual report at the 2025 Annual General Meeting of Shareholders (AGMS). At the AGMS convened to present accountability for the 2024 financial year, the shareholders accepted the Company's annual report for the 2024 financial year regarding the condition of the Company's operations and the results achieved, and subsequently granted full release and discharge (*acquitted de charge*) to the Board of Directors for the Bank's operations during the 2024 financial year.

Individually, members of the Board of Directors were assessed annually to evaluate their respective performance in carrying out their duties and responsibilities. The assessment was conducted based on targets set in the *Key Performance Indicators* (KPIs), which had been mutually agreed upon at the beginning of the year in accordance with their respective areas of responsibility.



KRITERIA PENILAIAN KINERJA DIREKSI

Keberhasilan kinerja Direksi akan tercermin dalam satu kesatuan realisasi Rencana Kerja dan Anggaran Perusahaan (RKAP) secara tahunan, penilaian berdasarkan parameter kinerja kolegal dan kinerja individual/sektoral dengan mempertimbangkan faktor kuantitatif dan kualitatif. Penilaian Direksi meliputi tingkat kesehatan bank yang mencakup aspek profil risiko, Good Corporate Governance (GCG), rentabilitas dan permodalan Bank.

Penilaian Direksi dilaksanakan secara berkala dan tahunan berdasarkan Key Performance Indicator (KPI), secara garis besarnya mengacu pada 4 (empat) kriteria penilaian berdasarkan perspektif keuangan, perspektif pelanggan, perspektif aliansi, dan strategi serta perspektif pengembangan.

Direktur Utama

1. Tercapainya target Laba, Kredit, CASA, NPL dan Rasio Financial sesuai target
2. Meningkatkan market share pensiunan ASN dan TNI/POLRI sesuai target
3. Mempertahankan hasil pemeringkat penerapan tata kelola melalui CGPI dengan predikat Most Trusted dengan peningkatan nilai di atas rata-rata kenaikan nilai peserta CGPI
4. Memastikan seluruh Rekomendasi Audit Internal dan Eksternal terimplementasi yang di buktikan dengan tidak ada DMTL yang overdue di tahun 2025
5. Target live NCBS di tahun 2025

Wakil Direktur Utama

1. Tercapainya target Laba, Kredit, CASA, NPL dan Rasio Financial sesuai target
2. Meningkatkan market share pensiunan ASN dan TNI/POLRI sesuai target
3. Mempertahankan hasil pemeringkat penerapan tata kelola melalui CGPI dengan predikat Most Trusted dengan peningkatan nilai di atas rata-rata kenaikan nilai peserta CGPI
4. Memperkuat Branding sebagai Bank Pensiunan terdepan dan terpercaya
5. Target live NCBS di tahun 2025

Direktur Compliance & Human Resource

1. Tercapainya target Laba, Kredit, CASA, NPL dan Rasio Financial sesuai target
2. Mempertahankan hasil pemeringkat penerapan tata kelola melalui CGPI dengan predikat Most Trusted dengan peningkatan nilai di atas rata-rata kenaikan nilai peserta CGPI

CRITERIA FOR THE ASSESSMENT OF BOARD OF DIRECTORS PERFORMANCE

The performance of the Board of Directors was reflected in the overall realization of the annual Corporate Work Plan and Budget (RKAP). The assessment was based on parameters of collective (collegial) performance and individual/sectoral performance, taking into account both quantitative and qualitative factors. The assessment of the Board of Directors included the Bank's soundness level, covering aspects of risk profile, Good Corporate Governance (GCG), profitability, and capital adequacy.

The assessment of the Board of Directors was conducted periodically and annually based on Key Performance Indicators (KPIs), broadly referring to four (4) assessment criteria, namely financial perspective, customer perspective, alliance and strategy perspective, and development perspective.

President Director

1. Achieved the targeted levels of Profit, Loans, CASA, NPL, and Financial Ratios in line with the established targets.
2. Increasing the market share in the pension segment of Civil Servants (ASN) and the Indonesian National Armed Forces/Police (TNI/POLRI) in accordance with the targets.
3. Maintaining the corporate governance rating through the CGPI with the predicate "Most Trusted," with an increase in score above the average increase of CGPI participants.
4. Ensuring that all Internal and External Audit recommendations were implemented, as evidenced by no overdue DMTL in 2025.
5. Target for the go-live of the New Core Banking System (NCBS) in 2025

Vice President Director

1. Achieved the targeted levels of Profit, Loans, CASA, NPL, and Financial Ratios in line with the established targets.
2. Increasing the market share in the pension segment of Civil Servants (ASN) and the Indonesian National Armed Forces/Police (TNI/POLRI) in accordance with the targets.
3. Maintaining the corporate governance rating through the CGPI with the predicate "Most Trusted," with an increase in score above the average increase of CGPI participants.
4. Strengthening branding as a leading and trusted pension-focused bank
5. Target for the go-live of the New Core Banking System (NCBS) in 2025

Director of Compliance & Human Resource

1. Achieved the targeted levels of Profit, Loans, CASA, NPL, and Financial Ratios in line with the established targets.
2. Maintaining the corporate governance rating through the CGPI with the predicate "Most Trusted," with an increase in score above the average increase of CGPI participants.



3. Menjalankan fungsi pengawasan dan control Distribution yang dibuktikan dengan adanya Zero Fraud
4. Dashboard Internal Control Kantor Cabang min. 80% dari 100%
5. Meningkatkan employee productivity
6. Pelaksanaan annual Review atas 3 sertifikasi ISO 9001, 37001, dan 37301

Direktur IT & Digital

1. Tercapainya target Laba, Kredit, CASA, NPL dan Rasio Financial sesuai target
2. Penguatan maturity infrastruktur security Bank
3. Zero Security Breach tercermin dari risk score index sesuai report Security Operation Center
4. Terlaksananya Project dan CR sesuai dengan inisiatif yang tercantum dalam laporan RPTI
5. Terlaksananya Laporan-laporan Tahunan IT kepada Regulator
6. Pemenuhan minimum IT Requirements
7. Target live NCBS di tahun 2025
8. Peningkatan produktivitas dan layanan pencairan Kredit

Direktur Keuangan & Risk

1. Tercapainya target Laba, Kredit, CASA, NPL dan Rasio Financial sesuai target
2. Opini atas laporan keuangan audit 2025 wajar tanpa modifikasi
3. Tersedianya profil risiko dengan peringkat risiko minimum low to moderate sesuai dengan hasil IRC Mandiri Group
4. Menjalankan fungsi pengawasan dan control Distribution yang dibuktikan dengan adanya Zero Fraud
5. Melakukan inisiatif continuous improvement
6. Target live NCBS di tahun 2025

Direktur Bisnis

1. Tercapainya target Laba, Kredit, CASA, NPL dan Rasio Financial sesuai target
2. Meningkatkan market share pensiunan ASN dan TNI/POLRI sesuai target
3. Meningkatkan akuisisi payroll yang terdiri dari DPK retail dan Penambahan PKS dengan intansi
4. Menjalankan fungsi pengawasan dan control Distribution yang dibuktikan dengan adanya Zero Fraud
5. Implementasi kajian Ekosistem Pensiun sebagai own game Bank Mandiri Taspen

Direktur Funding (Retail & Network)

1. Tercapainya target Laba, Kredit, CASA, NPL dan Rasio Financial sesuai target

3. Performing distribution supervision and control functions, as evidenced by zero fraud.
4. Achieved a minimum of 80% (out of 100%) for the Branch Internal Control Dashboard.
5. Improving employee productivity.
6. Conduct the annual review of three ISO certifications: ISO 9001, ISO 37001, and ISO 37301

Director of IT & Digital

1. Achieved the targeted levels of Profit, Loans, CASA, NPL, and Financial Ratios in line with the established targets.
2. Strengthened the maturity of the Bank's security infrastructure.
3. Zero security breaches, as reflected in the risk score index in accordance with the Security Operation Center report.
4. Implemented projects and Change Requests (CR) in line with the initiatives set out in the RPTI report.
5. Completed the submission of annual IT reports to the regulator.
6. Fulfilled minimum IT requirements.
7. Target for the go-live of the New Core Banking System (NCBS) in 2025.
8. Improved productivity and loan disbursement services

Director of Finance & Risk

1. Achieved the targeted levels of Profit, Loans, CASA, NPL, and Financial Ratios in line with the established targets.
2. Obtained an unmodified audit opinion on the 2025 financial statements.
3. Maintained a risk profile with a minimum rating of low to moderate in accordance with the IRC of the Mandiri Group.
4. Performing distribution supervision and control functions, as evidenced by zero fraud.
5. Undertook continuous improvement initiatives.
6. Target for the go-live of the New Core Banking System (NCBS) in 2025

Director of Business

1. Achieved the targeted levels of Profit, Loans, CASA, NPL, and Financial Ratios in line with the established targets.
2. Increasing the market share in the pension segment of Civil Servants (ASN) and the Indonesian National Armed Forces/Police (TNI/POLRI) in accordance with the targets.
3. Increasing payroll acquisition comprising retail third-party funds (DPK) and additional cooperation agreements (PKS) with institutions.
4. Performing distribution supervision and control functions, as evidenced by zero fraud.
5. Implementing the Pension Ecosystem study as the Bank Mandiri Taspen's own game

Director of Funding (Retail & Network)

1. Achieved the targeted levels of Profit, Loans, CASA, NPL, and Financial Ratios in line with the established targets.



2. Meningkatkan market share pensiunan ASN dan TNI/ POLRI sesuai target
3. Menjalankan fungsi pengawasan dan control Distribution yang dibuktikan dengan adanya Zero Fraud
4. Peningkatan produktivitas dan layanan pencairan Kredit

Direktur Transformasi dan Pengembangan Usaha

1. Tercapainya target Laba, Kredit, CASA, NPL dan Rasio Financial sesuai target
2. Meningkatkan market share pensiunan ASN dan TNI/ POLRI sesuai target
3. Mendorong peningkatan customer lifetime value dengan penguatan sinergi Grup Usaha
4. Meningkatkan awareness service & culture di jaringan kantor
5. Pemenuhan BCM Assurance
6. Target live NCBS di tahun 2025

PIHAK YANG MELAKUKAN PENILAIAN KINERJA

Penilaian kinerja terhadap pelaksanaan tugas Direksi secara kolektif kolegial dilaksanakan dalam forum RUPS oleh Pemegang Saham, namun sebelum disampaikan ke RUPS akan ditelaah dan dievaluasi oleh Dewan Komisaris, sedangkan assessment masing-masing Direksi dengan berdasarkan KPI masing-masing yang dinilai per semester atau setiap tahun oleh Dewan Komisaris.

HASIL PENILAIAN KINERJA DIREKSI

Pelaksanaan RUPS untuk pertanggungjawaban laporan tahunan 2024. Hasil penilaian pemegang saham menunjukkan bahwa pemegang saham telah menerima laporan tahunan perusahaan tahun buku 2024 mengenai keadaan jalannya perusahaan dan hasil yang telah dicapai, selanjutnya menyatakan memberikan pembebasan sepenuhnya pertanggungjawaban (acquitted and discharged) Direksi Bank untuk operasional Bank selama tahun 2024 pembebasan pertanggungjawaban (acquitted and discharged) juga diberikan kepada Direksi yang sudah tidak menjabat lagi sebelum berakhir tahun Buku 2024.

Penilaian KPI individu oleh Dewan Komisaris menunjukkan bahwa tiap-tiap Direksi telah melaksanakan tugas dan tanggung jawabnya dengan sangat baik. Hasil penilaian kinerja Direksi berdasarkan KPI yang telah disepakati sebelumnya akan menjadi bahan pertimbangan dalam pelaksanaan remunerasi dan nominasi terhadap masing-masing Direksi selanjutnya.

2. Increasing the market share in the pension segment of Civil Servants (ASN) and the Indonesian National Armed Forces/ Police (TNI/POLRI) in accordance with the targets.
3. Performing distribution supervision and control functions, as evidenced by zero fraud.
4. Improved productivity and loan disbursement services

Director of Business Transformation and Development

1. Achieved the targeted levels of Profit, Loans, CASA, NPL, and Financial Ratios in line with the established targets.
2. Increasing the market share in the pension segment of Civil Servants (ASN) and the Indonesian National Armed Forces/ Police (TNI/POLRI) in accordance with the targets.
3. Drove an increase in customer lifetime value through strengthened synergy within the business group.
4. Increasing service and culture awareness across the branch network.
5. Fulfilled Business Continuity Management (BCM) assurance requirements.
6. Target for the go-live of the New Core Banking System (NCBS) in 2025

PARTIES CONDUCTING THE PERFORMANCE ASSESSMENT

The performance assessment of the Board of Directors in carrying out its duties collectively and collegially was conducted at the General Meeting of Shareholders (GMS) by the Shareholders. Prior to submission to the GMS, the assessment was reviewed and evaluated by the Board of Commissioners. Meanwhile, the assessment of each individual member of the Board of Directors, based on their respective Key Performance Indicators (KPIs), was conducted semi-annually or annually by the Board of Commissioners.

RESULTS OF THE BOARD OF DIRECTORS PERFORMANCE ASSESSMENT

The GMS was convened for the accountability of the 2024 annual report. The results of the Shareholders' assessment showed that the Shareholders accepted the Company's annual report for the 2024 financial year regarding the condition of the Company's operations and the results achieved, and subsequently granted full release and discharge (acquitted and discharged) to the Board of Directors for the Bank's operations during 2024. The release and discharge (acquitted and discharged) were also granted to members of the Board of Directors who had ceased to serve prior to the end of the 2024 financial year.

The individual KPI assessment conducted by the Board of Commissioners showed that each member of the Board of Directors had carried out their duties and responsibilities very well. The results of the performance assessment of the Board of Directors based on the previously agreed KPIs served as consideration for the implementation of remuneration and nomination for each member of the Board of Directors going forward.



Penilaian Kinerja Dewan Komisaris

Penilaian kinerja Dewan Komisaris dilakukan oleh Pemegang Saham dalam RUPS Tahunan pada saat penyampaian Laporan tugas pengawasan Dewan Komisaris tersebut kepada RUPS dalam Laporan tahunan Bank, berdasarkan laporan tersebut RUPS menyatakan serta memberikan pembebasan sepenuhnya (*acquitted de charge*) kepada Dewan Komisaris atas tindakan pengawasan yang dilakukan dalam Tahun Buku yang berakhir pada akhir tahun. Kinerja Dewan Komisaris tercermin dari pencapaian realisasi Program Kerja/Rencana Kerja Tahunan Dewan Komisaris yang seluruhnya telah tercapai. Di samping itu, hasil evaluasi terhadap kinerja Dewan Komisaris secara keseluruhan dan kinerja masing-masing anggota Dewan Komisaris secara individu merupakan bagian tak terpisahkan dalam skema kompensasi/pemberian insentif bagi Dewan Komisaris dan dasar pertimbangan bagi pemegang saham untuk memberhentikan dan/atau menunjuk kembali Dewan Komisaris yang bersangkutan.

Dalam melaksanakan penilaian atas kinerja Dewan Komisaris, Bank Mandiri Taspen telah mengacu pada beberapa ketentuan seperti Undang-Undang No. 40 Tahun 2007 tentang Perseroan Terbatas. Sebagai media penilaian kinerja Dewan Komisaris, dilakukan *self assessment* atas kinerja fungsi pengawasan Dewan Komisaris dan Komite di bawah Dewan komisaris yang disampaikan dalam suatu laporan Dewan Komisaris yang dibuat setiap semester untuk dilaporkan kepada Otoritas Jasa keuangan. Sedangkan penilaian kinerja Dewan Komisaris tahunan dilaksanakan setiap tahun sekali dalam forum RUPS untuk melaporkan fungsi pengawasan yang telah dilakukan. Pengukuran kinerja Dewan Komisaris merupakan hasil kerja kolektif dari seluruh Dewan komisaris yang tercermin dalam satu kesatuan pada realisasi Rencana Kerja dan Anggaran Perusahaan (RKAP) secara tahunan.

PROSEDUR PELAKSANAAN PENILAIAN KINERJA DEWAN KOMISARIS

Prosedur penilaian kinerja Dewan Komisaris yang dilaksanakan oleh Pemegang Saham melalui RUPS adalah sebagai berikut:

1. Dewan Komisaris wajib menyampaikan laporan kinerja Dewan Komisaris dan Anggota Dewan Komisaris untuk dievaluasi oleh Pemegang Saham dalam RUPS.
2. Kinerja Dewan Komisaris ditentukan berdasarkan tugas kewajiban yang tercantum dalam peraturan perundang-undangan yang berlaku dan Anggaran Dasar maupun amanat Pemegang Saham.
3. Hasil evaluasi kinerja masing-masing Anggota Dewan Komisaris secara individual merupakan salah satu dasar pertimbangan bagi Pemegang Saham untuk memberhentikan dan/atau menunjuk kembali Anggota Dewan Komisaris yang bersangkutan.
4. Hasil evaluasi kinerja tersebut merupakan sarana penilaian serta peningkatan efektivitas Dewan Komisaris.

Performance Assessment the Board of Commissioners

The performance assessment of the Board of Commissioners collegial and individual was carried out by the Shareholders at the Annual GMS at the time the Board of Commissioners' supervisory duties report was submitted to the GMS in the Bank's Annual Report in the Fiscal Year ending at the end of the year. The performance of the Board of Commissioners was reflected in the realization of the Work Program/Annual Work Plan of the Board of Commissioners, which had all been achieved. In addition, the results of the evaluation of the overall performance of the Board of Commissioners and the performance of each member of the Board of Commissioners individually became an integral part of the compensation/incentive scheme for the Board of Commissioners and a basis for consideration for shareholders to dismiss and/or reappoint the Board of Commissioners concerned.

In assessing the performance of the Board of Commissioners, Bank Mandiri Taspen referred to several provisions such as Law No. 40 of 2007 concerning Limited Liability Companies. As a medium for evaluating the performance of the Board of Commissioners, a selfassessment was carried out on the performance of the supervisory function of the Board of Commissioners and Committees under the Board of Commissioners which was submitted in a Board of Commissioners report which was made every semester to be reported to the Financial Services Authority. Meanwhile, the annual performance assessment of the Board of Commissioners was carried out every year in the GMS forum to report the supervisory function that had been carried out. The performance measurement of the Board of Commissioners is the collective work of the entire Board of Commissioners, reflected as a unified result in the annual realization of the Corporate Work and Budget Plan (RKAP).

PROCEDURES FOR PERFORMANCE ASSESSMENT BOARD OF COMMISSIONERS

The collegial and individual performance assessment procedures for the Board of Commissioners carried out by Shareholders through the GMS are as follows:

1. The Board of Commissioners shall submit a performance report of the Board of Commissioners and Members of the Board of Commissioners to be evaluated by the Shareholders in the GMS.
2. The performance of the Board of Commissioners shall be determined based on the duties of obligations stated in the prevailing laws and regulations and the Articles of Association and mandate of the Shareholders.
3. The results of performance evaluation of each Member of the Board of Commissioners individually is one of the basis of consideration for shareholders to dismiss and/or re-appoint members of the board of commissioners concerned.
4. The results of the performance evaluation are a means of assessment and improvement of the effectiveness of the Board of Commissioners.



KRITERIA PENILAIAN KINERJA DEWAN KOMISARIS

Kriteria evaluasi yang digunakan untuk menilai kinerja Dewan Komisaris dan individu Anggota Dewan Komisaris adalah pelaksanaan fungsi Dewan Komisaris dalam melakukan pengawasan dan memberikan nasihat kepada Direksi demi kepentingan Bank dan Pemegang Saham khususnya serta pihak yang berkepentingan pada umumnya.

Penilaian tersebut dilaksanakan secara tahunan dengan kriteria evaluasi sebagai berikut:

1. Efektivitas pelaksanaan fungsi pengawasan dan pemberian nasihat kepada Direksi sesuai dengan Anggaran Dasar Perseroan dan ketentuan yang berlaku.
2. Tingkat kepatuhan Dewan Komisaris terhadap peraturan perundang-undangan, kebijakan internal, dan prinsip-prinsip tata kelola perusahaan yang baik.
3. Peran Dewan Komisaris dalam memastikan keberlanjutan usaha, manajemen risiko yang efektif, serta terjaganya tingkat kesehatan Bank.
4. Tingkat kehadiran dan kontribusi aktif dalam Rapat Dewan Komisaris, Rapat Komite Dewan Komisaris, serta Rapat Dewan Komisaris bersama Direksi.
5. Peran dan kontribusi dalam pelaksanaan tugas Komite di bawah Dewan Komisaris, termasuk Komite Audit, Komite Pemantau Risiko, dan Komite Remunerasi dan Nominasi.
6. Partisipasi Dewan Komisaris dalam penugasan tertentu yang diberikan oleh Pemegang Saham atau yang diperlukan untuk mendukung kepentingan Perseroan.
7. Penerapan prinsip independensi, objektivitas, integritas, serta profesionalisme dalam pengambilan keputusan.
8. Efektivitas pengawasan terhadap pelaksanaan Rencana Bisnis Bank (RBB) dan Rencana Kerja dan Anggaran Perusahaan (RKAP).

PIHAK YANG MELAKUKAN ASSESSMENT

Pihak yang melakukan penilaian terhadap kinerja Dewan Komisaris adalah Pemegang Saham melalui RUPS berdasarkan kewajiban yang tercantum dalam Perundang-undangan yang berlaku dan Anggaran Dasar maupun amanat Pemegang Saham. Dewan Komisaris akan mempertanggungjawabkan kinerja mereka pada periode 2025 dalam RUPS yang diselenggarakan pada tahun 2026.

HASIL PENILAIAN KINERJA DEWAN KOMISARIS

Penilaian kinerja Dewan Komisaris dilakukan oleh Pemegang Saham melalui Rapat Umum Pemegang Saham (RUPS) Tahunan berdasarkan penyampaian Laporan Tugas Pengawasan Dewan Komisaris dalam Laporan Tahunan Bank. Berdasarkan laporan

BOARD OF COMMISSIONERS' PERFORMANCE ASSESSMENT CRITERIA

The evaluation criteria used to assess the performance of the Board of Commissioners and individual members of the Board of Commissioners are the execution of the Board of Commissioners' functions in overseeing and providing advice to the Board of Directors for the benefit of the Bank and Shareholders, in particular, and stakeholders in general.

The assessment was conducted annually with the following evaluation criteria:

1. Effectiveness in performing the supervisory function and providing advice to the Board of Directors in accordance with the Company's Articles of Association and applicable regulations.
2. Level of compliance of the Board of Commissioners with prevailing laws and regulations, internal policies, and principles of good corporate governance.
3. Role of the Board of Commissioners in ensuring business sustainability, effective risk management, and the maintenance of the Bank's soundness level.
4. Level of attendance and active contribution in Board of Commissioners meetings, Board Committee meetings, and joint meetings between the Board of Commissioners and the Board of Directors.
5. Role and contribution in carrying out the duties of committees under the Board of Commissioners, including the Audit Committee, Risk Monitoring Committee, and Remuneration and Nomination Committee.
6. Participation of the Board of Commissioners in specific assignments mandated by the Shareholders or required to support the interests of the Company.
7. Application of the principles of independence, objectivity, integrity, and professionalism in decision-making.
8. Effectiveness of oversight over the implementation of the Bank Business Plan (RBB) and the Corporate Work Plan and Budget (RKAP).

PARTIES CONDUCTING THE ASSESSMENT

The party that evaluates the performance of the Board of Commissioners is the Shareholders through the GMS based on the obligations contained in the applicable legislation and the Articles of Association as well as the mandate of the Shareholders. The Board of Commissioners will be responsible for their performance in the 2025 period at the GMS to be held in 2026.

BOARD OF COMMISSIONERS ' PERFORMANCE ASSESSMENT RESULTS

The performance evaluation of the Board of Commissioners was conducted by the Shareholders through the Annual General Meeting of Shareholders (AGMS) based on the submission of the Board of Commissioners' Supervisory Report



tersebut, RUPS memberikan persetujuan serta pembebasan dan pelunasan tanggung jawab sepenuhnya (acquit et de charge) kepada Dewan Komisaris atas pelaksanaan tugas pengawasan selama Tahun Buku 2025.

Di samping itu, hasil evaluasi terhadap kinerja Dewan Komisaris secara keseluruhan dan kinerja masing-masing anggota Dewan Komisaris secara individu merupakan bagian tak terpisahkan dalam skema kompensasi/pemberian insentif bagi Dewan Komisaris dan dasar pertimbangan bagi pemegang saham untuk memberhentikan dan/atau menunjuk kembali Dewan Komisaris yang bersangkutan.

Penilaian Kinerja Komite di Bawah Dewan Komisaris dan Dasar Penilaiannya

Dalam rangka meningkatkan peran Dewan Komisaris dalam menjalankan fungsi pengawasan, Dewan Komisaris telah membentuk 3 (tiga) komite yaitu:

1. Komite Audit
2. Komite Remunerasi dan Nominasi
3. Komite Pemantau Risiko

Dewan Komisaris secara periodik (tahunan) melakukan penilaian atas efektivitas kinerja komite-komite di bawah Dewan Komisaris. Masing-masing komite dinilai berdasarkan rencana kerja serta Piagam dari masing-masing Komite dengan indikator penilaian mencakup jumlah pelaksanaan rapat, kehadiran rapat, materi-materi yang dibahas dalam rapat, kunjungan ke kantor wilayah serta penugasan lainnya oleh Dewan Komisaris. Dewan Komisaris menilai bahwa selama tahun 2025 komite-komite telah menjalankan tugas dan tanggung jawabnya dengan baik dan telah sesuai dengan ketentuan yang berlaku.

Komite Audit memiliki tugas dan tanggung jawab melakukan pengawasan atas hal-hal yang terkait dengan informasi keuangan, sistem pengendalian internal (*internal control system*), efektivitas pemeriksaan oleh auditor eksternal dan internal, efektivitas pelaksanaan manajemen risiko serta kepatuhan terhadap peraturan perundang-undangan yang berlaku. Selama tahun 2025, Komite Audit telah melaksanakan beberapa kegiatan sebagai berikut:

1. Komite Audit telah menyelenggarakan 13 (tiga belas) rapat untuk menelaah laporan keuangan, mengevaluasi audit internal dan eksternal, menilai efektivitas pengendalian internal, memantau tindak lanjut temuan audit dan pemeriksaan regulator, mengawasi pengaduan nasabah dan kasus hukum, serta memastikan kepatuhan terhadap peraturan perundang-undangan.
2. Komite Audit memberikan arahan dan rekomendasi kepada Dewan Komisaris guna meningkatkan kualitas tata kelola perusahaan, memperkuat pengendalian internal, dan mengoptimalkan efektivitas fungsi pengawasan.

in the Bank's Annual Report. Based on such report, the AGMS granted approval as well as full release and discharge (acquit et de charge) to the Board of Commissioners for the performance of its supervisory duties during the 2025 Financial Year.

In addition, the results of the evaluation of the Board of Commissioners' overall performance and the performance of each member of the Board of Commissioners individually are an integral part of the compensation/incentive scheme for the Board of Commissioners and are a basis for shareholders to dismiss and/ or reappoint the Board of Commissioners concerned.

Performance Assessment of Committees Under the Board of Commissioners and the Basis of Their Rating

In order to improve the role of the Board of Commissioners in carrying out its supervisory function, the Board of Commissioners formed 3 (three) committees, namely:

1. Audit Committee
2. Remuneration and Nomination Committee
3. Risk Monitoring Committee

The Board of Commissioners periodically (annually) evaluates the effectiveness of the performance of the committees under the Board of Commissioners. Each committee is assessed based on the work plan and charter of each committee with assessment indicators including the number of meetings held, meeting attendance, materials discussed at meetings, visits to regional offices and other assignments by the Board of Commissioners. The Board of Commissioners considers that during 2025 the committees have carried out their duties and responsibilities properly and are in accordance with applicable regulations.

The Audit Committee has the duties and responsibilities of supervising matters related to financial information, internal control systems, effectiveness of audits by external and internal auditors, effectiveness of risk management implementation and compliance with applicable laws and regulations. During 2025, the Audit Committee has carried out the following activities:

1. The Audit Committee held 13 (thirteen) meetings to review financial statements, evaluate internal and external audits, assess the effectiveness of internal controls, monitor follow-ups on audit findings and regulatory examinations, oversee customer complaints and legal cases, and ensure compliance with prevailing laws and regulations.
2. The Audit Committee provided guidance and recommendations to the Board of Commissioners to enhance the quality of corporate governance, strengthen internal controls, and optimize the effectiveness of the supervisory function.



3. Komite Audit mengevaluasi kinerja dan independensi Kantor Akuntan Publik serta memberikan rekomendasi kepada Dewan Komisaris untuk diajukan kepada RUPS.

Komite Remunerasi dan Nominasi memiliki tugas dan tanggung jawab membantu Dewan Komisaris dalam melaksanakan fungsi dan tugasnya di bidang yang berkaitan dengan nominasi dan remunerasi terhadap anggota Direksi dan Dewan Komisaris. Selama tahun 2025, Komite Remunerasi dan Nominasi telah melaksanakan rapat sebanyak 7 (tujuh) kali dengan membahas antara lain:

1. Penelaahan dan pemberian rekomendasi atas usulan perubahan struktur organisasi satu tingkat di bawah Direksi;
2. Penelaahan dan pemberian rekomendasi terkait remunerasi bagi Direksi dan Dewan Komisaris, termasuk gaji atau honorarium, tantiem, serta fasilitas dan tunjangan lainnya sesuai dengan ketentuan yang berlaku;
3. Penelaahan dan pemberian rekomendasi atas usulan calon anggota Dewan Komisaris dan Direksi Bank Mandiri Taspen.

Komite Pemantau Risiko memiliki tugas dan tanggung jawab dalam melakukan pengawasan atas penerapan manajemen risiko Perseroan tetap memenuhi unsur-unsur kecukupan prosedur dan metodologi pengelolaan risiko, sehingga kegiatan usaha Bank tetap dapat terkendali pada batas/limit yang dapat diterima dan menguntungkan. Selama tahun 2025, Komite Pemantau Risiko telah melaksanakan rapat sebanyak 12 (dua belas) kali dengan membahas:

1. Evaluasi implementasi pengelolaan 8 (delapan) jenis risiko yang dihadapi Bank.
2. Evaluasi kepatuhan Bank terhadap peraturan perundang-undangan yang berlaku, termasuk penerapan Program Anti Pencucian Uang dan Pencegahan Pendanaan Terorisme (APU PPT).
3. Pemberian arahan dan rekomendasi kepada Dewan Komisaris dalam rangka memperkuat penerapan manajemen risiko dan kepatuhan Bank.

Mekanisme Pemberhentian dan Pengunduran Diri Dewan Komisaris

Sesuai ketentuan Anggaran Dasar Pasal 15 Ayat 8, anggota Dewan Komisaris berhak mengundurkan diri dari jabatannya dengan memberitahukan secara tertulis kepada perusahaan paling kurang 30 (tiga puluh) hari sebelum tanggal pengunduran dirinya. Selanjutnya dalam jangka 90 (sembilan puluh) hari sejak terjadinya lowongan harus diselenggarakan RUPS untuk mengisinya dengan memperhatikan peraturan perundang-undangan dan Anggaran Dasar.

Pengunduran diri dapat disampaikan kurang dari 30 (tiga puluh) dalam hal terdapat penugasan yang bersangkutan oleh pemerintah yang berwenang atau pemegang saham mayoritas dari Pemegang Saham Perseroan.

3. The Audit Committee evaluated the performance and independence of the Public Accounting Firm and provided recommendations to the Board of Commissioners for submission to the General Meeting of Shareholders (GMS).

The Remuneration and Nomination Committee had the duties and responsibilities to assist the Board of Commissioners in carrying out its functions and responsibilities in matters related to the nomination and remuneration of members of the Board of Directors and the Board of Commissioners. During 2025, the Remuneration and Nomination Committee held 7 (seven) meetings, discussing among others:

1. Review and recommendation on the proposed changes to the organizational structure one level below the Board of Directors;
2. Review and recommendation regarding remuneration for the Board of Directors and the Board of Commissioners, including salaries or honoraria, tantiem, as well as other facilities and benefits in accordance with prevailing regulations;
3. Review and recommendation on the proposed candidates for members of the Board of Commissioners and the Board of Directors of Bank Mandiri Taspen.

The Risk Monitoring Committee has duties and responsibilities in supervising the implementation of the Company's risk management and continues to fulfill the elements of adequate risk management procedures and methodologies, so that the Bank's business activities can remain controlled within acceptable and profitable limits. In 2025, the Risk Monitoring Committee held 12 (twelve) meetings, discussing:

1. Evaluation of the implementation of the management of the eight (8) types of risks faced by the Bank.
2. Evaluation of the Bank's compliance with applicable laws and regulations, including the implementation of the Anti-Money Laundering and Counter-Terrorism Financing (AML/CTF) Program.
3. Provision of directions and recommendations to the Board of Commissioners in order to strengthen the implementation of the Bank's risk management and compliance.

Mechanism of Termination and Return of the Board of Commissioners

Following the Articles of Association Article 15 Paragraph 8, a member of the Board of Commissioners has the right to resign from his position by giving written notification to the company at least 30 (thirty) days before his resignation. Furthermore, within 90 (ninety) days after the vacancy occurs, a GMS must be held to fill it with due observance of the laws and regulations and the Articles of Association.

The resignation can be submitted by less than 30 (thirty) days if there is a relevant assignment by the competent government or the majority shareholder of the Company's Shareholders.



Jabatan anggota Dewan Komisaris berakhir apabila:

1. Kehilangan kewarganegaraan Indonesia.
2. Mengundurkan diri.
3. Tidak lagi memenuhi persyaratan perundang-undangan yang berlaku.
4. Meninggal dunia.
5. Diberhentikan berdasarkan keputusan RUPS.

Dalam hal terdapat penambahan anggota Dewan Komisaris, maka masa jabatan anggota Dewan Komisaris tersebut akan berakhir bersamaan dengan berakhirnya jabatan anggota Dewan Komisaris lainnya yang telah ada, kecuali Rapat Umum Pemegang Saham menentukan lain.

Nominasi dan Remunerasi Dewan Komisaris dan Direksi

Prosedur Nominasi Dewan Komisaris dan Direksi

Kebijakan Nominasi Dewan Komisaris dan Direksi pada ketentuan internal mengacu pada Anggaran Dasar Bank Mandiri Taspen, Standar Prosedur Tata Kelola Perusahaan dan Piagam Komite Remunerasi dan Nominasi.

Prosedur Penetapan Talent Pool Direksi dan Komisaris

Pejabat satu level di bawah Direksi memiliki hak yang sama untuk dinominasikan menjadi Direksi atau anggota Dewan Komisaris. Bank telah memiliki pedoman untuk menjaring kandidat yang potensial yang dilaksanakan oleh Komite Remunerasi dan Nominasi di bawah Dewan Komisaris menjadi data talent pool. Komite Remunerasi dan Nominasi akan mengidentifikasi calon yang memenuhi kriteria dengan mengidentifikasi calon-calon Direksi baik dari dalam maupun dari luar dan calon komisaris yang memenuhi syarat untuk diajukan atau diangkat menjadi Direktur, Komisaris atas dasar Saran dari Komite Remunerasi dan Nominasi menyampaikan usulan calon kepada Pemegang Saham. Dewan Komisaris meninjau secara berkala pelaporan pelaksanaan rencana pengembangan dan suksesi.

Calon Dewan Komisaris dan Direksi yang dinominasikan harus memenuhi persyaratan yang ditentukan dalam anggaran dasar Bank dan peraturan perundang-undangan yang berlaku dengan melakukan seleksi sesuai dengan yang dipersyaratkan oleh peraturan tersebut.

The position of a member of the Board of Commissioners ends when:

1. Loss of Indonesian citizenship.
2. Resigned.
3. No longer fulfills the requirements of applicable laws and regulations.
4. Passed away.
5. Dismissed based on the decision of the GMS.

In the event that there is an additional member of the Board of Commissioners, the term of office of the member of the Board of Commissioners will end simultaneously with the end of the position of the other existing members of the Board of Commissioners, unless the General Meeting of Shareholders determines otherwise.

Nomination and Remuneration of the Board of Commissioners and Board of Directors

Board of Commissioners and Board of Directors Nomination Procedures

The Nomination Policy for the Board of Commissioners and Directors in internal regulations refers to the Articles of Association of Bank Mandiri Taspen, Standard Corporate Governance procedures and the Remuneration and Nomination Committee Charter.

Procedure for the Establishment of the Talent Pool for the Board of Directors and Board of Commissioners

Officials one level below the Board of Directors had equal rights to be nominated as members of the Board of Directors or the Board of Commissioners. The Bank had established guidelines to identify potential candidates, which were implemented by the Remuneration and Nomination Committee under the Board of Commissioners to form a talent pool database. The Remuneration and Nomination Committee identified candidates who met the criteria by assessing prospective members of the Board of Directors, both from internal and external sources, as well as prospective Commissioners who met the requirements to be proposed or appointed as Directors or Commissioners. Based on the recommendations of the Remuneration and Nomination Committee, proposals of candidates were submitted to the Shareholders. The Board of Commissioners periodically reviewed reports on the implementation of development and succession plans.

The nominated candidates for the Board of Commissioners and the Board of Directors had to meet the requirements specified in the Bank's articles of association and the prevailing laws and regulations by conducting a selection in accordance with those required by these regulations.



Prosedur nominasi Dewan Komisaris dan Direksi dilakukan sebagai berikut:

1. Komite Remunerasi dan Nominasi mengidentifikasi calon yang memenuhi kriteria;
2. Dewan Komisaris atas dasar saran dari Komite Remunerasi dan Nominasi menyampaikan usulan calon kepada Pemegang Saham;
3. Pelaksanaan seleksi dilaksanakan sebelum masa jabatan berakhir atau diminta Dewan Komisaris;
4. Calon yang direkomendasikan oleh Komite Remunerasi dan Nominasi kepada Dewan Komisaris setelah ditelaah kemudian diusulkan kepada pemegang saham untuk diangkat atau ditetapkan dalam RUPS.

Prosedur Penetapan Remunerasi

Penetapan remunerasi Dewan Komisaris dan Direksi dilakukan dengan tata cara sebagai berikut:

1. Komite Remunerasi dan Nominasi melakukan kajian remunerasi bagi anggota Dewan Komisaris dan Direksi.
2. Komite Remunerasi dan Nominasi melakukan koordinasi dengan Direktur dan Pejabat yang membidangi Human Capital serta unit kerja terkait dalam rangka menyusun usulan Remunerasi.
3. Dalam menetapkan kebijakan remunerasi paling kurang memperhatikan:
 - a. Kinerja keuangan dan pemenuhan cadangan;
 - b. Prestasi kerja individual;
 - c. Kewajaran dengan peer division;
 - d. Pertimbangan sasaran dan strategi jangka panjang bank
4. Komite Remunerasi dan Nominasi berdasarkan kajian menyusun rekomendasi remunerasi dan kemudian disampaikan kepada Dewan Komisaris dan Direksi.
5. Dewan Komisaris menyampaikan usulan dan rekomendasi atas dasar kajian Komite Remunerasi dan Nominasi kepada RUPS untuk memperoleh persetujuan.
6. Usulan dan rekomendasi Dewan Komisaris kepada RUPS dapat berupa:
 - a. Persetujuan mengenai bentuk dan besaran Remunerasi; atau
 - b. Persetujuan untuk diberikan kewenangan kepada Dewan Komisaris dalam menetapkan bentuk dan besaran remunerasi.

Indikator Penetapan Remunerasi Dewan Komisaris dan Direksi

Indikator penetapan remunerasi Dewan Komisaris dan Direksi Bank Mandiri Taspen mengacu pada Peraturan Otoritas Jasa Keuangan Nomor 45/POJK.03/2015 tentang Penerapan Tata Kelola dalam Pemberian Remunerasi bagi Bank Umum serta Peraturan Menteri Badan Usaha Milik Negara

The nomination procedure for the Board of Commissioners and the Board of Directors was carried out as follows:

1. The Remuneration and Nomination Committee identified candidates who meet the criteria and considering the Bank's strategy;
2. The Board of Commissioners on the basis of advice from the Remuneration and Nomination Committee submitted candidate proposals to Shareholders;
3. The selection was carried out before the end of the term of office or requested by the Board of Commissioners;
4. Candidates recommended by the Remuneration & Nomination Committee to the Board of Commissioners after being reviewed were then proposed to shareholders to be appointed or appointed in the GMS.

Remuneration Determination Procedure

The remuneration of the Board of Commissioners and the Board of Directors was determined in the following manner:

1. The Remuneration and Nomination Committee reviewed the remuneration for members of the Board of Commissioners and the Board of Directors.
2. The Remuneration and Nomination Committee coordinated with the Director and Officer in charge of Human Capital and related work units in order to prepare the Remuneration proposal.
3. In setting the remuneration policy, at least pay attention to:
 - a. Financial performance and reserve fulfillment;
 - b. Individual work performance;
 - c. Fairness with peer division;
 - d. Consideration of the bank's long-term goals and strategies
4. The Remuneration and Nomination Committee, based on the study, prepared remuneration recommendations and then submitted them to the Board of Commissioners and the Board of Directors.
5. The Board of Commissioners submitted proposals and recommendations based on the review of the Remuneration and Nomination Committee to the GMS for approval.
6. The proposals and recommendations of the Board of Commissioners to the GMS could be in the form of:
 - a. Approval on the form and amount of Remuneration; or
 - b. Approval to be given authority to the Board of Commissioners in determining the form and amount of remuneration.

Indicators for Determining the Remuneration of the Board of Commissioners and Board of Directors

The indicators for determining remuneration for the Board of Commissioners and Board of Directors of Bank Mandiri Taspen referred to the OJK Regulation Number 45/POJK.03/2015 concerning the Implementation of Governance in Providing Remuneration for Commercial Banks and the Regulation of



Republik Indonesia Nomor PER-12/MBU/11/2020 Tentang Perubahan Kelima Atas Peraturan Menteri Badan Usaha Milik Negara Nomor PER-04/MBU/2014 Tentang Pedoman Penetapan Penghasilan Direksi, Dewan Komisaris, dan Dewan Pengawas Badan Usaha Milik Negara yang juga diberlakukan untuk perusahaan anak BUMN.

Bank Mandiri Taspen telah memiliki Kebijakan Remunerasi yang telah beberapa kali di revisi dengan revisi terakhir tanggal 19 Maret 2020. Kebijakan remunerasi yang telah ditetapkan saat ini mengatur terkait remunerasi Dewan Komisaris, Direksi dan juga pegawai di level tertentu untuk ditetapkan sebagai *material risk taker*. Penetapan *material risk taker* dilakukan dengan menggunakan pendekatan kualitatif dan kuantitatif.

Dalam penetapan remunerasi karyawan, Pejabat Eksekutif, Direksi dan Dewan Komisaris, Komite Remunerasi mempertimbangkan beberapa hal, antara lain:

1. Hasil *benchmarking* remunerasi karyawan, pejabat eksekutif, anggota Direksi dan anggota Dewan Komisaris dengan industri sejenis (*peer group*).
2. Kompleksitas dari operasi Bank dan kinerja jangka panjang Bank.
3. Remunerasi terdiri dari gaji/honorarium dan benefit yang bisa distandarisasi yaitu Tunjangan Hari Raya Cuti Tahunan (THR), Rumah Dinas, Kendaraan Dinas, Fasilitas Kesehatan dan Utilities serta benefit lainnya. Sedangkan remunerasi yang berdasarkan kinerja adalah bonus/insentif untuk karyawan dan tantiem untuk Direksi dan Dewan Komisaris.

Struktur dan Jumlah Nominal/Komponen Remunerasi Dewan Komisaris dan Direksi

Remunerasi Dewan Komisaris dan Direksi diberikan dengan memperhatikan pada ketentuan remunerasi yang berlaku, yaitu dalam bentuk:

1. Remunerasi yang bersifat tetap, yaitu remunerasi yang tidak dikaitkan dengan kinerja dan risiko, antara lain gaji/honorarium, fasilitas, tunjangan perumahan, tunjangan kesehatan, tunjangan pendidikan, tunjangan hari raya dan santunan purna jabatan. Remunerasi yang berupa Gaji/Honorarium, Fasilitas, Tunjangan dan santunan purna jabatan diberikan dalam bentuk tunai.
2. Remunerasi yang bersifat variabel, yaitu remunerasi yang dikaitkan dengan kinerja dan risiko, antara lain Bonus, Tantiem/Insentif Kinerja atau bentuk lainnya yang dipersamakan dengan itu. Remunerasi yang berupa Bonus, Tantiem, Insentif dapat diberikan dalam bentuk tunai, saham, atau instrumen yang berbasis saham yang diterbitkan oleh Perseroan dengan ketentuan khusus untuk Dewan Komisaris diberikan dalam bentuk tunai untuk menghindari unsur benturan kepentingan dalam menjalankan pengawasan.

the Minister of State Owned Enterprises of the Republic of Indonesia Number PER-12/MBU/11/2020 Regarding the Fifth Amendment to the Regulation of the Minister of State-Owned Enterprises Number PER-04/MBU/2014 concerning Guidelines for Determining the Income of Directors, Board of Commissioners, and Supervisory Board of State-Owned Enterprises which also applied to SOE subsidiaries.

Bank Mandiri Taspen had a Remuneration Policy revised several times with the latest revision on March 19, 2020. The current remuneration policy regulated the remuneration of the Board of Commissioners, Directors and employees at certain levels to be determined as *material risk takers*. Determination of *material risk takers* was carried out using a qualitative and quantitative approach.

In determining the remuneration of employees, Executive Officers, Directors and Board of Commissioners, the Remuneration and Nomination Committee considers several things, including:

1. The results of *benchmarking* the remuneration of employees, executive officers, members of the Board of Directors and members of the Board of Commissioners with similar industries (*peer group*).
2. The complexity of the Bank's operations and the Bank's long-term performance
3. Remuneration consisted of salary/honorarium and benefits that could be standardized, namely Annual Leave Holiday Allowance (THR), Official House, Official Vehicle, Health Facilities and Utilities and other benefits. Meanwhile, remuneration based on performance is bonuses/incentives for employees and bonuses for the Board of Directors and the Board of Commissioners.

Structure and Amount of Remuneration of the Board of Commissioners and Board of Directors

The remuneration of the Board of Commissioners and the Board of Directors was given by considering the applicable remuneration provisions, namely in the form of:

1. Fixed remuneration, namely remuneration that was not related to performance and risk, including salary/honorarium, facilities, housing allowance, health allowance, education allowance, holiday allowance and post-service benefits. Remuneration in the form of Salary/Honorarium, Facilities, Allowances and post-service benefits was given in cash.
2. Variable remuneration, namely remuneration related to performance and risk, including bonuses, bonuses/performance incentives or other equivalent forms. Remuneration in the form of Bonuses, Bonuses, Incentives could be given in the form of cash, shares, or share-based instruments issued by the Company with special provisions for the Board of Commissioners given in cash to avoid elements of conflict of interest in carrying out supervision.



Struktur penetapan remunerasi Dewan Komisaris dan Direksi adalah sebagai berikut:

The structure for determining the remuneration for the Board of Commissioners and the Board of Directors is as follows:

Tabel Struktur Remunerasi Dewan Komisaris dan Direksi

Table of Remuneration structure for the Board of Commissioners and the Board of Directors

No	Jenis Penghasilan Income Type	Ketentuan Provision	
		Dewan Komisaris Board of Commissioners	Direksi Board of Directors
1	Honorarium/Gaji Honorarium/Salary	Besarnya faktor jabatan Komisaris Utama 45% dari Direktur Utama Komisaris 90% dari Komisaris Utama The size of the job factor President Commissioner 45% of President Director Commissioner 90% of President Commissioner	Anggota Direksi 85% dari Direktur Utama Members of the Board of Directors 85% of the President Director
2	Tunjangan Allowances		
	Tunjangan Hari Raya Keagamaan Religious Holiday Allowance	1 (satu) kali honorarium 1 (one) time honorarium	1 (satu) kali gaji 1 (one) time honorarium
	Tunjangan transportasi Transportation Allowance	Sebesar 20% dari honorarium 20% of the honorarium	Tidak diberikan Not given
	Tunjangan Cuti Tahunan Annual Leave Allowance	Tidak diberikan Not given	Tidak diberikan Not given
	Santunan Purna Jabatan Retirement Compensation	Premi asuransi maksimal 25% dari honorarium/tahun Maximum insurance premium of 25% honorarium/ year	Premi asuransi maksimal 25% dari gaji/tahun Maximum insurance premium of 25% honorarium/ year
	Tunjangan Perumahan Housing Benefit	Tidak diberikan Not given	Diberikan secara bulanan sebesar maksimal 40% dari gaji Given monthly at a maximum of 40% of salary
	Tunjangan Pakaian Dinas Service Clothing Allowance	Dapat diberikan pakaian seragam sesuai ketentuan dan bila ada acara-acara khusus yang memerlukan pakaian khusus. Uniforms may be provided in accordance with applicable regulations, as well as for special events that require specific attire	Dapat diberikan pakaian seragam sesuai ketentuan dan bila ada acara-acara khusus yang memerlukan pakaian khusus. Uniforms may be provided in accordance with applicable regulations, as well as for special events that require specific attire
3	Fasilitas Facility		
	Fasilitas Kendaraan Dinas Service Vehicle Facilities	Diberikan dalam bentuk tunjangan transportasi sebesar 20% dari honorarium Given in the form of a transportation allowance of 20% of the honorarium	Diberikan 1(satu) kendaraan dinas yang diberikan dalam bentuk sewa sesuai kriteria yang telah ditetapkan 1 (one) official vehicle is given in the form of rental according to predetermined criteria
	Fasilitas Kesehatan Medical Facilities	Diberikan dalam bentuk asuransi kesehatan Provided in the form of health insurance	Diberikan dalam bentuk asuransi kesehatan Provided in the form of health insurance
	Fasilitas Perkumpulan Profesi Professional Association Facilities	Tidak diberikan Not given	Maksimum 2 (dua) keanggotaan Maximum 2 (two) memberships
	Fasilitas Bantuan Hukum Legal Aid Facilities	Diberikan merujuk pada ketentuan tentang bantuan hukum bagi perusahaan BUMN sebagaimana diatur dalam Peraturan menteri BUMN Given referring to the provisions regarding legal assistance for BUMN companies as regulated in the Minister of BUMN Regulations	Diberikan merujuk pada ketentuan tentang bantuan hukum bagi perusahaan BUMN sebagaimana diatur dalam Peraturan menteri BUMN Given referring to the provisions regarding legal assistance for BUMN companies as regulated in the Minister of BUMN Regulations
	Fasilitas Komunikasi Communication Facilities	At Cost maksimal Rp1.000.000,- At Cost maximum IDR1,000,000	At Cost maksimal Rp1.500.000,- At Cost maximum IDR1.500,000



Struktur dan jumlah remunerasi Dewan Komisaris dan Direksi adalah sebagai berikut:

The structure and amount of remuneration for the Board of Commissioners and the Board of Directors were as follows:

Tabel Remunerasi Dewan Komisaris
Table of Board of Commissioners Remuneration

Nama Name	Jabatan Position	Honorarium Honorarium	THR Holiday Allowance (THR)	Tunjangan rutin, kesehatan, transportasi Routine, Health, and Transportation Allowances	Tantiem
Junaidi Hisom**	Komisaris Utama Independen Independent President Commissioner	✓	-	✓	-
Boedi Armanto	Komisaris Independen Independent Commissioner	✓	✓	✓	-
Suhajar Diantoro*	Komisaris Commissioner	✓	-	✓	-
Prasetio**	Komisaris Independen Independent Commissioner	✓	-	✓	-
Marjana***	Komisaris Independen Independent Commissioner	✓	-	✓	-
Suwartini**	Komisaris Independen Independent Commissioner	✓	-	✓	-
Edi Eko Cahyono***	Komisaris Commissioner	✓	-	✓	-
Mustaslimah****	Komisaris Utama President Commissioner	✓	✓	✓	-
Hendrika Nora Osloi Sinaga*****	Komisaris Commissioner	✓	✓	✓	-

Keterangan / Note:

- *) Dialihkan tugas dari Komisaris Independen menjadi Komisaris Non Independen yang ditetapkan berdasarkan Keputusan Sirkuler Pemegang Saham tertanggal 27 Juni 2024 dan efektif menjabat setelah lulus fit & proper oleh Otoritas Jasa Keuangan / Appointed based on the Shareholders' Resolution dated June 27, 2023 and effective upon passing the Fit and Proper Test conducted by Otoritas Jasa Keuangan.
- **) Telah diangkat berdasarkan Keputusan Sirkuler Pemegang Saham tanggal 4 Desember 2025 dan telah lulus Penilaian Kemampuan & Kepatutan oleh Otoritas Jasa Keuangan / Appointed based on the Shareholders' Resolution dated December 4, 2025 and effective upon passing the Fit and Proper Test conducted by Otoritas Jasa Keuangan.
- ***) Telah diangkat berdasarkan Keputusan Sirkuler Pemegang Saham tanggal 4 Desember 2025 dan masih dalam proses Penilaian Kemampuan & Kepatutan oleh Otoritas Jasa Keuangan / Appointed based on the Shareholders' Circular Decision dated December 4, 2025 and is still in the process of Fit & Proper Assessment by Otoritas Jasa Keuangan.
- ****) Telah diberhentikan berdasarkan Keputusan Sirkuler Pemegang Saham tanggal 04 Desember 2025 yang diaktakan dengan Akta Notaris Nomor 25 Tanggal 18 Desember 2025 / Has been dismissed based on the Circular Decision of Shareholders dated December 4, 2025 which was notarized by Notarial Deed Number 25 dated December 18, 2025
- *****) Telah diberhentikan dengan hormat berdasarkan Keputusan Sirkuler Pemegang Saham tanggal 25 September 2025 yang diaktakan dengan Akta Notaris 25 September 2025 / Has been honorably dismissed based on the Circular Decision of Shareholders dated September 25, 2025 which was notarized by Notarial Deed of September 25, 2025.

Tabel Remunerasi Direksi
Table of Board of Directors Remuneration

Nama Name	Jabatan Position	Gaji Salary	THR Holiday Allowance (THR)	Tunjangan rutin, kesehatan, transportasi Routine, Health, and Transportation Allowances	Tantiem
Panji Irawan*	Direktur Utama President Director	✓	-	✓	-
Rudi As Aturridha**	Wakil Direktur Utama Vice President Director	✓	-	✓	-
Rio Lanasier*	Direktur Compliance & Human Resource Director of Compliance & Human Resources	✓	-	✓	-



Nama Name	Jabatan Position	Gaji Salary	THR Holiday Allowance (THR)	Tunjangan rutin, kesehatan, transportasi Routine, Health, and Transportation Allowances	Tantiem
Henrisa Yunan Lubis**	Direktur IT & Digital Director of IT & Digital	✓	-	✓	-
Rima Cahyani*	Direktur Keuangan & Risk Director of Finance & Risk	✓	-	✓	-
Mahraza Purnaditya**	Direktur Bisnis Director of Business	✓	-	✓	-
Rizky Olyvia Nasution**	Direktur Funding Director of Funding	✓	-	✓	-
Noer Fajrieansyah**	Direktur Transformasi dan Pengembangan Usaha Director of Transformation and Business Development	✓	-	✓	-
Elmamber Petamu Sinaga***	Direktur Utama President Director	✓	✓	✓	-
Maswar Purnama****	Direktur Business Director of Business	✓	✓	✓	-
Widi Nugroho****	Direktur IT & Digital Director of IT & Digital	✓	✓	✓	-
Putu Apriyanto****	Direktur Finance, Risk & Operations Director of Finance, Risk & Operations	✓	✓	✓	-
Resi Lora****	Direktur Compliance & Control Director of Compliance & Control	✓	✓	✓	-

Keterangan / Note:

- *) Telah diangkat berdasarkan keputusan sirkuler Pemegang Saham tanggal 04 Desember 2025 dan telah lulus Penilaian Kemampuan & Kepatutan oleh Otoritas Jasa Keuangan / Appointed based on the Circular Resolution of the Shareholders dated December 4, 2025 and has passed the Fit and Proper Test conducted by Otoritas Jasa Keuangan.
- **) Telah diangkat berdasarkan keputusan sirkuler Pemegang Saham tanggal 04 Desember 2025 dan masih dalam proses Penilaian Kemampuan & Kepatutan oleh Otoritas Jasa Keuangan / Appointed based on the Circular Resolution of the Shareholders dated December 4, 2025 and is currently in the process of the Fit and Proper Test conducted by Otoritas Jasa Keuangan.
- ***) Telah mengundurkan diri efektif pada tanggal 27 Juni 2025 dan telah ditetapkan dalam RUPSLB tanggal 25 September 2025 / Resigned effective June 27, 2025 and has been resolved at the Extraordinary General Meeting of Shareholders (EGMS) held on September 25, 2025.
- ****) Telah diberhentikan berdasarkan Keputusan Sirkuler Pemegang Saham tanggal 04 Desember 2025 yang diaktakan dengan Akta Notaris Nomor 25 Tanggal 18 Desember 2025 / Dismissed based on the Circular Resolution of the Shareholders dated December 4, 2025, as stipulated in Notarial Deed No. 25 dated December 18, 2025.

Kebijakan Keberagaman Direksi dan Dewan Komisaris

Kebijakan keberagaman komposisi Dewan Komisaris dan Direksi yang diterapkan oleh Bank Mandiri Taspen telah mengacu pada Kebijakan pengurusan perusahaan anak oleh induk serta pada Perjanjian Antar Pemegang Saham Nomor: DIR.PKS/093/2014, Nomor: JAN-18/DIR/2014, dan Nomor: PKS139/DIRUT/0814, tertanggal 21 Agustus 2014, sebagaimana telah diubah dengan Perubahan atas Perjanjian Pemegang Saham Nomor: CEO.PKS/016/2015, Nomor: JAN-99/DIR/2015, dan Nomor: PKS.67/DIRUT/0415, tertanggal 30 April 2015.

Dalam penetapan anggota Dewan Komisaris dan Direksi, sesuai kebijakan Pemegang Saham, telah mempertimbangkan keberagaman komposisi menyesuaikan dengan kebutuhan dan kompleksitas Bank Mandiri Taspen sehingga diharapkan

Board of Directors and Board of Commissioners Diversity Policy

The policy on the diversity of the composition of the Board of Commissioners and Directors implemented by Bank Mandiri Taspen has referred to the policy on the management of subsidiary companies by the parent as well as the Agreement between Shareholders Number: DIR.PKS/093/2014, Number: JAN-18/ DIR/2014, and Number : PKS139/DIRUT/0814, dated August 21, 2014, as amended by Amendment to the Shareholder Agreement Number: CEO.PKS/016/2015, Number: JAN-99/DIR/2015, and Number: PKS.67/DIRUT/ 0415, dated April 30, 2015.

In determining the members of the Board of Commissioners and Board of Directors, according to the Shareholders' policy, have considered the diversity of the composition according to the needs and complexity of Bank Mandiri Taspen so that it is



dalam pengembangan Bank Mandiri Taspen maupun dalam penyelesaian terhadap suatu permasalahan dapat dipertimbangkan dari berbagai perspektif pendidikan, kompetensi dan pengalaman yang dimiliki.

Pada periode 2025, keberagaman komposisi Direksi yang tercermin dalam pendidikan, pengalaman kerja, usia dan jenis kelamin, dapat dilihat sebagaimana dalam tabel di bawah ini:

expected that in the development of Bank Mandiri Taspen as well as in solving a problem can be considered from various perspectives of education, competence and experience possessed.

In the 2024 period, the diversity of the composition of the Board of Directors reflected in education, work experience, age and gender, can be seen in the table below:

Tabel Keberagaman Komposisi Direksi
Table of Diversity in the Composition of the Board of Directors

Nama Name	Jabatan Position	Usia Age	Jenis Kelamin Gender	Pendidikan Education	Pengalaman Kerja Work experience	Keahlian Expertise
Panji Irawan*	Direktur Utama President Director	60 tahun 60 years old	Pria Male	• Sarjana Agricultural & Resource Economics • Master of Business Administration in Risk Management • Bachelor of Agricultural & Resource Economics • Master of Business Administration in Risk Management	Memiliki pengalaman kerja di bidang perbankan Have work experience in banking	Treasury dan perbankan Treasury and Banking
Rudi As Aturridha**	Wakil Direktur Utama Vice President Director	53 tahun 53 years old	Pria Male	• Sarjana Ekonomi • Magister Ekonomi • Bachelor of Economics • Master of Economics	Memiliki pengalaman kerja di bidang perbankan Have work experience in banking	Manajemen Management
Rio Lanasier*	Direktur Compliance & Human Resource Director of Compliance & Human Resource	50 tahun 50 years old	Pria Male	• Sarjana Teknik Sipil • Master Teknik Sipil • Bachelor of Civil Engineering • Master of Civil Engineering	Memiliki pengalaman kerja di bidang perbankan Have work experience in banking	Treasury
Henrisa Yunan Lubis**	Direktur IT & Digital Director of IT & Digital	56 tahun 56 years old	Pria Male	• Bachelor of Science in Engineering • Master of Science (Finance) • Doctor of Science (Engineering Management) • Bachelor of Science in Engineering • Master of Science (Finance) • Doctor of Science (Engineering Management)	Memiliki pengalaman kerja di bidang perbankan Have work experience in banking	Teknologi Informasi Information Technology
Rima Cahyani*	Direktur Keuangan & Risk Director of Finance & Risk	43 tahun 43 years old	Wanita Female	• Sarjana Hubungan Internasional • Master of Business innovation • Bachelor of International Relations • Master of Business Innovation	Memiliki pengalaman kerja di bidang perbankan Have work experience in banking	Keuangan Finance



Nama Name	Jabatan Position	Usia Age	Jenis Kelamin Gender	Pendidikan Education	Pengalaman Kerja Work experience	Keahlian Expertise
Mahrauz Purnaditya**	Direktur Bisnis Director of Business	55 tahun 55 years old	Pria Male	- Sarjana Akuntansi - Magister Manajemen Agribisnis - Bachelor of Accounting - Master of Agribusiness Management	Memiliki pengalaman kerja di bidang perbankan Have work experience in banking	Bisnis Perbankan Banking Business
Rizky Olyvia Nasution**	Direktur Funding Director of Funding	37 tahun 37 years old	Wanita Female	- Sarjana Ilmu Hubungan Internasional - Magister Manajemen - Bachelor of International Relations - Master of Management	Memiliki pengalaman kerja di bidang perbankan Have work experience in banking	Funding
Noer Fajrieansyah**	Direktur Transformasi dan Pengembangan Usaha Director of Business Transformation and Development	42 tahun 42 years old	Pria Male	- Sarjana Risk Management - Sarjana Hukum - Master of Public Policy - Doktor Ilmu Administrasi Publik - Bachelor of Risk Management - Bachelor of Law - Master of Public Policy - Doctor of Public Administration	Memiliki pengalaman kerja di bidang lembaga keuangan Had work experience in the financial services industry	Manajemen Management
Elmamber Petamu Sinaga***	Direktur Utama President Director	53 Tahun 53 years old	Pria Male	- Sarjana Akuntansi - Magister Manajemen - Bachelor of Accounting - Master of Management	Memiliki pengalaman kerja di bidang perbankan Have work experience in banking	Manajemen Accounting and Banking
Maswar Purnama****	Direktur Business Director of Business	45 Tahun 45 years old	Pria Male	- Sarjana Teknik Informatika dan Komputer - Magister Manajemen Bisnis - Bachelor of Information Technology and Computer Engineering - Master of Business Management	Memiliki pengalaman kerja di bidang perbankan Have work experience in banking	Manajemen Management
Widi Nugroho****	Direktur IT & Digital Director of IT & Digital	57 Tahun 57 years old	Pria Male	- Sarjana Teknik Informatika - Master Information & Communication Technology - Master Commerce (Business Information System) - Bachelor of Information Engineering - Master of Information & Communication Technology - Master Commerce (Business Information System)	Memiliki pengalaman kerja di bidang IT dan Digital Have work experience in IT and Digital field	Teknologi Informasi Information Technology
Putu Apriyanto****	Direktur Finance, Risk & Operations Director of Finance, Risk & Operations	53 Tahun 53 years old	Pria Male	- Sarjana Ekonomi Manajemen - Master Manajemen Agribisnis - Bachelor of Economics in Management - Master of Agribusiness Management	Memiliki pengalaman kerja di bidang perbankan Have work experience in banking	Manajemen Management



Nama Name	Jabatan Position	Usia Age	Jenis Kelamin Gender	Pendidikan Education	Pengalaman Kerja Work experience	Keahlian Expertise
Resi Lora****	Direktur Compliance & Control Director of Compliance & Control	55 Tahun 55 years old	Wanita Male	Sarjana Statistika Bachelor of Statistics	Memiliki pengalaman kerja di bidang SDM dan Keuangan Have work experience in HR and Finance	SDM dan Keuangan HR and Finance

Keterangan / Note:

- *) Telah diangkat berdasarkan keputusan sirkuler Pemegang Saham tanggal 04 Desember 2025 dan telah lulus Penilaian Kemampuan & Kepatutan oleh Otoritas Jasa Keuangan / Appointed based on the Circular Resolution of the Shareholders dated December 4, 2025 and has passed the Fit and Proper Test conducted by Otoritas Jasa Keuangan.
- **) Telah diangkat berdasarkan keputusan sirkuler Pemegang Saham tanggal 04 Desember 2025 dan masih dalam proses Penilaian Kemampuan & Kepatutan oleh Otoritas Jasa Keuangan / Appointed based on the Circular Resolution of the Shareholders dated December 4, 2025 and is currently in the process of the Fit and Proper Test conducted by Otoritas Jasa Keuangan.
- ***) Telah mengundurkan diri efektif pada tanggal 27 Juni 2025 dan telah ditetapkan dalam RUPSLB tanggal 25 September 2025 / Resigned effective June 27, 2025 and has been resolved at the Extraordinary General Meeting of Shareholders (EGMS) held on September 25, 2025.
- ****) Telah diberhentikan berdasarkan Keputusan Sirkuler Pemegang Saham tanggal 04 Desember 2025 yang diaktakan dengan Akta Notaris Nomor 25 Tanggal 18 Desember 2025 / Dismissed based on the Circular Resolution of the Shareholders dated December 4, 2025, as stipulated in Notarial Deed No. 25 dated December 18, 2025.

Pada periode 2025, keberagaman komposisi Dewan Komisaris yang tercermin dalam pendidikan, pengalaman kerja, usia dan jenis kelamin, dapat dilihat sebagaimana dalam tabel di bawah ini:

In 2025, the diversity of the Board of Commissioners' composition, as reflected in education, professional experience, age, and gender, is presented in the table below:

Tabel Keberagaman Komposisi Dewan Komisaris
Table of Diversity in Composition of the Board of Commissioners

Nama Name	Jabatan Position	Usia Age	Jenis Kelamin Gender	Pendidikan Education	Pengalaman Kerja Work experience	Keahlian Expertise
Junaidi Hisom**	Komisaris Utama Independent President Commissioner	67 tahun 67 years old	Pria Male	- Diploma Keuangan dan Perbankan - Sarjana Manajemen - Magister Manajemen - Diploma in Finance and Banking - Bachelor of Management - Master of Management	Memiliki pengalaman kerja di bidang perbankan Have work experience in banking	Operations dan Human Capital Operations and Human Capital
Boedi Armanto	Komisaris Independent Commissioner	65 tahun 65 years old	Pria Male	- Sarjana Agronomi - Magister Applied Economics - Doktor bidang Ekonomi - Bachelor of Agronomy - Master in Applied Economics - Doctorate in Economics	Memiliki pengalaman sebagai pengawas perbankan dan pemerintahan Have experience as a banking and government supervisor	Ekonomi Economics
Suhajar Diantoro*	Komisaris Commissioner	60 tahun 60 years old	Pria Male	- Sarjana Ilmu Pemerintahan - Magister Manajemen - Doktor Ilmu Sosial Politik - Bachelor of Political Science - Master of Management - Doctoreate in Political Sciences	Memiliki pengalaman manajemen dan ilmu pemerintahan Have work experience in management and public administration	Manajemen dan SDM Management and HR
Prasetyo**	Komisaris Independent Commissioner	65 tahun 65 years old	Pria Male	- Sarjana Ekonomi Akuntansi - Sarjana Ilmu Hukum - Magister Hukum Bisnis - Doktor Ilmu Hukum - Bachelor of Economics in Accounting - Bachelor of Laws - Master of Business Law - Doctor of Laws	Memiliki pengalaman kerja di bidang perbankan Had work experience in the banking sector	Manajemen Management



Nama Name	Jabatan Position	Usia Age	Jenis Kelamin Gender	Pendidikan Education	Pengalaman Kerja Work experience	Keahlian Expertise
Marjana***	Komisaris Independen Independent Commissioner	60 tahun 60 years old	Pria Male	- Sarjana Agrikultur - Master in Business Administration - Doktor Ilmu Ekonomi - Bachelor of Agriculture - Master of Business Administration - Doctor of Economics	Memiliki pengalaman kerja di bidang perbankan Have work experience in banking	Kepatuhan dan Manajemen Risiko Compliance and Risk Management
Suwartini**	Komisaris Independen Independent Commissioner	72 tahun 72 years old	Wanita Female	- Bachelor of Business Administration - Master of Business Administration - Bachelor of Business Administration - Master of Business Administration	Memiliki pengalaman kerja di bidang perbankan Had work experience in the banking sector	Kepatuhan dan Manajemen Risiko Compliance and Risk Management
Edi Eko Cahyono***	Komisaris Commissioner	43 tahun 43 years old	Pria Male	- Diploma Akuntansi - Sarjana Akuntansi - Magister Akuntansi - Diploma in Accounting - Bachelor of Accounting - Master of Accounting	memiliki pengalaman kerja di bidang perbankan Had work experience in the banking sector	TJSL Social and Environmental Responsibility (TJSL)
Mustaslimah****	Komisaris Utama President Commissioner	60 Tahun 60 years old	Wanita Female	Sarjana Teknologi Pertanian Bachelor of Agricultural Technology	Memiliki pengalaman kerja di bidang perbankan Have work experience in banking	Procurement, Compliance, Human Capital, dan Internal Audit
Hendrika Nora Osloi Sinaga*****	Komisaris Commissioner	55 Tahun 55 years old	Wanita Female	- Sarjana Teknik Kimia - Magister Manajemen - Bachelor of Chemical Engineering - Master of Management	Memiliki pengalaman kerja di bidang infrastruktur, Jasa Asuransi, dan Dana Pensiun Have work experience in the fields of infrastructure, insurance services, and pension funds	Manajemen Management

Keterangan / Note:

- *) Dialihkan tugas dari Komisaris Independen menjadi Komisaris Non Independen yang ditetapkan berdasarkan Keputusan Sirkuler Pemegang Saham tertanggal 27 Juni 2024 dan efektif menjabat setelah lulus fit & proper oleh Otoritas Jasa Keuangan / Appointed based on the Shareholders' Resolution dated June 27, 2023 and effective upon passing the Fit and Proper Test conducted by Otoritas Jasa Keuangan.
- **) Telah diangkat berdasarkan Keputusan Sirkuler Pemegang Saham tanggal 4 Desember 2025 dan telah lulus Penilaian Kemampuan & Kepatuhan oleh Otoritas Jasa Keuangan / Appointed based on the Shareholders' Resolution dated December 4, 2025 and effective upon passing the Fit and Proper Test conducted by Otoritas Jasa Keuangan.
- ***) Telah diangkat berdasarkan Keputusan Sirkuler Pemegang Saham tanggal 4 Desember 2025 dan masih dalam proses Penilaian Kemampuan & Kepatuhan oleh Otoritas Jasa Keuangan / Appointed based on the Shareholders' Circular Decision dated December 4, 2025 and is still in the process of Fit & Proper Assessment by Otoritas Jasa Keuangan.
- ****) Telah diberhentikan berdasarkan Keputusan Sirkuler Pemegang Saham tanggal 04 Desember 2025 yang diaktakan dengan Akta Notaris Nomor 25 Tanggal 18 Desember 2025 / Has been dismissed based on the Circular Decision of Shareholders dated December 4, 2025 which was notarized by Notarial Deed Number 25 dated December 18, 2025
- *****) Telah diberhentikan dengan hormat berdasarkan Keputusan Sirkuler Pemegang Saham tanggal 25 September 2025 yang diaktakan dengan Akta Notaris 25 September 2025 / Has been honorably dismissed based on the Circular Decision of Shareholders dated September 25, 2025 which was notarized by Notarial Deed of September 25, 2025.

Kebijakan Pengungkapan Informasi Kepemilikan Saham Dewan Komisaris dan Direksi serta Pelaksanaannya

Bank Mandiri Taspen merupakan Perseroan Terbatas yang tertutup sehingga tidak terdapat pengungkapan informasi kepemilikan saham anggota Direksi dan anggota Dewan Komisaris paling lambat 3 (tiga) hari kerja setelah terjadinya kepemilikan atau setiap perubahan kepemilikan atas saham Bank.

Policy on Disclosure of Information on Share Ownership of the Board of Commissioners and Directors and Their Implementation

Bank Mandiri Taspen is a Closed Limited Liability Company so there is no disclosure of information on share ownership of members of the Board of Directors and members of the Board of Commissioners no later than 3 (three) working days after ownership or any change in ownership of Bank shares.



Kepemilikan Saham Direksi

Sampai dengan 31 Desember 2025, tidak terdapat anggota Direksi Bank Mandiri Taspen yang memiliki saham Bank Mandiri Taspen mencapai 5% (lima persen) atau lebih dari modal disetor Bank Mandiri Taspen, ataupun di bank lain maupun perusahaan lainnya yang berkedudukan di dalam maupun di luar negeri.

Kepemilikan Saham Dewan Komisaris

Sampai dengan 31 Desember 2025, tidak terdapat anggota Dewan Komisaris Bank Mandiri Taspen yang memiliki saham Bank Mandiri Taspen mencapai 5% (lima persen) atau lebih dari modal disetor Bank Mandiri Taspen, ataupun di bank lain maupun perusahaan lainnya yang berkedudukan di dalam maupun di luar negeri.

Organ dan Komite di Bawah Dewan Komisaris

Dalam melaksanakan tugasnya, Dewan Komisaris dibantu oleh Sekretaris Dewan Komisaris dan Komite Penunjang, yaitu Komite Audit, Komite Remunerasi dan Nominasi serta Komite Pemantau Risiko. Semua komite tersebut, diketuai oleh Komisaris Independen. Adapun uraiannya sebagai berikut.

Sekretaris Dewan Komisaris

Sekretaris Dewan Komisaris memiliki peran yang strategis untuk melaksanakan tugas kesekretariatan dari Dewan Komisaris, mengadministrasikan dokumen Dewan Komisaris dan sebagai penghubung bagi Dewan Komisaris baik dengan pihak-pihak terkait di lingkungan perusahaan maupun di luar perusahaan.

Tugas dan Tanggung Jawab Sekretaris Dewan Komisaris

Sekretaris Dewan Komisaris berkewajiban untuk:

1. Membantu Dewan Komisaris dalam menjaga agar pelaksanaan tata tertib Komisaris secara teknis dapat dilakukan secara tertib.
2. Menyiapkan risalah rapat untuk disahkan dalam rapat berikutnya serta menyimpan salinannya.
3. Menyiapkan laporan tentang pelaksanaan keputusan rapat untuk dikaji dalam rapat berikutnya.

Sekretaris Dewan Komisaris bertanggung jawab atas pengaturan terselenggaranya rapat Dewan Komisaris, termasuk di dalamnya hal-hal sebagai berikut:

Board of Directors Share Ownership

As of December 31, 2025, there is no member of the Board of Directors of Bank Mandiri Taspen who owns shares of Bank Mandiri Taspen reaching 5% (five percent) or more of the paid up capital of Bank Mandiri Taspen, or in other banks or other companies domiciled at home or abroad.

Share Ownership of the Board of Commissioners

As of 31 December 2025, none of the members of the Board of Commissioners of Bank Mandiri Taspen held shares in Bank Mandiri Taspen amounting to 5% (five percent) or more of the Bank's paid-up capital, nor held such share ownership in other banks or companies, whether domiciled domestically or abroad.

Organs and Committees Under the Board of Commissioners

In carrying out its duties, the Board of Commissioners is assisted by the Secretary to the Board of Commissioners and the Supporting Committees, namely the Audit Committee, Remuneration and Nomination Committee and the Risk Monitoring Committee. All of these committees are chaired by an Independent Commissioner. The description is as follows.

Secretary of Board of Commissioners

The Secretary of Commissioners Board has a strategic role to carry out the tasks from the Board of Commissioners, to administer the documents of the Board of Commissioners, and to act as a liaison for the Board of Commissioners for both internal and external parties.

Duties and Responsibilities of the Secretary of the Board of Commissioners

The Secretary of the Board of Commissioners is obliged to:

1. Assist the Board of Commissioners in maintaining that the technical conduct of the Board of Commissioners can be done technically in an orderly manner.
2. Prepare the minutes of the meeting to be ratified at the next meeting and keep the copy.
3. Prepare a report on the implementation of decisions to be reviewed in the next meeting.

The Secretary of the Board of Commissioners is responsible for regulating the Board of Commissioners meetings, including the following:



1. Menyiapkan undangan rapat kepada seluruh peserta untuk ditandatangani oleh Komisaris Utama atau salah seorang Komisaris lainnya.
2. Menyiapkan sarana dan prasarana yang dibutuhkan dalam rapat.
3. Mendistribusikan bahan rapat kepada seluruh peserta rapat.
4. Mencatat dan mengadministrasikan keputusan rapat.
5. Menyimpan konsep risalah rapat.
6. Menjaga kerahasiaan keputusan rapat sampai dengan keputusan diumumkan.
7. Menyampaikan risalah rapat kepada seluruh anggota rapat dan pejabat lain yang ditetapkan dalam rapat Dewan Komisaris.
8. Membuat catatan dan memonitor tindak lanjut perkembangan pelaksanaan keputusan-keputusan rapat serta melaporkan tindak lanjut tersebut kepada Dewan Komisaris.

Sekretaris Dewan Komisaris berkewajiban menjaga keamanan seluruh dokumen rapat, terutama yang bersifat rahasia.

Profil Sekretaris Dewan Komisaris

Tugas dan Fungsi Sekretaris Dewan Komisaris Bank Mandiri Taspen secara struktural berada di bawah supervisi Sekretaris Perusahaan.

Pelaksanaan Tugas Sekretaris Dewan Komisaris

Sekretaris Dewan Komisaris didukung dengan Staf dan Sekretariat Dewan Komisaris telah menyusun pokok-pokok program kerja tahun 2025 dengan realisasi antara lain sebagai berikut:

1. Menyiapkan bahan rapat, menyusun risalah rapat, dan mengadministrasikan dengan tertib penyelenggaraan Rapat Dewan Komisaris, Rapat Komite-komite di Bawah Dewan Komisaris, dan Rapat Dewan Komisaris mengundang Direksi
2. Memberikan masukan dan informasi kepada Dewan Komisaris atas hal-hal yang menjadi perhatian Dewan Komisaris, antara lain terkait kebijakan dan strategi Direksi dalam rangka mencapai sasaran strategis dalam RKAP tahun 2025, penyaluran kredit pada sektor-sektor pensiunan, retail dan mikro, proses restrukturisasi kredit, keandalan infrastruktur TI, GCG, APU – PPT, pengembangan SDM, manajemen risiko, dan Sistem Pengendalian Internal.
3. Bekerja sama dengan Komite-komite di bawah Dewan Komisaris dalam pemenuhan kewajiban-kewajiban Dewan Komisaris, termasuk laporan Dewan Komisaris kepada Regulator.
4. Mengkoordinasikan penyelenggaraan Kunjungan Kerja Dewan Komisaris dan Komite-komite di bawah Dewan Komisaris, termasuk menyusun Laporan Hasil Kunjungan.

1. Prepare meeting invitations to all participants to be signed by the President Commissioner or by one of the other Commissioners.
2. Prepare facilities needed in the meeting.
3. Distribute the meeting material to all meeting participants.
4. Record and administer meeting decision.
5. Keep the minutes of meeting concept.
6. Maintain the confidentiality of the meeting decision until the decision is announced.
7. Submit minutes of meeting to all meeting participants and other officials determined at the Board of Commissioners meeting.
8. Make notes and monitor the follow-up of developments of the meeting implementation and report the follow-up to the Board of Commissioners.

Secretary of the Board of Commissioners is obliged to maintain the security of all meeting documents, especially confidential.

Profile of Secretary of the Board of Commissioners

Duties and Functions of the Secretary of the Board of Commissioners of Bank Mandiri Taspen are structurally under the supervision of the Corporate Secretary.

Implementation of Duties of The Board of Commissioners' Secretary

The Board of Commissioners' Secretary, supported by staff and the Secretariat of the Board of Commissioners, prepared the key work program for 2025, with realizations including the following:

1. Prepared meeting materials, drafted minutes of meetings, and properly administered the implementation of Board of Commissioners Meetings, Committee Meetings under the Board of Commissioners, and Board of Commissioners Meetings attended by the Board of Directors.
2. Provided input and information to the Board of Commissioners on matters of concern, including policies and strategies of the Board of Directors in achieving strategic targets in the 2025 RKAP, loan disbursement in the pension, retail, and micro segments, loan restructuring processes, reliability of IT infrastructure, GCG, APU-PPT, human capital development, risk management, and the Internal Control System.
3. Collaborated with committees under the Board of Commissioners in fulfilling the Board of Commissioners' obligations, including reporting to the regulator.
4. Coordinated the implementation of working visits of the Board of Commissioners and committees under the Board of Commissioners, including preparing visit reports.



5. Mengadministrasikan korespondensi Dewan Komisaris dan Komite-komite di Bawah Dewan Komisaris, termasuk menyusun persetujuan Dewan Komisaris atas hal-hal yang diusulkan Direksi untuk dimintakan persetujuan Dewan Komisaris, antara lain, usulan KAP untuk audit tahun 2025, usulan pengurus Bank, usulan perubahan struktur organisasi satu tingkat di bawah Direksi, usulan RKAP/ revisi RKAP tahun 2025 dan RBB 2024-2027, usulan RKAP tahun 2026 dan RBB tahun 2026-2028, usulan Rencana Aksi Keuangan Berkelanjutan tahun 2025-2029, usulan Rencana Jangka Panjang Perusahaan (RJPP) 2026-2030, serta tindakan-tindakan Direksi lainnya yang wajib mendapatkan persetujuan tertulis dari Dewan Komisaris.
6. Mengkoordinasikan keikutsertaan Dewan Komisaris dan Komite-komite di Bawah Dewan Komisaris dalam pelatihan/seminar/kegiatan pengembangan kompetensi lainnya sesuai dengan bidang pengawasan masing-masing Komisaris/Komite.
7. Menyiapkan program orientasi Komisaris baru.
8. Melaksanakan tugas lain untuk mendukung kelancaran tugas pengawasan dan pemberian nasihat yang dilakukan oleh Dewan Komisaris.

Komite Audit

Komite Audit dibentuk dengan tujuan untuk membantu dan memfasilitasi Dewan Komisaris dalam menjalankan tugas dan fungsi pengawasan. Lingkup pengawasan Komite Audit meliputi hal-hal yang terkait dengan informasi keuangan, sistem pengendalian intern (*internal control system*), efektivitas pemeriksaan oleh Auditor Eksternal dan Internal, efektivitas pelaksanaan manajemen risiko (bersama dengan pemantau risiko) serta kepatuhan terhadap peraturan perundang-undangan yang berlaku.

Dasar Pembentukan Komite Audit

Komite Audit Bank dibentuk oleh Dewan Komisaris dan menjalankan tugasnya sesuai dengan Peraturan Otoritas Jasa Keuangan No. 17 tanggal 14 September 2023 tentang Penerapan Tata Kelola bagi Bank Umum. Komite Audit Bank dibentuk oleh Dewan Komisaris dan menjalankan tugasnya sesuai dengan peraturan sebagai berikut:

1. Peraturan Otoritas Jasa Keuangan No. 17 Tahun 2023 tanggal 14 September 2023 tentang Penerapan Tata Kelola bagi Bank Umum.
2. Peraturan Otoritas Jasa Keuangan No. 55/POJK.04/2015 tentang Pembentukan dan Pedoman Pelaksanaan Kerja Komite Audit.

5. Administered correspondence of the Board of Commissioners and committees under the Board of Commissioners, including preparing approvals of the Board of Commissioners on matters proposed by the Board of Directors requiring approval, including proposals for Public Accounting Firm (KAP) for the 2025 audit, proposals for Bank management, proposals for changes in the organizational structure one level below the Board of Directors, proposals for RKAP/revised RKAP 2025 and RBB 2024-2027, proposals for RKAP 2026 and RBB 2026-2028, proposals for the Sustainable Finance Action Plan 2025-2029, proposals for the Long-Term Corporate Plan (RJPP) 2026-2030, as well as other actions of the Board of Directors requiring written approval from the Board of Commissioners.
6. Coordinated the participation of the Board of Commissioners and committees under the Board of Commissioners in training/seminars/other competency development activities in accordance with their respective supervisory areas.
7. Prepared orientation programs for newly appointed Commissioners.
8. Performed other duties to support the effective execution of supervisory and advisory functions of the Board of Commissioners.

Audit Committee

The Audit Committee is established with the aim to assist and facilitate the Board of Commissioners in carrying out the task and function of supervision. The Audit Committee's supervision scope covers matters relating to financial information, internal control system, effectiveness of audits by External and Internal Auditors, effectiveness of risk management implementation (together with risk monitoring) and compliance with applicable laws and regulations.

Basis of Establishment of the Audit Committee

The Bank Audit Committee is established by the Board of Commissioners and carries out its duties in accordance with the Financial Services Authority Regulation No. 17 dated September 14, 2023, concerning the Implementation of Governance for Commercial Banks. The Bank Audit Committee is established by the Board of Commissioners and performs its duties in accordance with the following regulations:

1. OJK Regulation No. 17 of 2023 dated September 14, 2023 regarding the Implementation of Governance for Commercial Banks.
2. OJK Regulation No. 55/POJK.04/2015 concerning the Establishment and Guidelines for the Work Implementation of the Audit Committee



3. Surat Edaran Otoritas Jasa Keuangan 14/SEOJK.03/2025 tentang Penerapan Tata Kelola bagi Bank Umum.
4. Anggaran Dasar Bank Mandiri Taspen beserta dengan perubahannya.
5. Keputusan Dewan Komisaris Nomor KOM/002/II/2021 tanggal 24 Februari 2021 tentang Penetapan Anggota Komite-Komite Di Bawah Dewan Komisaris.
6. Keputusan Direksi Nomor KEP.DIR/009/II/2021 tanggal 26 Februari 2021 Tentang Pembentukan Komite-Komite Di Bawah Dewan Komisaris.
3. OJK Circular Letter No. 13/ SEOJK.03/2017 concerning Implementation of Governance for Commercial Banks
4. Bank Mantap's Articles of Association and its amendments.
5. Decision of the Board of Commissioners Number KOM/002/ II/2021 dated February 24, 2021 concerning the Appointment of Members of the Committees Under the Board of Commissioners.
6. Decision of the Board of Directors Number KEP. DIR/009/ II/2021 dated February 26, 2021 concerning the Establishment of Committees Under the Board of Commissioners.

Tugas dan Tanggung Jawab Komite Audit

Komite Audit mempunyai tugas dan tanggung jawab untuk melaksanakan hal-hal sebagai berikut:

1. Ketua Komite bertugas dan bertanggung jawab untuk melakukan koordinasi atas seluruh kegiatan Komite Audit untuk memenuhi tujuan komite sesuai dengan pembentukannya, diantaranya bertanggung jawab untuk hal-hal sebagai berikut:
 - a. Menentukan rencana kerja tahunan.
 - b. Menentukan jadwal rapat tahunan.
 - c. Membuat laporan berkala mengenai kegiatan Komite Audit serta hal-hal yang dirasakan perlu untuk menjadi perhatian Dewan Komisaris.
 - d. Membuat Self assessment mengenai efektivitas dari kegiatan Komite Audit.
2. Anggota Komite bertugas dan bertanggung jawab di antaranya untuk:
 - a. Menyelenggarakan rapat secara teratur.
 - b. Mempelajari materi rapat terlebih dahulu.
 - c. Menghadiri rapat.
 - d. Berperan aktif dan memberikan kontribusinya dalam setiap kegiatan.
 - e. Membuat risalah rapat.
 - f. Melakukan kunjungan kerja ke lapangan.
3. Ketua dan anggota Komite Audit bertugas dan bertanggung jawab untuk melakukan pemantauan atas kecukupan pengendalian internal, kecukupan dan kebenaran atas proses dalam pembuatan laporan keuangan, efektivitas kerja dari internal dan eksternal auditor, mengidentifikasi hal-hal yang memerlukan perhatian Dewan Komisaris, menyusun konsep dan analisis yang berhubungan dengan fungsi Komite Audit dan melaksanakan tugas-tugas lain yang diberikan Dewan Komisaris.
4. Memberikan rekomendasi kepada Dewan Komisaris terkait penunjukan dan pemberhentian Kantor Akuntan Publik.
5. Memberikan rekomendasi kepada Dewan Komisaris terkait pengangkatan dan pemberhentian Kepala Internal Audit.

Duties and Responsibilities of the Audit Committee

The Audit Committee has the duties and responsibilities to carry out the following:

1. The Head of the Committee has the duty on and is responsible for conducting coordination for all the activities of Audit Committee to fulfill the objectives of the Board in accordance with its formation, and it should be responsible for the following:
 - a. Determine the annual work plan.
 - b. Determine the schedule for the annual meeting.
 - c. Make periodic reports regarding the activities of the Audit committee as well as matters that are felt to be of concern to the Board of Commissioners.
 - d. Make a Self Assessment on effectiveness from the activities of the Audit Committee.
2. The Committee members agree and are responsible for the approval to:
 - a. Conduct the meeting regularly.
 - b. Study previous meeting material.
 - c. Attend a meeting.
 - d. Take an active role and contribute to every activity.
 - e. Make minutes of meetings.
 - f. Make work visits to the field.
3. The Head and members of the Audit Committee have the duty on and are responsible for implementing the adequacy of internal supervision, risk management and governance, as well adequacy and fairness of the financial reporting process, the effectiveness of the work of internal and external auditors, handling matters that require the attention of the Board of Commissioners, drafting concepts and reviews related with the Audit Committee and carrying out other tasks assigned by the Board of Commissioners.
4. Provide recommendations to the Board of Commissioners regarding the appointment and dismissal of the Public Accounting Firm.
5. Provide recommendations to the Board of Commissioners regarding the appointment and dismissal of the Head of Internal Audit.



Piagam Komite Audit

Piagam Komite Audit disusun sebagai pedoman bagi anggota Komite Audit dalam melaksanakan tugas dan tanggung jawabnya agar efisien, efektif, transparan, kompeten, independen, dan dapat dipertanggungjawabkan, sehingga dapat diterima oleh semua pihak yang berkepentingan dan sesuai dengan peraturan perundang-undangan yang berlaku. Piagam Komite Audit disusun dengan tujuan untuk membantu Dewan Komisaris dalam menjalankan peran pengawasan terhadap Bank. Piagam Komite Audit telah disahkan dan ditandatangani oleh seluruh anggota Dewan Komisaris pada 06 Januari 2025. Adapun isi dari Piagam Komite Audit, memuat dan mengatur hal-hal sebagai berikut:

1. Latar Belakang dan Tujuan
2. Dasar Peraturan
3. Pengangkatan, Komposisi, Struktur
4. Persyaratan Keanggotaan
5. Tugas dan Tanggung Jawab
6. Kewenangan
7. Hubungan Kerja
8. Rapat Komite
9. Pelaporan
10. Masa Tugas
11. Kerahasiaan
12. Penutup

Wewenang Komite Audit

Komite Audit mempunyai kewenangan untuk melaksanakan hal-hal sebagai berikut:

1. Mengakses dokumen, data, dan informasi Bank tentang karyawan, dana, aset, dan sumber daya perusahaan yang diperlukan;
2. Berkomunikasi langsung dengan karyawan, termasuk Direksi dan pihak yang menjalankan fungsi audit internal, dan Akuntan terkait tugas dan tanggung jawab Komite Audit;
3. Melakukan komunikasi dengan Kepala Unit Kerja dan pihak-pihak lain di Bank Mandiri Taspen serta Kantor Akuntan Publik yang memeriksa Bank Mandiri Taspen untuk memperoleh informasi, klarifikasi serta meminta dokumen dan laporan yang diperlukan;
4. Memperoleh laporan hasil pemeriksaan Auditor Internal dan Auditor Eksternal serta institusi pengawas atau pemeriksa lainnya;
5. Meminta Auditor Internal atau Auditor Eksternal untuk melakukan pemeriksaan atau investigasi khusus, apabila terdapat dugaan kuat telah terjadi kecurangan, pelanggaran hukum dan pelanggaran terhadap peraturan perundang-undangan yang berlaku;
6. Mengakses catatan atau informasi tentang karyawan, dana, aset serta sumber daya perusahaan lainnya yang berkaitan dengan pelaksanaan tugasnya; dan
7. Melakukan kewenangan lain yang diberikan oleh Dewan Komisaris.

Audit Committee Charter

The Audit Committee Charter is prepared as a guideline for members of the Audit Committee to carry out their duties and responsibilities so that they are efficient, effective, transparent, competent, independent and accountable, acceptable to all interested parties and in accordance with the applicable laws and regulations. The Audit Committee Charter was made with the aim of assisting the Board of Commissioners in carrying out the supervisory role of the Bank. The Audit Committee Charter has been approved and signed by all members of the Board of Commissioners on January 6, 2025. The contents of the Audit Committee Charter include and regulate the following matters:

1. Background and Objectives
2. Basis of Regulations
3. Appointment, Composition, Structure
4. Membership Requirements
5. Duties and Responsibilities
6. Authorities
7. Employment Relationships
8. Committee Meetings
9. Reporting
10. Term of Service
11. Confidentiality
12. Closing

Authority of the Audit Committee

The Audit Committee has the authority to carry out the following:

1. Access the Bank's documents, data and information on employees, funds, assets and corporate resources as required;
2. Communicate directly with employees, including the Board of Directors and those who carry out internal audit functions, and Accountants related to the duties and responsibilities of the Audit Committee;
3. Communicate with the Head of Work Unit and other parties at Bank Mandiri Taspen and Public Accountants who accept Bank Mandiri Taspen to obtain information, clarification and to request the required documents and reports;
4. Obtain reports on the results of examinations by internal and external auditors and other supervisory or examining institutions;
5. Requesting the Internal Auditor or External Auditor to carry out special examinations or investigations, questioning whether there is a strong suspicion of fraud, breaking the law and violating the law and denying the applicable laws and regulations.
6. Access records or information about employees, funds, assets and other company resources related to the implementation of their duties; and
7. Perform other authorities granted by the Board of Commissioners.



Masa Jabatan Komite Audit

Masa jabatan anggota Komite Audit diatur dalam Piagam Komite Audit dan Keputusan Dewan Komisaris PT Bank Mandiri Taspen Nomor KEP.DEKOM/001/II/2025 tanggal 6 Januari 2025 Juncto Keputusan Direksi PT Bank Mandiri Taspen Nomor KEP.DIR/009/II/2021 tanggal 26 Februari 2021 tentang Pembentukan Komite-komite di Bawah Dewan Komisaris yang menentukan masa jabatan sebagai berikut:

1. Masa tugas anggota Komite Audit yang berasal dari anggota Dewan Komisaris tidak boleh lama daripada masa jabatan Komisaris dan dapat diangkat kembali hanya untuk 1 (satu) periode berikutnya;
2. Masa kerja anggota Komite ditetapkan sama dengan masa jabatan Dewan Komisaris dengan ketentuan anggota Komite sewaktu-waktu dapat diberhentikan berdasarkan keputusan Dewan Komisaris;
3. Pemberhentian tersebut akan dituangkan dalam suatu Keputusan Direksi.

Struktur, Keanggotaan dan Keahlian Komite Audit

Anggota Komite Audit Bank Mandiri Taspen telah memenuhi syarat independensi sebagai Komite Audit sebagaimana disyaratkan dalam Peraturan OJK No. 17 Tahun 2023 tentang Tata Kelola bagi Bank Umum, dengan memenuhi syarat sebagai berikut:

1. Anggota Komite Audit dari Pihak Independen berasal dari pihak di luar Perseroan yang tidak memiliki hubungan keuangan, kepengurusan, kepemilikan saham dan/atau hubungan keluarga dengan Dewan Komisaris, Direksi dan/atau Pemegang Saham Pengendali atau hubungan dengan Perseroan.
2. Mantan anggota Direksi atau Pejabat Eksekutif Perseroan atau pihak-pihak lain yang mempunyai hubungan Perseroan yang dapat mempengaruhi kemampuannya untuk bertindak independen, telah menjalani masa tunggu (cooling off) selama 6 (enam) bulan untuk menjadi anggota Komite Audit.
3. Memiliki integritas yang tinggi, akhlak, dan moral yang baik.
4. Memiliki kemampuan yang cukup untuk membaca dan memahami laporan keuangan.
5. Memiliki kemampuan yang memadai tentang peraturan perundang-undangan yang terkait.

The Service of the Audit Committee

The term of office of the Audit Committee members was stipulated in the Audit Committee Charter and the Board of Commissioners Decree of PT Bank Mandiri Taspen No. KEP. DEKOM/001/II/2025 dated January 6, 2025, in conjunction with the Board of Directors Decree of PT Bank Mandiri Taspen No. KEP.DIR/009/II/2021 dated February 26, 2021 concerning the Establishment of Committees under the Board of Commissioners, which stipulated the term of office as follows:

1. The term of office of members of the Audit Committee who come from members of the Board of Commissioners may not be longer than the term of office of the Commissioner and can be reappointed only for the next 1 (one) period.
2. The term of office of the members of the Committee is determined to be the same as the term of office of the Board of Commissioners provided that the members of the Committee can be dismissed at any time based on the decision of the Board of Commissioners.
3. The dismissal will be stated in a Board of Directors Decree.

Structure, Membership and Expertise of the Audit Committee

Members of the Audit Committee of Bank Mandiri Taspen had fulfilled the independence requirements as an Audit Committee required by FSA Regulation No. 17 Year 2023 on Governance for Commercial Banks, by fulfilling the following requirements:

1. Audit Committee Members from Independent Parties Members of Outside Companies who do not have financial, management, share ownership and/or family relations with the Board of Commissioners, Directors and/or Controlling Shareholders or relations with the Company.
2. Former members of the Executive Board or Executive Officers of other parties who have a relationship that can influence their ability to act independently, have gone through cooling off period for 6 (six) months to become members of the Audit Committee.
3. Have high integrity, good character and morals.
4. Have sufficient ability to read and understand financial statements.
5. Have sufficient ability regarding relevant laws and regulations.



Komite Audit dibentuk untuk memastikan terselenggaranya sistem pengendalian internal, proses ketepatan pelaporan keuangan Bank Mantap, ditetapkan berdasarkan keputusan Rapat Dewan Komisaris dan selanjutnya diangkat oleh Direksi dengan Surat Keputusan Direksi. Pengangkatan Komite Audit terakhir sesuai Surat Keputusan Direksi KEP.DIR/015/III/2025 tanggal 21 Maret 2025 tentang Perpanjangan Masa Tugas Keanggotaan Komite Audit Dewan Komisaris.

The Audit Committee was established to ensure the effectiveness of the internal control system and the accuracy of the Bank Mantap's financial reporting process. It was determined based on a resolution of the Board of Commissioners and subsequently appointed by the Board of Directors through a Directors' Decree. The latest appointment of the Audit Committee was based on Directors' Decree No. KEP.DIR/015/III/2025 dated 21 March 2025 concerning the extension of the term of office of the Board of Commissioners' Audit Committee members.

Struktur, keanggotaan, dan keahlian Komite Audit dapat dilihat pada tabel di bawah ini.

The structure, composition, and expertise of the Audit Committee are presented in the table below.

Tabel Struktur, Keanggotaan dan Keahlian Komite Audit
Table of Structure, Membership and Expertise of Audit Committee

Nama Name	Jabatan Position	Keterangan Information	Keahlian Expertise
Boedi Armanto	Ketua Merangkap Anggota Chairman concurrently serving as Member	Komisaris Independen Independent Commissioner	Ekonomi Economics
Rety Listya Handayani	Anggota Pihak Independen Independent Party Member	Komite Audit Pihak Independen Independent Audit Committee	Perbankan Banking
Agus Slamet Riyadi	Anggota Pihak Independen Independent Party Member	Komite Audit Pihak Independen Independent Audit Committee	Manajemen Management

Profil Komite Audit

Profile of Audit Committee

Profil anggota Komite Audit per 31 Desember 2025 adalah sebagai berikut.

The profiles of the Audit Committee members as of December 31, 2025 are as follows.

Boedi Armanto Ketua Merangkap Anggota Komite Audit/Komisaris Independen Chairman Concurrently Member of Audit Committee/Independent Commissioner
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Profil dapat dilihat pada bagian Profil Dewan Komisaris
The profile can be seen in the Board of Commissioners Profile section.



Rety Listya Handayani

Anggota Komite Audit/Pihak Independen
Audit Committee Member/Independent Party

Lahir di Jakarta pada tahun 1966.
Usia 59 tahun Per Desember 2025.
Born in Jakarta in 1966.
Age 59 years as of December 2025.

Domisili / Domicile:
Jakarta, Indonesia

Warga negara Indonesia
Indonesian citizens

Riwayat Pendidikan

- S1 – Teknologi Industri Pertanian Institut Teknologi Bandung (1989)
- S2 – Manajemen Universitas Gadjah Mada (1999)

Educational Background

- S1 – Agricultural Industrial Technology Bandung Institute of Technology (1989)
- S2 – Management Gadjah Mada University (1999)

Sertifikasi

- Manajemen Risiko Perbankan Kualifikasi 6
- Sertifikasi Komite Audit dari IKAI (2022)

Certification

- Banking Risk Management Qualification 6
- Audit Committee Certification from IKAI (2022)

Riwayat Jabatan

Pengalaman Kerja

- Dept Head SME Credit Process & Approval Bank Mandiri (2017-2022)
- Dept Head Network Capacity Plan Bank Mandiri (2012-2017)
- Dept Head Sales Monitoring Bank Mandiri (2010-2012)
- Dept Head Credit & Portfolio Management Bank Mandiri (2007-2010)
- Team Leader Capital Analyst Bank Mandiri (2006-2007)
- PS Capital Management Analyst Bank Mandiri (2003-2005)
- Professional Staff Bank Mandiri (2001-2003)
- Senior Officer Bank Mandiri (1999-2001)
- Pegawai Pimpinan Bank EXIM (1991-1999)

Job History

Work Experience

- Dept Head SME Credit Process & Approval Bank Mandiri (2017-2022)
- Dept Head Network Capacity Plan Bank Mandiri (2012-2017)
- Dept Head Sales Monitoring Bank Mandiri (2010-2012)
- Dept Head Credit & Portfolio Management Bank Mandiri (2007-2010)
- Team Leader Capital Analyst Bank Mandiri (2006-2007)
- PS Capital Management Analyst Bank Mandiri (2003-2005)
- Professional Staff Bank Mandiri (2001-2003)
- Senior Officer Bank Mandiri (1999-2001)
- Leading Employee Bank EXIM (1991-1999)

Dasar Hukum Pengangkatan

Keputusan Direksi No. KEP.DIR/005/III/2022

Legal Basis of Appointment

Board of Directors Decree No. KEP.DIR/005/III/2022

Periode dan Masa Jabatan

Periode I : 2022-2025
Periode II : 2025-Sekarang

Period and The term of office

Period I: 2022–2025
Period II: 2025–Present

Jabatan Rangkap

Tidak memiliki jabatan lain di perusahaan atau lembaga manapun.

Concurrent Positions

Does not hold any other position in any company or institution.



Agus Slamet Riyadi

Anggota Komite Audit/Pihak Independen
Audit Committee Member/Independent Party

Lahir di Brebes pada tahun 1978.
Usia 47 tahun Per Desember 2025.
Born in Brebes in 1978.
Age 47 years as of December 2025.

Domisili / Domicile:
Jakarta, Indonesia

Warga negara Indonesia
Indonesian citizens

Riwayat Pendidikan

- D3 - Akuntansi Sekolah Tinggi Akuntansi Negara (2000)
- S1 - Sarjana Ekonomi Akuntansi Universitas Mercubuana (2003)
- S2 - Master of Public Administration Universitas Gadjah Mada (2010)

Educational Background

- D3 - Accounting State Accounting College (2000)
- S1 - Bachelor of Economics Accounting Mercubuana University (2003)
- S2 - Master of Public Administration Gadjah Mada University (2010)

Sertifikasi

Manajemen Risiko Perbankan Kualifikasi 4

Certification

Banking Risk Management Qualification 4

Riwayat Jabatan

Pengalaman Kerja

- Kepala Seksi Harmonisasi Peraturan Jaminan Sosial Kecelakaan Kerja dan Kematian, Subdirektorat Harmonisasi Peraturan Jaminan Sosial, Direktorat Harmonisasi Peraturan Penganggaran, Direktorat Jenderal Anggaran Kementerian Keuangan (2019-sekarang)
- Kepala Seksi Harmonisasi Peraturan Penganggaran Kementerian/Lembaga IA, Subdirektorat Harmonisasi Peraturan Penganggaran Kementerian/Lembaga, Direktorat Harmonisasi Peraturan Penganggaran, Direktorat Jenderal Anggaran Kementerian Keuangan (2017-2019)
- Kepala Seksi Harmonisasi Peraturan PNBPN I, Subdirektorat Peraturan PNBPN, Direktorat Harmonisasi Peraturan Penganggaran, Direktorat Jenderal Anggaran Kementerian Keuangan (2011-2017)
- Pelaksana pada Subdirektorat Penerimaan Kementerian dan Sumber Daya Alam Non Migas, Direktorat Penerimaan Negara Bukan Pajak, Direktorat Jenderal Anggaran Kementerian Keuangan (2007-2011)
- Pelaksana pada Subdirektorat Penerimaan Departemen dan Sumber Daya Alam Non Migas, Direktorat Penerimaan Negara Bukan Pajak dan Badan Layanan Umum, Direktorat Jenderal Anggaran dan Perimbangan Keuangan Kementerian Keuangan (2005-2007)

Work Experience

- Head of Section for Harmonization of Social Security Regulations for Work Accidents and Death, Sub-Directorate for Harmonization of Social Security Regulations, Directorate for Harmonization of Budget Regulations, Directorate General of Budget, Ministry of Finance (2019-present)
- Head of Section for Harmonization of Budget Regulations for Ministries/ Institutions IA, Sub-Directorate for Harmonization of Budget Regulations for Ministries/Institutions, Directorate for Harmonization of Budget Regulations, Directorate General of Budget, Ministry of Finance (2017-2019)
- Head of Section for Harmonization of PNBPN Regulations I, Sub-Directorate for PNBPN Regulations, Directorate for Harmonization of Budget Regulations, Directorate General of Budget, Ministry of Finance (2011-2017)
- Executor at Sub-Directorate for Revenue of Ministries and Non-Oil and Natural Resources, Directorate for Non-Tax State Revenue, Directorate General of Budget, Ministry of Finance (2007-2011)
- Executor at Sub-Directorate for Revenue of Departments and Non-Oil and Gas Natural Resources, Directorate of Non-Tax State Revenue and Public Service Agency, Directorate General of Budget and Fiscal Balance, Ministry of Finance (2005-2007)

Dasar Hukum Pengangkatan

Keputusan Direksi No. KEP.DIR/220/IX/2023

Legal Basis of Appointment

Board of Directors Decree No. KEP.DIR/220/IX/2023

Periode dan Masa Jabatan

Periode I : 2023 - sekarang

Period and The term of office

Period I: 2023 - present

Jabatan Rangkap

Kepala Seksi Harmonisasi Peraturan Jaminan Sosial Kecelakaan Kerja dan Kematian, Subdirektorat Harmonisasi Peraturan Jaminan Sosial, Direktorat Harmonisasi Peraturan Penganggaran, Direktorat Jenderal Anggaran, Kementerian Keuangan

Concurrent Positions

Head of Section for Harmonization of Social Security Regulations for Work Accidents and Death, Sub-Directorate for Harmonization of Social Security Regulations, Directorate for Harmonization of Budget Regulations, Directorate General of Budget, Ministry of Finance.



Kualifikasi Pendidikan dan Pengalaman Kerja Komite Audit

Audit Committee's Educational Qualifications and Work Experience

Tabel Kualifikasi Pendidikan dan Pengalaman Kerja Komite Audit
Table of Audit Committee's Educational Qualifications and Work Experience

Nama Name	Jabatan Position	Pendidikan Education	Pengalaman Kerja Work Experience
Boedi Armanto	Ketua Merangkap Anggota Chairman concurrently serving as Member	- S1 – Agrobisnis - S2 - Applied Economics - S3 - Ekonomi - S1 – Agribusiness - S2 - Applied Economics - S3 - Economics	Memiliki pengalaman kerja di bidang perbankan Have work experience in banking
Rety Listya Handayani	Anggota Pihak Independen Independent Party Member	- S1 - Teknologi Industri Pertanian - S2 – Manajemen - S1 - Teknologi Industri Pertanian - S2 – Manajemen	Memiliki pengalaman kerja di bidang perbankan Have work experience in banking
Agus Slamet Riyadi	Anggota Pihak Independen Independent Party Member	- D3 - Akuntansi - S1 - Ekonomi Akuntansi - S2 - Master of Public Administration - D3 - Accounting - S1 - Accounting Economics - S2 - Master of Public Administration	Memiliki pengalaman kerja di bidang pemerintahan Have work experience in banking

Independensi Komite Audit

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

Independency of the Audit Committee

All Audit Committee Members who are coming from Independent Parties should not have financial, management, share ownership and/or family relations with the Board of Commissioners, Directors and/or Controlling Shareholders or relations with the Bank, or any other parties that could disrupt their capabilities to act independently.

Tabel Independensi Komite Audit
Table of Independency of The Audit Committee

Aspek Independensi Independence Aspect	Boedi Armanto	Rety Listya Handayani	Agus Slamet Riyadi
Tidak memiliki hubungan keuangan dengan Dewan Komisaris dan Direksi Has no financial relationship with the Board of Commissioners and Board of Directors	✓	✓	✓
Tidak memiliki hubungan kepengurusan di perusahaan, anak perusahaan, maupun perusahaan afiliasi Has no management relationship in the company, subsidiaries, or affiliated companies	✓	✓	✓
Tidak memiliki hubungan kepemilikan saham di perusahaan Has no share ownership relationship in the company	✓	✓	✓
Tidak memiliki hubungan keluarga dengan Dewan Komisaris, Direksi, dan/atau sesama anggota Komite Audit Has no family relationship with the Board of Commissioners, Board of Directors, and/or fellow members of the Audit Committee	✓	✓	✓
Tidak menjabat sebagai pengurus partai politik, pejabat dan pemerintah Has not served as a political party administrator, official and government	✓	✓	✓



Rapat Komite Audit

KEBIJAKAN RAPAT

1. Rapat Komite Audit diselenggarakan sekurang-kurangnya sekali dalam 1 (satu) bulan.
2. Rapat Komite Audit dianggap sah apabila dihadiri paling kurang 51% dari jumlah anggota termasuk seorang Komisaris dan Pihak Independen.
3. Rapat dipimpin oleh Ketua Komite Audit atau anggota yang ditunjuk secara tertulis, apabila Ketua Komite Audit berhalangan hadir.
4. Keputusan Rapat Komite Audit diambil berdasarkan musyawarah mufakat, Dalam hal tidak terjadi musyawarah mufakat pengambilan keputusan dilakukan berdasarkan suara terbanyak,
5. Perbedaan pendapat (*dissenting opinion*) yang terjadi dalam rapat komite wajib dicantumkan secara jelas dalam risalah rapat beserta alasan perbedaan pendapat tersebut.
6. Rapat Komite Audit harus dituangkan dalam risalah rapat yang ditandatangani oleh seluruh anggota yang hadir serta didokumentasi dengan baik.

AGENDA RAPAT KOMITE AUDIT

Sepanjang tahun 2025, tanggal pelaksanaan, agenda rapat dan Peserta rapat Komite Audit, sebagai berikut.

Tabel Agenda Rapat Komite Audit

Table of Audit Committee Meeting Agenda

No	Tanggal Date	Agenda Rapat	Meeting Agenda	Peserta Rapat Meeting participants
1	20 Januari 2025 January 20, 2025	1. Tindak lanjut Arahan Komite Audit Periode Desember 2024; Update Progress DMTL Pemeriksaan OJK Tahun 2024; Update permasalahan Selisih Neraca tidak balance pada Pos Rekening Administratif Off B/S dan Saldo Rekening di Cabang yang Sudah Tutup; Update Hasil Join Audit – Case KCP Madiun yang dilakukan oleh Pegawai Taspen; Update Pelaporan Strategi Anti Fraud (SAF) Periode Semester II Tahun 2024; Progress Penyelesaian DMTL – Hasil Audit Internal & Kinerja DIA; Update Pelaksanaan Keringanan BDO & Hapus Buku per Desember 2024 oleh Divisi Internal Audit; 2. Laporan Keuangan Kinerja bulan Desember 2024 dan Pengaduan Nasabah dan Masalah Hukum oleh Komite Audit pihak independen.	1. Follow-up on the Audit Committee's directives for the December 2024 period; update on the progress of the 2024 OJK Examination DMTL; update on issues related to balance sheet discrepancies, including unbalanced administrative off-balance sheet accounts and balances of accounts in closed branch offices; update on the results of joint audit of KCP Madiun case involving Taspen employees; update on the reporting of the Anti-Fraud Strategy (SAF) for Semester II 2024; progress on DMTL resolution related to internal audit findings and the performance of the Internal Audit Division; update on the implementation of debt relief and write-off as of December 2024 by the Internal Audit Division. 2. Financial performance report for December 2024, customer complaints, and legal issues reviewed by the independent Audit Committee members.	- Boedi Armanto - Rety Listya Handayani - Agus Slamet Riyadi

Audit Committee Meeting

MEETING POLICY

1. The Audit Committee meeting is held at least once in 1 (one) months.
2. Audit Committee meetings are considered valid if attended by at least 51% of the total members including a Commissioner and an Independent Party.
3. The meeting is chaired by the Chairman of the Audit Committee or a member appointed in writing, if the Chairman of the Audit Committee is unable to attend.
4. The decisions of the Audit Committee Meetings are taken based on deliberation to reach consensus. In the event that there is no consensus, the decision is made based on the majority of votes.
5. Dissenting opinions that occur in committee meetings must be clearly stated in the minutes of the meeting along with the reasons for the differences of opinion.
6. The Audit Committee meeting must be stated in the minutes of the meeting which is signed by all members present and well documented.

AUDIT COMMITTEE MEETING AGENDA

Throughout 2025, the implementation date, meeting agenda and Audit Committee meeting participants, are as follows.



No	Tanggal Date	Agenda Rapat	Meeting Agenda	Peserta Rapat Meeting participants
2	28 Februari 2025 February 28, 2025	1. Update Progress Pengadaan Kantor Akuntan Publik (KAP) oleh Divisi SPM & Accounting dan Divisi Procurement & Asset Management; 2. Tindak Lanjut Arahan Komite Audit Periode Januari 2025; Update Progress DMTL Pemeriksaan OJK Tahun 2024; Update Hasil Pemeriksaan OJK Tahun 2025 di KC Bengkulu; Progress Penyelesaian DMTL – Hasil Audit Internal & Kinerja DIA; Update Pelaksanaan Keringanan BDO & Hapus Buku per Januari 2025 oleh Divisi Internal Audit; 3. Laporan Keuangan Kinerja bulan Januari 2025 dan Pengaduan Nasabah dan Masalah Hukum oleh Komite Audit pihak independen.	1. Update on the procurement progress of the Public Accounting Firm (PAF) by the SPM & Accounting Division and the Procurement & Asset Management Division. 2. Follow-up on the Audit Committee's directives for the January 2025 period; update on the progress of the 2024 OJK Examination DMTL; up-date on the results of the 2025 OJK examination at KC Bengkulu; progress on DMTL resolution related to internal audit findings and the performance of the Internal Audit Division; update on the implementation of debt relief and write-off as of January 2025 by the Internal Audit Division. 3. Financial performance report for January 2025, customer complaints, and legal issues reviewed by the independent Audit Committee members.	- Boedi Armanto - Rety Listya Handayani - Agus Slamet Riyadi
3	19 Maret 2025 March 19, 2025	Usulan Penunjukan Kantor Akuntan Publik (KAP) dan Akuntan Publik (AP) Tahun 2025.	Proposal for the Appointment of the Public Accounting Firm (PAF) and Public Accountant (PA) for 2025.	- Boedi Armanto - Rety Listya Handayani - Agus Slamet Riyadi
4	20 Maret 2025 March 20, 2025	1. Strategi Penyaluran Kredit Mikro & Retail oleh Divisi Consumer Business & Recovery 2. Tindak Lanjut Arahan Rapat Komite Audit bulan Januari 2025; Update Progress DMTL Pemeriksaan OJK Tahun 2024; Update Hasil Pemeriksaan OJK Tahun 2025 di KC Samarinda; Update Hasil Management Letter - KAP EY; Update Pelaksanaan Audit Environmental, Social & Governance (ESG); Update Pelaksanaan Audit LHPK SPFMI-BI serta KPDHN; Update Pelaksanaan Audit Security Sistem Aplikasi BIRTGS S4 ETP SKNBI BI Fast; Progress Penyelesaian DMTL - Hasil Audit Internal & Kinerja DIA; Update Pelaksanaan Keringanan BDO & Hapus Buku bulan Maret 2025.	1. Micro and Retail Credit Disbursement Strategy by the Consumer Business & Recovery Division. 2. Follow-up on the Audit Committee meeting directives for January 2025; update on the progress of the 2024 OJK Examination DMTL; up-date on the results of the 2025 OJK examination at KC Samarinda; update on the Management Letter issued by the Public Accounting Firm EY; update on the implementation of Environmental, Social, and Governance (ESG) audit; update on the audit implementation of LHPK SPFMI-BI and KPDHN; update on the security audit of BI RTGS S4 ETP SKNBI BI Fast application systems; progress on DMTL resolution related to internal audit findings and the performance of the Internal Audit Division; update on the implementation of debt relief and write-off as of March 2025.	- Boedi Armanto - Rety Listya Handayani - Agus Slamet Riyadi
5	29 April 2025 April 29, 2025	1. Tindak Lanjut Arahan Komite Audit Periode Maret 2025; Update Progress DMTL Pemeriksaan OJK Tahun 2025; Update Pelaksanaan Join Audit bersama Mandiri – Pelindungan Data Pribadi; Update Pelaksanaan Join Audit bersama Mandiri – Insiden Operasional Pembayaran Gaji Pensiun; Progress Penyelesaian DMTL – Hasil Audit Internal & Kinerja DIA; Update Pelaksanaan Keringanan BDO & Hapus Buku per Maret 2025 oleh Divisi Internal Audit; 2. Laporan Keuangan dan Laporan Pengaduan Nasabah & Masalah Hukum oleh Komite Audit Pihak Independen.	1. Follow-up on the Audit Committee's directives for the March 2025 period; update on the progress of the 2025 OJK Examination DMTL; update on the implementation of a joint audit with Mandiri on personal data protection; update on the implementation of a joint audit with Mandiri on operational incidents related to pension payroll payments; progress on DMTL resolution related to internal audit findings and the performance of the Internal Audit Division; update on the implementation of debt relief and write-off as of March 2025 by the Internal Audit Division. 2. Financial statements and reports on customer complaints and legal issues reviewed by the independent Audit Committee members.	- Boedi Armanto - Rety Listya Handayani - Agus Slamet Riyadi



No	Tanggal Date	Agenda Rapat	Meeting Agenda	Peserta Rapat Meeting participants
6	26 Mei 2025 May 26, 2025	- Tindak Lanjut Arahan Komite Audit Periode April 2025; Update Hasil Pemeriksaan OJK Tahun 2025; Update Hasil Pemeriksaan OJK di KC Ambon; Progress Penyelesaian DMTL – Hasil Audit Internal & Kinerja DIA; Update Pelaksanaan Keringanan BDO & Hapus Buku per April 2025 oleh Divisi Internal Audit; - Laporan Keuangan dan Laporan Pengaduan Nasabah & Masalah Hukum oleh Komite Audit Pihak Independen.	- Follow-up on the Audit Committee's directives for the April 2025 period; update on the results of the 2025 OJK examination; update on the results of the OJK examination at KC Ambon; progress on DMTL resolution related to internal audit findings and the performance of the Internal Audit Division; update on the implementation of debt relief and write-off as of April 2025 by the Internal Audit Division. - Financial statements and reports on customer complaints and legal issues reviewed by the independent Audit Committee members.	- Boedi Armanto - Rety Listya Handayani - Agus Slamet Riyadi
7	16 Juni 2025 June 16, 2025	- Tindaklanjuti Arahan Komite Audit Periode Mei 2025; Update Hasil Pemeriksaan OJK Tahun 2025; Update Hasil Audit Internal di Divisi OECX – Customer Experience & Service Quality; Update Hasil Audit Internal di KC Tabanan; Pelaporan Strategi Anti Fraud Semester I Tahun 2025; Progress Penyelesaian DMTL – Hasil Audit Internal & Kinerja DIA; Update Pelaksanaan Keringanan BDO & Hapus Buku per Mei 2025 oleh Divisi Internal Audit; - Laporan Keuangan dan Laporan Pengaduan Nasabah & Masalah Hukum oleh Komite Audit Pihak Independen.	- Follow-up on the Audit Committee's directives for the May 2025 period; update on the results of the 2025 OJK examination; update on the results of the internal audit at the OECX Division – Customer Experience & Service Quality; update on the results of the internal audit at KC Tabanan; reporting of the Anti-Fraud Strategy for Semester I 2025; progress on DMTL resolution related to internal audit findings and the performance of the Internal Audit Division; update on the implementation of debt relief and write-off as of May 2025 by the Internal Audit Division. - Financial statements and reports on customer complaints and legal issues reviewed by the independent Audit Committee members.	- Boedi Armanto - Rety Listya Handayani - Agus Slamet Riyadi
8	22 Juli 2025 July 22, 2025	- Laporan Keuangan dan Laporan Pengaduan Nasabah & Masalah Hukum oleh Komite Audit Pihak Independen; - Tindaklanjuti Arahan Komite Audit Periode Juni 2025; Update Hasil Pemeriksaan OJK Tahun 2025; Update Hasil Audit Internal di KC Purwokerto; Update Hasil Audit Internal Ketahanan dan Keamanan Siber; Pelaporan Strategi Anti Fraud (SAF) Semester I Tahun 2025 dan Pengelolaan WBS; Progress Penyelesaian DMTL – Hasil Audit Internal & Kinerja DIA; Update Pelaksanaan Keringanan BDO & Hapus Buku per Juni 2025 oleh Divisi Internal Audit.	- Financial statements and reports on customer complaints and legal issues reviewed by the independent Audit Committee members. - Follow-up on the Audit Committee's directives for the June 2025 period; update on the results of the 2025 OJK examination; update on the results of the internal audit at KC Purwokerto; update on the results of the internal audit on cyber resilience and security; reporting on the Anti-Fraud Strategy (SAF) for Semester I 2025 and Whistleblowing System (WBS) management; progress on DMTL resolution related to internal audit findings and the performance of the Internal Audit Division; update on the implementation of debt relief and write-off as of June 2025 by the Internal Audit Division.	- Boedi Armanto - Rety Listya Handayani - Agus Slamet Riyadi
9	19 Agustus 2025 August 19, 2025	- Tindaklanjuti Arahan Komite Audit Periode Juli 2025; Update CMTL OJK Tahun 2025; Update Hasil Audit Internal di KC Palangkaraya; Progress Penyelesaian DMTL – Hasil Audit Internal & Kinerja DIA; Update Pelaksanaan Keringanan BDO & Hapus Buku per Juli 2025 oleh Divisi Internal Audit; - Laporan Keuangan dan Laporan Pengaduan Nasabah & Masalah Hukum oleh Komite Audit Pihak Independen.	- Follow-up on the Audit Committee's directives for the July 2025 period; update on the CMTL OJK 2025; update on the results of the internal audit at KC Palangkaraya; progress on DMTL resolution related to internal audit findings and the performance of the Internal Audit Division; update on the implementation of debt relief and write-off as of July 2025 by the Internal Audit Division. - Financial statements and reports on customer complaints and legal issues reviewed by the independent Audit Committee members.	- Boedi Armanto - Rety Listya Handayani - Agus Slamet Riyadi



No	Tanggal Date	Agenda Rapat	Meeting Agenda	Peserta Rapat Meeting participants
10	22 September 2025 September 22, 2025	1. Tindaklanjuti Arahan Komite Audit Agustus 2025; 2. Update DMTL OJK Tahun 2025 & Update Pemeriksaan BPK 2025; 3. Update Hasil Audit Internal Single Customer View (SCV); 4. Update Tindaklanjuti Laporan WBS – Terkait Praktik Pungutan Liar di KCP Dompur; 5. Progress Penyelesaian DMTL – Hasil Audit Internal & Kinerja DIA; 6. Update Pelaksanaan Keringanan BDO & Hapus Buku Bulanan Agustus 2025; 7. Laporan Keuangan dan Laporan Pengaduan Nasabah & Masalah Hukum oleh Komite Audit Pihak Independen;	1. Follow-up on the Audit Committee's directives for August 2025. 2. Update on DMTL OJK 2025 and update on the 2025 BPK audit examination. 3. Update on the results of the internal audit of the Single Customer View (SCV). 4. Update on follow-up actions of Whistleblowing System (WBS) reports related to alleged illegal levies at KCP Dompur. 5. Progress on DMTL resolution related to internal audit findings and the performance of the Internal Audit Division. 6. Update on the implementation of monthly debt re-lief and write-off as of August 2025. 7. Financial statements and reports on customer complaints and legal issues reviewed by the independent Audit Committee members.	- Boedi Armanto - Rety Listya Handayani - Agus Slamet Riyadi
11	21 Oktober 2025 October 21, 2025	1. Tindaklanjuti Arahan Komite Remunerasi dan Nominasi & Komite Audit Periode September 2025; Update DMTL OJK Tahun 2025 dan Update Pemeriksaan BPK Tahun 2025; Update Progress Implementasi ICOFR; Usulan AAP & RKAP Tahun 2026; Progress Penyelesaian DMTL – Hasil Audit Internal & Kinerja DIA; Update Pelaksanaan Keringanan BDO & Hapus Buku per September 2025 oleh Divisi Internal Audit; 2. Laporan Keuangan dan Laporan Pengaduan Nasabah & Masalah Hukum oleh Komite Audit Pihak Independen;	1. Follow-up on the directives of the Remuneration and Nomination Committee and the Audit Committee for the September 2025 period; update on DMTL OJK 2025 and update on the 2025 BPK audit examination; update on the progress of ICOFR implementation; proposal for the Annual Audit Plan (AAP) and the 2026 Corporate Work Plan and Budget (RKAP); progress on DMTL resolution related to internal audit findings and the performance of the Internal Audit Division; update on the implementation of debt relief and write-off as of September 2025 by the Internal Audit Division. 2. Financial statements and reports on customer complaints and legal issues reviewed by the independent Audit Committee members.	- Boedi Armanto - Rety Listya Handayani - Agus Slamet Riyadi
12	24 November 2025 November 24, 2025	1. Tindaklanjuti Arahan Komite Remunerasi dan Nominasi & Komite Audit Periode Oktober 2025; Update DMTL OJK Tahun 2025 dan Update Pemeriksaan BPK Tahun 2025 & Update Joint Audit dengan Bank Mandiri; Update Hasil Audit Penyedia Jasa Pembayaran (PJP) Tahun 2025; Update Hasil Joint Audit – Audit Pengamanan Informasi Stream 3 : Bank Mantap; Update Summary Tindaklanjuti kehilangan Aset Perangkat TI (Tablet) Divisi HC; Progress Penyelesaian DMTL – Hasil Audit Internal & Kinerja DIA; Update Pelaksanaan Keringanan BDO & Hapus Buku per Oktober 2025 oleh Divisi Internal Audit; 2. Laporan Keuangan dan Laporan Pengaduan Nasabah & Masalah Hukum oleh Komite Audit Pihak Independen	1. Follow-up on the directives of the Remuneration and Nomination Committee and the Audit Committee for the October 2025 period; update on DMTL OJK 2025 and update on the 2025 BPK audit examination and joint audit with Bank Mandiri; update on the results of the 2025 audit of Payment Service Providers (PSP); up-date on the results of the joint audit on Information Security Audit Stream 3: Bank Mantap; update on the summary of follow-up actions re-lated to the loss of IT equipment assets (tablets) in the Human Capital Division; progress on DMTL resolution related to internal audit findings and the performance of the Internal Audit Division; update on the implementation of debt relief and write-off as of October 2025 by the Internal Audit Division. 2. Financial statements and reports on customer complaints and legal issues reviewed by the independent Audit Committee members.	- Boedi Armanto - Rety Listya Handayani - Agus Slamet Riyadi



No	Tanggal Date	Agenda Rapat	Meeting Agenda	Peserta Rapat Meeting participants
13	22 Desember 2025 December 22, 2025	- Tindaklanjuti Arahan Komite Audit Periode November 2025; Update DMTL OJK Tahun 2025 dan Update Pemeriksaan BPK Tahun 2025 & Update Joint Audit dengan Bank Mandiri; Update Hasil Audit Business Continuity Management Tahun 2025; Penyesuaian Internal Audit Charter dan Kebijakan Internal Audit dengan Global Internal Audit Standards (GIAS); Progress Penyelesaian DMTL – Hasil Audit Internal & Kinerja DIA oleh Divisi Internal Audit; - Laporan Keuangan dan Laporan Pengaduan Nasabah & Masalah Hukum oleh Komite Audit Pihak Independen.	- Follow-up on the Audit Committee's directives for the November 2025 period; update on DMTL OJK 2025 and update on the 2025 BPK audit examination and joint audit with Bank Mandiri; update on the results of the Business Continuity Management audit for 2025; alignment of the Internal Audit Charter and Internal Audit policies with the Global Internal Audit Standards (GIAS); progress on DMTL resolution related to internal audit findings and the performance of the Internal Audit Division. - Financial statements and reports on customer complaints and legal issues reviewed by the independent Audit Committee members.	- Boedi Armanto - Rety Listya Handayani - Agus Slamet Riyadi

FREKUENSI DAN TINGKAT KEHADIRAN RAPAT KOMITE AUDIT

FREQUENCY AND LEVEL OF ATTENDANCE OF THE AUDIT COMMITTEE

Tabel Tingkat Kehadiran Rapat Komite Audit
Table on Level of Attendance of The Audit Committee

Nama Name	Jabatan Position	Rapat Komite Audit Audit Committee Meeting		
		Jumlah dan Persentase Kehadiran Number and Percentage of Attendance		
		Jumlah Rapat Number of Meetings	Jumlah Kehadiran Number of Attendance	Persentase Percentage
Boedi Armanto	Ketua Merangkap Anggota Chairman concurrently serving as Member	13	13	100
Rety Listya Handayani	Anggota Pihak Independen Independent Party Member	13	13	100
Agus Slamet Riyadi	Anggota Pihak Independen Independent Party Member	13	13	100

Program Peningkatan Kompetensi Komite Audit

Audit Committee Competency Development Program

Nama Name	Jabatan Position	Jenis Pelatihan dan Materi Pengembangan Kompetensi /Pelatihan Type of Training and Competency Development Material / Training	Waktu dan Tempat Pelaksanaan Time and Venue	Penyelenggara Organizer
Boedi Armanto	Ketua Merangkap Anggota Chairman Concurrently Member	Pelatihan dapat dilihat pada Pelatihan dan/atau Peningkatan Kompetensi Dewan Komisaris Training can be referred to under the Board of Commissioners Training and/or Competency Development section		
Rety Listya Handayani	Anggota Pihak Independen Member of Independent Party	Risk Management Certification Refresher Program	23 Mei 2025 Online May 23, 2025 Online	BARa
		Risk Beyond 2025	4-5 Desember 2025 Denpasar December 4-5, 2025 Denpasar	ERMA



Nama Name	Jabatan Position	Jenis Pelatihan dan Materi Pengembangan Kompetensi /Pelatihan Type of Training and Competency Development Material / Training	Waktu dan Tempat Pelaksanaan Time and Venue	Penyelenggara Organizer
Agus Slamet Riyadi	Anggota Pihak Independen Member of Independent Party	Risk Beyond 2025	4-5 Desember 2025 Denpasar December 4–5, 2025 Denpasar	ERMA

Program Kerja dan Pelaksanaan Kegiatan Komite Audit Tahun 2025

Selama tahun 2025, Komite Audit telah melaksanakan kegiatan sebagai berikut :

1. Melakukan pemantauan kinerja keuangan Bank secara berkala, termasuk pembahasan laporan keuangan bulanan, pengaduan nasabah, serta permasalahan hukum yang disampaikan oleh pihak independen.
2. Melakukan pengawasan atas proses penunjukan Kantor Akuntan Publik (KAP) dan Akuntan Publik, serta evaluasi atas pelaksanaan audit laporan keuangan dan tindak lanjut atas management letter dan rekomendasi audit.
3. Memantau tindak lanjut hasil pemeriksaan regulator, antara lain Otoritas Jasa Keuangan (OJK) dan Badan Pemeriksa Keuangan (BPK), termasuk progres penyelesaian Daftar Monitoring Tindak Lanjut (DMTL).
4. Melakukan pemantauan atas pelaksanaan audit internal, termasuk hasil audit pada kantor cabang dan unit kerja, evaluasi kinerja Divisi Internal Audit, serta penyelesaian temuan audit dan penguatan sistem pengendalian internal.
5. Membahas dan memantau implementasi strategi anti fraud (SAF), pengelolaan whistleblowing system (WBS), serta pengendalian atas potensi fraud dan penyimpangan.
6. Melakukan pengawasan terhadap audit dan pengendalian pada aspek teknologi informasi, sistem pembayaran, keamanan siber, perlindungan data pribadi, serta business continuity management.
7. Membahas pelaksanaan audit berbasis Environmental, Social & Governance (ESG) serta audit lainnya yang relevan dengan perkembangan regulasi dan kebutuhan pengawasan Bank.
8. Memantau kebijakan dan pelaksanaan manajemen terkait keringanan kredit, hapus buku, serta penanganan kasus-kasus operasional yang menjadi perhatian.
9. Memastikan tindak lanjut atas arahan Komite Audit pada setiap periode rapat serta efektivitas penyelesaian isu-isu pengawasan secara berkelanjutan.

Audit Committee Work Program and Implementation of Activities In 2025

During 2025, the Audit Committee carried out the following activities:

1. Monitored the Bank's financial performance on a regular basis, including the review of monthly financial statements, customer complaints, and legal issues reported by independent parties.
2. Oversaw the process of appointing the Public Accounting Firm (KAP) and Public Accountant, as well as evaluated the implementation of financial statement audits and the follow-up on management letters and audit recommendations.
3. Monitored the follow-up on regulatory examination results, including those from the Otoritas Jasa Keuangan (OJK) and Badan Pemeriksa Keuangan (BPK), including the progress of completion of the Follow-Up Monitoring List (DMTL).
4. Monitored the implementation of internal audits, including audit results at branch offices and work units, evaluated the performance of the Internal Audit Division, and ensured the resolution of audit findings and the strengthening of the internal control system.
5. Reviewed and monitored the implementation of the anti-fraud strategy (SAF), the management of the whistleblowing system (WBS), and controls over potential fraud and irregularities.
6. Oversaw audits and controls related to information technology, payment systems, cybersecurity, personal data protection, and business continuity management.
7. Reviewed the implementation of Environmental, Social & Governance (ESG)-based audits and other audits relevant to regulatory developments and the Bank's supervisory needs.
8. Monitored policies and management implementation related to credit relief, write-offs, and the handling of operational cases of concern.
9. Ensured follow-up on the Audit Committee's directives in each meeting period and the effectiveness of the resolution of supervisory issues on an ongoing basis.



Komite Remunerasi dan Nominasi

Dasar Pembentukan Komite Remunerasi dan Nominasi

Dalam rangka mewujudkan Tata Kelola Perusahaan yang Baik (Good Corporate Governance) dengan mengacu pada Anggaran Dasar PT Bank Mandiri Taspen dan perubahannya serta ketentuan POJK Nomor 34/POJK.04/2014 tentang Komite Nominasi dan Remunerasi Emiten atau Perusahaan Publik yang menyatakan bahwa Dewan Komisaris wajib membentuk Komite Remunerasi dan Nominasi dalam rangka mendukung efektivitas pelaksanaan tugas dan tanggung jawabnya. Dalam rangka mewujudkan Tata Kelola Perusahaan yang Baik (Good Corporate Governance) dengan mengacu pada:

1. Peraturan Otoritas Jasa Keuangan Nomor 34/POJK.04/2014 tentang Komite Nominasi dan Remunerasi Emiten atau Perusahaan Publik.
2. Peraturan Otoritas Jasa Keuangan No. 17 Tahun 2023 tanggal 14 September 2023 tentang Penerapan Tata Kelola bagi Bank Umum.
3. Surat Edaran Otoritas Jasa Keuangan 14/SEOJK.03/2025 tentang Penerapan Tata Kelola bagi Bank Umum.
4. Anggaran Dasar Bank Mandiri Taspen beserta dengan perubahannya.
5. Keputusan Dewan Komisaris Nomor KOM/002/II/2021 tanggal 24 Februari 2021 tentang Penetapan Anggota Komite-Komite Di Bawah Dewan Komisaris.
6. Keputusan Direksi Nomor KEP.DIR/009/II/2021 tanggal 26 Februari 2021 Tentang Pembentukan Komite-Komite Di Bawah Dewan Komisaris.

The Remuneration and Nomination Committee

Basis of Establishment of the Remuneration and Nomination Committee

Several steps were taken in order to realize Good Corporate Governance by referring to the Articles of Association of PT Bank Mandiri Taspen and its amendments as well as the provisions of OJK Regulation Number 34 / POJK.04 / 2014 concerning the Nomination and Remuneration Committee of Issuers or Public Companies which stated that the Board of Commissioners was obliged forming a Remuneration and Nomination Committee in order to support the effectiveness of the implementation of its duties and responsibilities. In order to realize Good Corporate Governance with reference to:

1. Financial Authority Service Regulation Number 34/ POJK.04/2014 concerning the Nomination and Remuneration Committee of Issuers or Public Companies.
2. Financial Authority Service Regulation No. 17 of 2023 dated September 14, 2023 regarding the Implementation of Governance for Commercial Banks.
3. OJK Circular Letter No. 14/SEOJK.03/2025 concerning Implementation of Governance for Commercial Banks.
4. Bank Mantap's Articles of Association and its amendments.
5. Decision of the Board of Commissioners Number KOM/002/ II/2021 dated February 24, 2021 concerning the Appointment of Members of the Committees Under the Board of Commissioners.
6. Decision of the Board of Directors Number KEP. DIR/009/ II/2021 dated February 26, 2021 concerning the Establishment of Committees Under the Board of Commissioners.





Piagam Komite Remunerasi dan Nominasi

Piagam Komite Remunerasi dan Nominasi disusun sebagai pedoman bagi anggota Komite dalam melaksanakan tugas dan tanggung jawabnya agar efisien, efektif, transparan, kompeten, independen, dan dapat dipertanggungjawabkan, sehingga dapat diterima oleh semua pihak yang berkepentingan dan sesuai dengan peraturan perundang-undangan yang berlaku. Piagam Komite Remunerasi dan Nominasi disusun dengan tujuan untuk membantu Dewan Komisaris dalam menjalankan peran pengawasan terhadap Bank. Piagam Komite Remunerasi dan Nominasi telah disahkan dan ditandatangani oleh seluruh anggota Dewan Komisaris pada tanggal 24 Mei 2023. Adapun isi dari Piagam Komite Remunerasi dan Nominasi, memuat dan mengatur hal-hal sebagai berikut:

1. Latar Belakang dan Tujuan
2. Dasar Pembentukan
3. Pengangkatan, Komposisi, dan Struktur
4. Persyaratan Keanggotaan
5. Tugas dan Tanggung Jawab
6. Sistem Nominasi dan Remunerasi
7. Kewenangan
8. Hubungan Kerja
9. Rapat Komite
10. Pelaporan
11. Masa Tugas dan Kompensasi
12. Kerahasiaan
13. Penutup

Tugas dan Tanggung Jawab Komite Remunerasi dan Nominasi

Komite Remunerasi dan Nominasi memiliki tugas dan tanggung jawab antara lain:

1. Ketua Komite bertugas dan bertanggung jawab dalam mengkoordinasikan pelaksanaan rapat Komite dan mengusulkan agenda serta materi rapat.
2. Menyusun atau membuat sistem remunerasi dan nominasi bagi anggota Direksi dan Dewan Komisaris yang akan menjadi pedoman bagi Dewan Komisaris dan Rapat Umum Pemegang Saham (RUPS) dalam menetapkan remunerasi dan nominasi anggota Direksi dan Dewan Komisaris.
3. Komite bertugas dan bertanggung jawab dalam melaksanakan hal-hal sebagai berikut:
 - a. Menyusun konsep dan analisis yang berhubungan dengan fungsi Komite Remunerasi dan Nominasi.
 - b. Membantu Dewan Komisaris untuk memberikan rekomendasi tentang jumlah anggota Dewan Komisaris dan Direksi.
 - c. Membantu Dewan Komisaris dalam penetapan kebijakan umum Sumber Daya Manusia.

Remuneration and Nomination Committee Charter

The Charter of the Remuneration and Nomination Committee is prepared as a guideline for members of the Committee in carrying out their duties and responsibilities in order to be efficient, effective, transparent, competent, independent, and accountable, so that it can be accepted by all interested parties and in accordance with applicable laws and regulations. The Charter of the Remuneration and Nomination Committee was prepared with the aim of assisting the Board of Commissioners in carrying out the supervisory role of the Bank. The Charter of the Remuneration and Nomination Committee has been approved and signed by all members of the Board of Commissioners on May 24, 2023. The contents of the Remuneration and Nomination Committee Charter include and regulate the following matters:

1. Background and Objectives
2. Basis for Establishment
3. Appointment, Composition, and Structure
4. Membership Requirements
5. Duties and Responsibilities
6. Nomination and Remuneration System
7. Authority
8. Working Relationships
9. Committee Meetings
10. Reporting
11. Term of Office and Compensation
12. Confidentiality
13. Closing

Duties and Responsibilities of the Remuneration and Nomination Committee

The Remuneration and Nomination Committee has duties and responsibilities, among others:

1. The Head of the Committee is in charge and responsible for coordinating the conduct of Committee meetings and proposing agendas and meeting materials.
2. Arrange or create a remuneration and nomination system for members of the Board of Directors and Board of Commissioners that will serve as guidelines for the Board of Commissioners and the General Meeting of Shareholders (GMS) in determining the remuneration and nominations of members of the Board of Directors and Board of Commissioners.
3. The committee has the duty and responsibility in carrying out the following matters:
 - a. Develop concepts and analyses related to the functions of the Remuneration and Nomination Committee.
 - b. Assist the Board of Commissioners to provide recommendations on the number of members of the Board of Commissioners and Directors.
 - c. Assist the Board of Commissioners in the determination of general human resources policies.



- d. Merekomendasikan persetujuan perubahan struktur organisasi sampai dengan satu tingkat di bawah Direksi.
 - e. Membantu Dewan Komisaris memperoleh dan menganalisis data bakal calon Direksi dan talent pool pejabat satu tingkat di bawah Direksi.
 - f. Memberikan usulan tentang opsi saham serta pengawasan pelaksanaannya kepada Dewan Komisaris, Direksi, dan pegawai.
 - g. Memiliki database dan talent pool calon-calon anggota Direksi dan Dewan Komisaris.
 - h. Melakukan evaluasi terhadap kebijakan remunerasi dan memberikan rekomendasi kepada Dewan Komisaris mengenai:
 - 1) Kebijaksanaan remunerasi bagi Dewan Komisaris dan Direksi untuk disampaikan kepada Rapat Umum Pemegang Saham, dan
 - 2) Kebijaksanaan remunerasi bagi Pejabat Eksekutif dan pegawai secara keseluruhan untuk disampaikan kepada Direksi.
 - i. Menyusun dan memberikan rekomendasi mengenai sistem serta prosedur pemilihan dan atau penggantian anggota Dewan Komisaris dan Direksi kepada Dewan Komisaris untuk disampaikan kepada Rapat Umum Pemegang Saham.
 - j. Memberikan rekomendasi mengenai calon anggota Dewan Komisaris dan/atau Direksi kepada Dewan Komisaris untuk disampaikan kepada Rapat Umum Pemegang Saham dan atau regulator.
 - k. Memberikan rekomendasi mengenai Pihak Independen yang akan menjadi anggota Komite Audit dan Komite Pemantau Risiko.
4. Anggota Komite bertugas dan bertanggung jawab dalam menyelenggarakan rapat secara teratur, mempelajari materi rapat terlebih dahulu, menghadiri rapat, memberikan kontribusi dan berperan aktif, serta membuat risalah rapat.
 5. Membantu Dewan Komisaris untuk dapat mengajukan saran-saran kepada Pemegang Saham dalam hal:
 - a. Menyusun, melaksanakan dan menganalisis kriteria dan prosedur nominasi bagi calon Dewan Komisaris dan Direksi.
 - b. Mengidentifikasi calon-calon Direksi baik dari dalam maupun dari luar dan calon Dewan Komisaris yang memenuhi syarat untuk diajukan atau diangkat menjadi Direktur atau Dewan Komisaris.
 - c. Menyusun kriteria penilaian kinerja Direksi.
 - d. Menyusun, melaksanakan dan menganalisis kriteria dan prosedur pemberhentian Dewan Komisaris dan/atau Direksi.
 - d. Recommend approval of changes in organizational structure up to one level below the Board of Directors.
 - e. Assisting the Board of Commissioners in obtaining and analyzing data of prospective Board of Directors and talent pool of officials one level below the Board of Directors.
 - f. Provide proposals about stock options and monitor their implementation to the Board of Commissioners, Directors and employees.
 - g. Has a database and talent pool candidates for members of the Board of Directors and Board of Commissioners.
 - h. Evaluate the remuneration policy and provide recommendations to the Board of Commissioners regarding:
 - 1) Remuneration policy for the Board of Commissioners and Directors to be submitted to the General Meeting of Shareholders, and
 - 2) Remuneration policy for Executive Officers and employees as a whole to be submitted to the Directors.
 - i. Prepare and provide recommendations on the system and procedures for selecting and or replacing members of the Board of Commissioners and Directors to the Board of Commissioners to be submitted to the General Meeting of Shareholders.
 - j. Provide recommendation about the prospective member of the Board of Commissioners and / or Director to the Board of Commissioners to be delivered to General Meeting of Shareholders and or regulator.
 - k. Provide recommendations on Independent Parties who will be members of the Audit Committee and Risk Monitoring Committee.
4. Members of the Committee are in charge and responsible for holding meetings regularly, learning meeting materials first, attending meetings, contributing and playing an active role, and making minutes of meetings.
 5. Assist the Board of Commissioners to be able to propose suggestions to the Shareholders in terms of:
 - a. Compile, implement and analyze nomination criteria and procedures for candidates for the Board of Commissioners and Directors.
 - b. Identify candidates for Directors from both inside and outside and candidates for the Board of Commissioners who are eligible to be submitted or appointed as Director or the Board of Commissioners.
 - c. Develop the criteria for assessment of the work of the Board of Directors.
 - d. Arrange, carry out, and analyze the criteria and procedures of termination of the Board of Commissioners and/or Director.



- e. Membantu Dewan Komisaris dalam mengusulkan suatu sistem remunerasi yang sesuai bagi Dewan Komisaris dan Direksi berupa sistem penggajian dan pemberian fasilitas dan tunjangan, penilaian terhadap sistem tersebut dan opsi yang diberikan dan sistem pensiun.

Wewenang Komite Remunerasi dan Nominasi

Komite Remunerasi dan Nominasi memiliki wewenang untuk:

1. Meminta Bank Mandiri Taspen untuk melakukan survey sesuai kebutuhan Komite Remunerasi dan Nominasi.
2. Meminta informasi hal-hal yang diperlukan dari berbagai pihak baik internal maupun eksternal Bank Mandiri Taspen.

Masa Jabatan Komite Remunerasi dan Nominasi

Masa jabatan anggota Komite Remunerasi dan Nominasi diatur dalam Piagam Komite Remunerasi dan Nominasi yang disahkan tanggal 24 Mei 2023, Juncto Keputusan Direksi PT Bank Mandiri Taspen Nomor KEP.DIR/009/II/2021 tanggal 26 Februari 2021 tentang Pembentukan Komite-komite Di Bawah Dewan Komisaris yang menentukan masa jabatan sebagai berikut:

1. Masa tugas anggota Komite Remunerasi dan Nominasi yang berasal dari anggota Dewan Komisaris tidak boleh lama daripada masa jabatan Komisaris dan dapat diangkat kembali hanya untuk 1 (satu) periode berikutnya.
2. Masa kerja anggota Komite ditetapkan sama dengan masa jabatan Dewan Komisaris dengan ketentuan anggota Komite sewaktu-waktu dapat diberhentikan berdasarkan keputusan Dewan Komisaris.
3. Pemberhentian tersebut akan dituangkan dalam suatu Keputusan Direksi.

Struktur, Keanggotaan dan Keahlian Komite Remunerasi dan Nominasi

Komite Remunerasi dan Nominasi ditetapkan oleh Dewan Komisaris dan diangkat oleh Direksi. Pengangkatan Anggota Komite terakhir Sesuai Surat Keputusan Direksi KEP.DIR/100/XII/2025 tanggal 29 Desember 2025 tentang Perubahan Keanggotaan Komite Remunerasi dan Nominasi Dewan Komisaris.

- e. Assist the Board of Commissioners in proposing an appropriate remuneration system for the Board of Commissioners and Directors in the form of a payroll system and provision of facilities and benefits, an assessment of the system and the options provided and the pension system.

Authority of the Remuneration and Nomination Committee

The Remuneration and Nomination Committee has the authority to:

1. Asking Bank Mandiri Taspen to conduct surveys according to the needs of the Remuneration and Nomination Committee.
2. Request information on things needed from various parties, both internal and external, Bank Mandiri Taspen.

Term of Service of the Remuneration and Nomination Committee

The terms of office of the members of the Remuneration and Nomination Committee are regulated in the Remuneration and Nomination Committee Charter, ratified on May 24, 2023, in conjunction with Decree of the Board of Directors of PT Bank Mandiri Taspen No. KEP.DIR/009/II/2021 dated February 26, 2021, concerning the Establishment of Committees Under the Board of Commissioners, which stipulates the following terms of office:

1. The term of office for members of the Remuneration and Nomination Committee from members of the Board of Commissioners may not be longer than the term of office of the Commissioner and may be reappointed only for the next 1 (one) period;
2. The term of office of the members of the Committee is determined to be the same as the term of office of the Board of Commissioners provided that the members of the Committee can be dismissed at any time based on the decision of the Board of Commissioners;
3. The dismissal will be stated in a Board of Directors Decree.

Structure, Membership and Expertise of the Remuneration and Nomination Committee

The Remuneration and Nomination Committee was established by the Board of Commissioners and appointed by the Board of Directors. The latest appointment of Committee members was in accordance with the Board of Directors Decree No. KEP.DIR/100/XII/2025 dated December 29, 2025 concerning Changes in the Composition of the Remuneration and Nomination Committee of the Board of Commissioners.



Tabel Struktur, Keanggotaan dan Keahlian Komite Remunerasi dan Nominasi
Table of Structure, Membership, and Expertise of the Remuneration and Nomination Committee

Nama Name	Jabatan Position	Keterangan Remarks	Keahlian Expertise
Boedi Armanto	Anggota Member	Komisaris Independen Independent Commissioner	Ekonomi Economics
Hendro Triendarto	Anggota Ex-Officio merangkap Sekretaris Ex-Officio Member concurrently Secretary	Pejabat Eksekutif yang membawahi sumber daya manusia Executive Officer in charge of Human Capital	SDM

Profil Komite Remunerasi dan Nominasi

Profile of The Remuneration and Nomination Committee

Profil anggota Komite Remunerasi dan Nominasi per 31 Desember 2025 adalah sebagai berikut.

The profile of the members of the Remuneration and Nomination Committee as of December 31, 2025 was as follows.

Boedi Armanto

Anggota Komite Remunerasi dan Nominasi/ Komisaris Independen
Member of the Remuneration and Nomination Committee / Independent Commissioner

Profil Beliau dapat dilihat dalam Profil Dewan Komisaris dalam Laporan Tahunan ini.
His profile can be found in the Board of Commissioners Profile section in this Annual Report.

Hendro Triendarto

Anggota Komite Remunerasi dan Nominasi/ Division Head Human Capital
Member of the Remuneration and Nomination Committee / Division Head of Human Capital

Profil Beliau dapat dilihat dalam Profil Pejabat Eksekutif dalam Laporan Tahunan ini.
His profile can be found in the Executive Officers Profile section in this Annual Report.

Kualifikasi Pendidikan dan Pengalaman Kerja Komite Remunerasi dan Nominasi

Educational Qualifications and Work Experience of The Remuneration and Nomination Committee

Tabel Kualifikasi Pendidikan dan Pengalaman Kerja Komite Remunerasi dan Nominasi
Table of Educational Qualifications and Work Experience of the Remuneration and Nomination Committee

Nama Name	Jabatan Position	Pendidikan Education	Pengalaman Kerja Work Experience
Boedi Armanto	Anggota Member	- Sarjana Agronomi - Magister Applied Economics - Doktor bidang Ekonomi - Bachelor's Degree in Agronomy - Master's Degree in Applied Economics - Doctorate in Economics	Memiliki pengalaman sebagai pengawas perbankan dan Komisaris Perbankan Had experience as a banking supervisor and banking commissioner
Hendro Triendarto	Anggota Ex-Officio merangkap Sekretaris Ex-Officio Member concurrently Secretary	- Sarjana Teknologi Hasil Pertanian - Master of Business Innovation - Bachelor's Degree in Agricultural Product Technology - Master of Business Innovation	Memiliki pengalaman kerja di bidang sumber daya manusia Had work experience in the human resources field



Independensi Komite Remunerasi dan Nominasi

Independence of Remuneration and Nomination Committee

Tabel Independensi Komite Remunerasi dan Nominasi
Table of Independence of Remuneration and Nomination Committee

Aspek Independensi Independence Aspect	Boedi Armanto	Hendro Triendarto
Tidak memiliki hubungan keuangan dengan Dewan Komisaris dan Direksi Has no financial relationship with the Board of Commissioners and Board of Directors	✓	✓
Tidak memiliki hubungan kepengurusan di perusahaan, anak perusahaan, maupun perusahaan afiliasi Has no management relationship in the company, subsidiaries, or affiliated companies	✓	✓
Tidak memiliki hubungan kepemilikan saham di perusahaan Has no share ownership relationship in the company	✓	✓
Tidak memiliki hubungan keluarga dengan Dewan Komisaris, Direksi, dan/atau sesama anggota Komite Remunerasi dan Nominasi Has no family relationship with the Board of Commissioners, Board of Directors, and/or fellow members of the Remuneration and Nomination Committee	✓	✓
Tidak menjabat sebagai pengurus partai politik, pejabat dan pemerintah Has not served as a political party administrator, official and government	✓	✓

Rapat Komite Remunerasi dan Nominasi

Remuneration and Nomination Committee Meeting

KEBIJAKAN RAPAT

MEETING POLICY

Persyaratan, mekanisme dan tata cara rapat Komite Remunerasi dan Nominasi diatur dalam Piagam Komite Remunerasi dan Nominasi yang disahkan oleh Dewan Komisaris tanggal 24 Mei 2023, yaitu:

1. Rapat Komite Remunerasi dan Nominasi diselenggarakan sekurang-kurangnya 1 (satu) kali dalam 3 (tiga) bulan,
2. Rapat hanya dapat dilaksanakan apabila dihadiri oleh paling kurang 51% (lima puluh satu persen) dari jumlah anggota termasuk seorang Komisaris Independen dan Pejabat Eksekutif Human Capital,
3. Rapat Komite Nominasi dan Remunerasi dipimpin oleh Ketua Komite Nominasi dan Remunerasi atau anggota yang ditunjuk secara tertulis, apabila Ketua Komite Remunerasi dan Nominasi berhalangan hadir
4. Keputusan rapat Komite dilakukan berdasarkan musyawarah mufakat. Namun dalam hal tidak terjadi musyawarah mufakat, maka pengambilan keputusan dilakukan secara voting berdasarkan suara terbanyak.
5. Perbedaan pendapat (*dissenting opinion*) yang terjadi dalam rapat Komite wajib dicantumkan secara jelas dalam risalah rapat beserta alasan perbedaan pendapat tersebut.
6. Hasil rapat Komite wajib dituangkan dalam risalah rapat oleh Sekretaris Komite, ditandatangani oleh Ketua Komite dan sekretaris mendokumentasikan secara baik.

Requirements, mechanism and procedures for Remuneration and Nomination Committee meetings are regulated in the Remuneration and Nomination Committee Charter which was approved by the Board of Commissioners on May 24, 2023:

1. Remuneration and Nomination Committee meetings are held at least 1 (one) time in 3 (three) months,
2. Meetings can only be held if attended by at least 51% (fifty one percent) of the total members including an Independent Commissioner and Human Capital Executive Officer,
3. The Remuneration and Nomination Committee meeting is chaired by the Chairperson of the Remuneration and Nomination Committee or a member appointed in writing, if the Chairperson of the Remuneration and Nomination Committee is unable to attend
4. Committee meeting decisions are made based on deliberation and consensus. However, in the event that consensus deliberation does not occur, the decision is made by voting based on the majority of votes.
5. Dissenting opinions that occur in Committee meetings must be clearly stated in the minutes of the meeting along with the reasons for the differences of opinion.
6. The results of the Committee meeting must be stated in the minutes of the meeting by the Committee secretary, signed by the Committee Chair and the secretary properly documented.



AGENDA RAPAT KOMITE REMUNERASI DAN NOMINASI

REMUNERATION AND NOMINATION COMMITTEE MEETING AGENDA

Tabel Agenda Rapat Komite Remunerasi dan Nominasi

Remuneration and Nomination Committee Meeting Agenda Table

No	Tanggal Rapat Meeting Date	Agenda Rapat Meeting Agenda	Peserta Rapat Meeting Participants	Keterangan (Nominasi/ Remunerasi) Remarks (Nomination/ Remuneration)
1	19 Maret 2025 March 19, 2025	- Usulan Tantiem Pengurus PT Bank Mandiri Taspen Tahun 2024 - Usulan Gaji/Honorarium dan/atau Fasilitas Pengurus PT Bank Mandiri Taspen Tahun 2025 - Proposed tantiem for the Management of PT Bank Mandiri Taspen for 2024 - Proposed salaries/honorarium and/or facilities for the Management of PT Bank Mandiri Taspen for 2025	- Boedi Armanto - Mustaslimah - Hendrika Nora Osloi Sinaga - Oktaria Ineztianty	Remunerasi Remuneration
2	26 Juni 2025 June 26, 2025	Usulan Pengangkatan Kembali Anggota Dewan Komisaris atas nama Hendrika Nora Osloi Sinaga Proposed reappointment of a member of the Board of Commissioners, namely Hendrika Nora Osloi Sinaga	- Boedi Armanto - Mustaslimah - Hendrika Nora Osloi Sinaga - Errinto S.P. Pardede	Nominasi Nomination
3	20 Agustus 2025 August 20, 2025	Pembahasan Strategi Divisi Human Capital Discussed the Human Capital Division strategy	- Boedi Armanto - Mustaslimah - Hendrika Nora Osloi Sinaga - Hendro Triendarto	Nominasi Nomination
4	08 September 2025 September 8, 2025	Usulan Perubahan Pengurus PT Bank Mandiri Taspen Proposed changes to the Management of PT Bank Mandiri Taspen	- Boedi Armanto - Mustaslimah - Hendrika Nora Osloi Sinaga - Hendro Triendarto	Nominasi Nomination
5	24 November 2025 November 24, 2025	- Usulan Perubahan Fasilitas dan Tunjangan bagi Pengurus PT Bank Mandiri Taspen; - Penggantian Anggota Komite Pemantau Risiko Pihak Independen. - Proposed changes to facilities and benefits for the Management of PT Bank Mandiri Taspen; - Replaced an Independent member of the Risk Monitoring Committee.	- Boedi Armanto - Mustaslimah - Hendro Triendarto	Nominasi Nomination
6	04 Desember 2025 December 4, 2025	Usulan Nominasi Perubahan Anggota Direksi dan Dewan Komisaris PT Bank Mandiri Taspen Proposed nominations for changes in the composition of the Board of Directors and Board of Commissioners of PT Bank Mandiri Taspen	- Boedi Armanto - Hendro Triendarto	Nominasi Nomination
7	22 Desember 2025 December 22, 2025	Human Capital Strategic Plan	- Boedi Armanto - Hendro Triendarto	Nominasi Nomination


**FREKUENSI DAN TINGKAT KEHADIRAN RAPAT KOMITE
REMUNERASI DAN NOMINASI**
**FREQUENCY AND ATTENDANCE RATE OF REMUNERATION
AND NOMINATION COMMITTEE MEETINGS**

Tabel Tingkat Kehadiran Rapat Komite Remunerasi dan Nominasi
Table of Attendance Rate of Remuneration and Nomination Committee Meetings

Nama Name	Jabatan Position	Remunerasi dan Nominasi Remuneration and Nomination		
		Jumlah dan Persentase Kehadiran Number and Percentage of Attendance		
		Jumlah Rapat Number of Meetings	Jumlah Kehadiran Number of Attendance	Persentase Percentage
Vacant*	Ketua Merangkap Anggota Chairman Concurrently Member	-	-	-
Mustaslimah**	Anggota Member	5	5	100
Hendrika Nora Oslo Sinaga***	Anggota Member	4	4	100
Boedi Armanto	Anggota Member	7	7	100
Oktaria Ineztianty****	Anggota Merangkap Sekretaris Member Concurrently Secretary	1	1	100
Errinto S.P. Pardede*****	Anggota Merangkap Sekretaris Member Concurrently Secretary	1	1	100
Hendro Triendarto*****	Anggota Merangkap Sekretaris Member Concurrently Secretary	5	5	100

Keterangan:

- *) Posisi Ketua Komite Merangkap Anggota vacant, dalam pelaksanaan rapat pimpinan rapat ditunjuk dari anggota yang hadir. / The position of Chairman concurrently serving as Member was vacant; during meetings, the chairperson was appointed from among the attending members.
- **) Diberhentikan sebagai Anggota Komite Remunerasi dan Nominasi berdasarkan pada Surat Keputusan Direksi No. KEP.DIR/100/XII/2025 tanggal 29 Desember 2025 tentang Perubahan Keanggotaan Komite Remunerasi dan Nominasi Dewan Komisaris. / Dismissed as a Member of the Remuneration and Nomination Committee based on the Board of Directors Decree No. KEP.DIR/100/XII/2025 dated December 29, 2025 concerning Changes in the Composition of the Remuneration and Nomination Committee of the Board of Commissioners.
- ***)) Diberhentikan sebagai Anggota Komite Remunerasi dan Nominasi berdasarkan pada Surat Keputusan Direksi No. KEP.DIR/093/X/2025 tanggal 27 Oktober 2025 tentang Perubahan Keanggotaan Komite Remunerasi dan Nominasi Dewan Komisaris. / Dismissed as a Member of the Remuneration and Nomination Committee based on the Board of Directors Decree No. KEP.DIR/093/X/2025 dated October 27, 2025 concerning Changes in the Composition of the Remuneration and Nomination Committee of the Board of Commissioners.
- ****) Telah mengajukan pengunduran diri sebagai Division Head Human Capital, efektif per 1 Juni 2025 / Resigned from the position of Division Head of Human Capital, effective June 1, 2025.
- *****)) Menjabat sebagai Alt. Division Head Human Capital sehingga menjadi Anggota Merangkap Sekretaris Komite Remunerasi dan Nominasi sampai ditentukan pejabat efektif. / Served as Alt. Division Head of Human Capital and concurrently as Member and Secretary of the Remuneration and Nomination Committee until the definitive official was appointed.
- *****)) Menjabat sebagai Division Head Human Capital sejak Juli 2025 / Served as Division Head of Human Capital starting from July 2025



Program Peningkatan Kompetensi Komite Remunerasi dan Nominasi

Remuneration and Nomination Committee Competency Improvement Program

Nama Name	Jabatan Position	Jenis Pelatihan dan Materi Pengembangan Kompetensi /Pelatihan Type of Training and Competency Development Material / Training	Waktu dan Tempat Pelaksanaan Time and Venue	Penyelenggara Organizer
Boedi Armanto	Anggota Member	Pelatihan dapat dilihat pada Pelatihan dan/atau Peningkatan Kompetensi Dewan Komisaris Training can be referred to under the Board of Commissioners Training and/or Competency Development section		
Hendro Triendarto	Anggota Ex-Officio merangkap Sekretaris Ex-Officio Member Concurrently Secretary	Refreshment Sertifikasi Manajemen Risiko Jenjang 5 Risk Management Certification Refresher – Level 5	26 Agustus 2025, Jakarta August 26, 2025, Jakarta	Lembaga Pengembangan Perbankan Indonesia
		Know Your Customer	21 November 2025, Jakarta November 21, 2025, Jakarta	Bank Mandiri Taspen
		Blue Economy Ecosystem Development (BEEDEV)	25 April 2026, Jakarta April 25, 2026, Jakarta	Mandiri University
		Facilitating Skills	11 Februari 2025, Jakarta February 11, 2025, Jakarta	Mandiri University
		Dry Run Unlocking Profiling Leadership Tahun 2025	30 Januari 2025, Jakarta January 30, 2025, Jakarta	Mandiri University

Program Kerja dan Laporan Singkat Pelaksanaan Kegiatan Komite Remunerasi dan Nominasi Tahun 2025

Sesuai dengan tugasnya dalam bidang Remunerasi dan Nominasi, selama tahun 2025 Komite Remunerasi dan Nominasi telah melaksanakan tugasnya melakukan kajian dan memberikan rekomendasi kepada Dewan Komisaris dengan hal-hal yang telah dikaji sebagai berikut:

1. Usulan Calon Anggota Dewan Komisaris dan Direksi untuk diusulkan dalam RUPS.
2. Usulan Remunerasi Anggota Dewan Komisaris dan Direksi untuk diusulkan dalam RUPS.
3. Usulan perubahan Struktur Organisasi.
4. Usulan Perubahan Fasilitas dan Tunjangan Direksi, Dewan Komisaris, dan Organ Pendukung Dewan Komisaris.
5. Usulan Penggantian Anggota Komite Dewan Komisaris.
6. Review kebijakan remunerasi, dan kebijakan human capital secara umum.

Work Program and Summary Report on The Implementation of Activities of The Remuneration and Nomination Committee In 2025

In accordance with its duties in the areas of Remuneration and Nomination, during 2025 the Remuneration and Nomination Committee carried out its duties by conducting reviews and providing recommendations to the Board of Commissioners, covering the following matters:

1. Proposed candidates for members of the Board of Commissioners and Board of Directors to be submitted to the GMS.
2. Proposed remuneration for members of the Board of Commissioners and Board of Directors to be submitted to the GMS.
3. Proposed changes to the organizational structure.
4. Proposed changes to facilities and benefits for the Board of Directors, Board of Commissioners, and supporting organs of the Board of Commissioners.
5. Proposed replacement of members of the Board of Commissioners' committees.
6. Reviewed remuneration policies and human capital policies in general.



Komite Pemantau Risiko

Dasar Pembentukan Komite Pemantau Risiko

Komite Pemantau Risiko Bank Mandiri Taspen dibentuk berdasarkan Peraturan Otoritas Jasa Keuangan No. 17 Tahun 2023 tanggal 14 September 2023 tentang Penerapan Tata Kelola bagi Bank Umum dan Surat Edaran Otoritas Jasa Keuangan No. 13/SEOJK.03/2017 tentang Penerapan Tata Kelola bagi Bank Umum. Komite Pemantau Risiko Bank Mandiri Taspen dibentuk berdasarkan:

1. Peraturan Otoritas Jasa Keuangan No. 17 Tahun 2023 tanggal 14 September 2023 tentang Penerapan Tata Kelola bagi Bank Umum.
2. Surat Edaran Otoritas Jasa Keuangan 14/SEOJK.03/2025 tentang Penerapan Tata Kelola bagi Bank Umum.
3. Anggaran Dasar Bank Mandiri Taspen beserta dengan perubahannya.
4. Keputusan Dewan Komisaris Nomor KOM/002/II/2021 tanggal 24 Februari 2021 tentang Penetapan Anggota Komite-Komite Di Bawah Dewan Komisaris
5. Keputusan Direksi Nomor KEP.DIR/009/II/2021 tanggal 26 Februari 2021 Tentang Pembentukan Komite-Komite Di Bawah Dewan Komisaris

Pengangkatan Komite Pemantau Risiko terakhir sesuai persetujuan Dewan Komisaris yang disampaikan dengan Surat No. DEKOM/083/2025 tanggal 25 November 2025 tentang Penetapan Perubahan Keanggotaan komite Pemantau Risiko Dewan Komisaris, dan selanjutnya diangkat oleh Direksi dengan Keputusan No. KEP.DIR/095/XI/2025 tanggal 25 November 2025 tentang Perubahan Keanggotaan Komite Pemantau Risiko Dewan Komisaris.

Piagam Komite Pemantau Risiko

Piagam Komite Pemantau Risiko disusun sebagai pedoman bagi anggota Komite dalam melaksanakan tugas dan tanggung jawabnya agar efisien, efektif, transparan, kompeten, independen, dan dapat dipertanggungjawabkan, sehingga dapat diterima oleh semua pihak yang berkepentingan dan sesuai dengan peraturan perundang-undangan yang berlaku. Piagam Komite Pemantau Risiko disusun dengan tujuan untuk membantu Dewan Komisaris dalam menjalankan peran pengawasan terhadap Bank. Piagam Komite Pemantau Risiko telah disahkan dan ditandatangani oleh seluruh anggota Dewan Komisaris pada tanggal 24 Mei 2023. Adapun isi dari Piagam Komite Pemantau Risiko, memuat dan mengatur hal-hal sebagai berikut:

Risk Monitoring Committee

Basis for Risk Monitoring Committee Establishment

The Bank Mandiri Taspen Risk Monitoring Committee was formed based on Financial Services Authority Regulation No. 17 of 2023 dated September 14, 2023 concerning the Implementation of Governance for Commercial Banks and the OJK Circular Letter No. 13/ SEOJK.03/2017 on Implementation of Management for Public Bank:

1. OJK Regulation no. 17 of 2023 dated September 14, 2023 concerning the Implementation of Governance for Commercial Banks.
2. OJK Circular Letter No. 14/SEOJK.03/2025 concerning Implementation of Governance for Commercial Banks.
3. Bank Mandiri Taspen Articles of Association and its amendments.
4. Decision of the Board of Commissioners Number KOM/002/ II/2021 dated February 24, 2021 concerning the Appointment of Members of the Committees Under the Board of Commissioners
5. Decision of the Board of Directors Number KEP. DIR/009/ II/2021 dated February 26, 2021 concerning the Establishment of Committees Under the Board of Commissioners

The most recent appointment of the Risk Monitoring Committee was approved by the Board of Commissioners as conveyed through Letter No. DEKOM/083/2025 dated November 25, 2025 regarding the Determination of Changes in the Membership of the Board of Commissioners' Risk Monitoring Committee, and subsequently appointed by the Board of Directors through Decree No. KEP.DIR/095/XI/2025 dated November 25, 2025 concerning Changes in the Membership of the Board of Commissioners' Risk Monitoring Committee.

Charter of Risk Monitoring Committee

The Risk Monitoring Committee Charter is prepared as a guideline for Committee members in carrying out their duties and responsibilities so that they are efficient, effective, transparent, competent, independent, and accountable to be accepted by all interested parties and following the applicable laws and regulations. The Charter of the Risk Monitoring Committee was prepared to assist the Board of Commissioners in carrying out its supervisory role over the Bank. The Charter of the Risk Monitoring Committee has been approved and signed by all members of the Board of Commissioners on May 24, 2023. The contents of the Risk Monitoring Committee Charter include and regulate the following matters:



1. Latar Belakang dan Tujuan
2. Dasar Peraturan
3. Pengangkatan, Komposisi, Struktur
4. Persyaratan Keanggotaan
5. Tugas dan Tanggung Jawab
6. Kewenangan
7. Hubungan Kerja
8. Rapat Komite
9. Pelaporan
10. Masa Tugas
11. Kerahasiaan
12. Penutup

Tugas dan Tanggung Jawab Komite Pemantau Risiko

Berdasarkan Piagam, Komite Pemantau Risiko memiliki tugas dan tanggung jawab untuk membantu dan memfasilitasi Komisaris dalam menjalankan tugas dan fungsi pengawasan atas hal-hal yang terkait dengan pemantauan risiko antara lain:

1. Memberikan masukan kepada Komisaris dalam penyusunan dan perbaikan manajemen risiko yang berkaitan dengan pengendalian risiko di bidang pengelolaan asset and liability, likuiditas, perkreditan serta operasional sebelum mendapat persetujuan Komisaris.
2. Melakukan diskusi dengan Direksi atau unit kerja yang terkait dengan masalah yang manajemen risikonya perlu dibahas.
3. Mengevaluasi kesesuaian antara kebijakan manajemen risiko dengan pelaksanaan dalam kegiatan Bank.
4. Memantau dan mengevaluasi pelaksanaan tugas Komite Manajemen Risiko dan Satuan Kerja Manajemen Risiko.
5. Mempelajari, mengkaji ulang kebijakan dan peraturan-peraturan internal tentang kebijakan manajemen risiko yang dibuat Direksi.
6. Memastikan telah dipertimbangkannya segala risiko yang penting dalam produk-produk Bank Mandiri Taspen yang baru dan segala dampak adanya perubahan atau kejadian yang signifikan baik yang berasal dari internal maupun eksternal Bank Mandiri Taspen.
7. Mengkaji ulang secara berkala terhadap kebijakan manajemen risiko beserta pedoman pelaksanaannya dan semua perubahan serta penyesuaian kebijakan manajemen risiko.
8. Melakukan evaluasi terhadap akurasi model dan validitas data yang digunakan untuk mengukur risiko.
9. Mengikuti dan mempelajari keputusan-keputusan Komite Manajemen Risiko.
10. Melakukan kajian draft laporan triwulan profil risiko Bank Mandiri Taspen secara individual maupun konsolidasi bersama Komisaris, sehingga laporan triwulan profil risiko Bank Mandiri Taspen secara individual maupun konsolidasi ke Otoritas Jasa Keuangan telah dibahas dengan Komisaris.

1. Background and Objectives
2. Legal Basis
3. Appointment, Composition, and Structure
4. Membership Requirements
5. Duties and Responsibilities
6. Authority
7. Working Relationships
8. Committee Meetings
9. Reporting
10. Term of Office
11. Confidentiality
12. Closing

Duty and Responsibility of Risk Monitoring Committee

Based on the charter, the Risk Monitoring Committee has the duty and responsibility to assist and facilitate Commissioners in performing their duties and monitoring function of matters related to risk monitoring, including:

1. Giving input to the Commissioners in preparing and improving risk management related to risk control in asset and liability management, liquidity, credit and operation before gaining the Commissioners' approval.
2. Having discussion with the Board of Directors or work units related to problems whose risk management should be discusses.
3. Evaluating the consistency of risk management policy with implementation in Bank activities.
4. Monitoring and evaluating the performance of the duties of the Risk Management Committee and Risk Management Work Unit.
5. Studying, reviewing internal policies and regulations on risk management policy made the Board of Directors.
6. Ensuring the consideration of all important risks in new products of Bank Mandiri Taspen and all impacts of internal and external changes or significant events on Bank Mandiri Taspen.
7. Regularly reviewing risk management policy and guideline of the implementation and all changes and adjustments of risk management policies.
8. Evaluating the accuracy of model and validity of data used to measure risk.
9. Following and studying the decisions of the Risk Management Committee.
10. Reviewing draft of quarterly individual and consolidated risk profile reports of Bank Mandiri Taspen with the Commissioners, so that the quarterly individual and consolidated risk profile reports of Bank Mandiri Taspen for the Financial Service Authority have been discussed with the Commissioners.



11. Menyampaikan rekomendasi atau masukan kepada Komisaris atas hal-hal yang perlu mendapat perhatian dan yang perlu dibicarakan dengan Direksi, agar Direksi melakukan tindak lanjut dari hasil evaluasi manajemen risiko oleh Komite.
12. Secara proaktif menyelenggarakan rapat dengan Direksi Bank Mandiri Taspen apabila Komite mengantisipasi akan adanya risiko, khususnya apabila ada peristiwa penting, peraturan eksternal yang mempengaruhi dibidang usaha Bank Mandiri Taspen .
13. Melakukan evaluasi secara berkala terhadap perkembangan atas perubahan struktur organisasi yang sedang dijalankan oleh Bank Mandiri Taspen .
14. Monitoring adanya informasi negatif terhadap nasabah-nasabah Bank Mandiri Taspen yang dapat menyebabkan meningkatnya risiko kredit.

Wewenang Komite Pemantau Risiko

Adapun kewenangan yang dimiliki oleh Komite Pemantau Risiko adalah sebagai berikut:

1. Ketua dan anggota Komite dapat menghadiri rapat Risk Management sebagai undangan.
2. Ketua dan anggota Komite dapat meminta laporan-laporan internal yang berkaitan dengan pengendalian risiko dibidang pengelolaan asset and liability, perkreditan, treasury, operasional serta penerapan GCG antara lain menyangkut:
 - a. Eksposur risiko.
 - b. Kepatuhan terhadap kebijakan dan prosedur serta penetapan limit-limit.
 - c. Realisasi pelaksanaan pengendalian risiko dibandingkan dengan target yang telah ditetapkan.
 - d. Laporan berkala profil risiko Bank secara individual maupun secara konsolidasi kepada Otoritas Jasa Keuangan.
 - e. Laporan penerapan GCG
 - f. Laporan realisasi Rencana Bisnis Bank.
3. Bekerja sama dengan Komite Audit secara umum dan secara khusus untuk meminta Internal Audit untuk melakukan pemeriksaan terhadap bidang-bidang tertentu yang eksposur risikonya memburuk.
4. Mensosialisasikan dan memberikan konseling bagi Direksi dan jajarannya dalam rangka implementasi GCG.
5. Melaksanakan komunikasi dengan pihak-pihak atau lembaga eksternal terkait dengan permasalahan GCG dengan terlebih dahulu mendapat persetujuan Dewan Komisaris.

Masa Jabatan Komite Pemantau Risiko

Masa jabatan anggota Komite Pemantau Risiko diatur dalam Piagam Komite Pemantau Risiko yang telah disahkan dan ditandatangani oleh seluruh anggota Dewan Komisaris pada tanggal 24 Mei 2023. Masa jabatan Komite Pemantau Risiko adalah sebagai berikut:

11. Giving recommendation or input for the Commissioners on matters which are considered important to pay attention to and discuss with the Board of Directors, so that the Board of Directors follow up the result of risk management evaluation by the Committee.
12. Proactively holding meetings with the Board of Directors of Bank Mandiri Taspen if the committee anticipates risk, especially in case of significant event, external regulation which affect the business of Bank Mandiri Taspen.
13. Regularly evaluating the development on the change of organizational structure being conducted by Bank Mandiri Taspen.
14. Monitoring negative information on customers of Bank Mandiri Taspen which may increase credit risk.

Authority of Risk Monitoring Committee

The authority of the Risk Monitoring Committee is as follows:

1. The Chairperson and members of the Committee may attend the Risk Management Committee meetings by invitation.
2. The chairman and members of the Committee may request internal reports related to risk control in asset and liability management, credit, treasury, operation and GCG implementation, including related to:
 - a. Risk exposure.
 - b. Compliance to policies and procedures and implementation of limits.
 - c. Realization of risk control implementation compared with established target.
 - d. Regular individual and consolidated Bank risk profile reports for the Financial Service Authority.
 - e. GCG implementation report
 - f. Report of realization of Bank Business Plans.
3. Working with the Audit Committee generally and specifically to request Internal Audit to examine certain fields with worsening risk exposures.
4. Socializing and providing counseling to the Board of Directors and its ranks to implement GCG.
5. Holding communication with external parties or institutions on GCG issues by first gaining the approval of the Board of Commissioners.

Term of Service of the Risk Monitoring Committee

The term of office of the members of the Risk Monitoring Committee is stipulated in the Risk Monitoring Committee Charter, which has been approved and signed by all members of the Board of Commissioners on May 24, 2023. The term of office of the Risk Monitoring Committee is as follows:



- Masa tugas anggota Komite Audit yang berasal dari anggota Dewan Komisaris tidak boleh lebih lama daripada masa jabatan Komisaris dan dapat diangkat kembali hanya untuk 1 (satu) periode berikutnya;
- Masa kerja anggota Komite ditetapkan sama dengan masa jabatan Dewan Komisaris dengan ketentuan anggota Komite sewaktu-waktu dapat diberhentikan berdasarkan keputusan Dewan Komisaris;
- Pemberhentian tersebut akan dituangkan dalam suatu Keputusan Direksi.

Struktur, Keanggotaan dan Keahlian Komite Pemantau Risiko

Pengangkatan Anggota Komite terakhir Sesuai Surat Keputusan Direksi No. KEP.DIR/095/XI/2025 tanggal 25 November 2025 tentang Perubahan Keanggotaan Komite Pemantau Risiko Dibawah Dewan Komisaris.

- The term of office of members of the Risk Monitoring Committee who come from members of the Board of Commissioners may not be longer than the term of office of the Commissioner and can be reappointed only for the next 1 (one) period;
- The term of office of the members of the Committee is determined to be the same as the term of office of the Board of Commissioners provided that the members of the Committee can be dismissed at any time based on the decision of the Board of Commissioners;
- The dismissal will be stated in a Board of Directors Decree.

Structure, Membership and Expertise of Risk Monitoring Committee

The latest appointment of Committee members was in accordance with the Board of Directors Decree No. KEP. DIR/095/XI/2025 dated November 25, 2025 concerning Changes in the Composition of the Risk Monitoring Committee under the Board of Commissioners.

Nama Name	Jabatan Position	Keterangan Information	Keahlian Expertise
Boedi Armanto	Ketua Merangkap Anggota Chairman concurrently serving as Member	Komisaris Independen Independent Commissioner	Ekonomi Economics
Wignyo M. Mulyono	Anggota Pihak Independen Independent Party Member	Pihak Independen Independent Party	Manajemen Risiko Risk Management
Istu Wahudi*	Anggota Pihak Independen Independent Party Member	Pihak Independen Independent Party	Keuangan Finance
Putut Sukoco Ardi**	Anggota Pihak Independen Independent Party Member	Pihak Independen Independent Party	Keuangan Finance

Keterangan / Note:

*) Diberhentikan sebagai Anggota Pihak Independen Komite Pemantau Risiko berdasarkan Surat Keputusan Direksi No. KEP.DIR/095/XI/2025 tanggal 25 November 2025 tentang Perubahan Keanggotaan Komite Pemantau Risiko Dewan Komisaris. / Dismissed as an Independent Member of the Risk Monitoring Committee based on Directors' Decree No. KEP.DIR/095/XI/2025 dated 25 November 2025 concerning the Change in Composition of the Risk Monitoring Committee under the Board of Commissioners.

**) Diberhentikan sebagai Anggota Pihak Independen Komite Pemantau Risiko berdasarkan Surat Keputusan Direksi No. KEP.DIR/095/XI/2025 tanggal 25 November 2025 tentang Perubahan Keanggotaan Komite Pemantau Risiko Dewan Komisaris. / Appointed as an Independent Member of the Risk Monitoring Committee based on Directors' Decree No. KEP.DIR/095/XI/2025 dated 25 November 2025 concerning the Change in Composition of the Risk Monitoring Committee under the Board of Commissioners.



Profil Komite Pemantau Risiko

Profil Komite Pemantau Risiko per 31 Desember 2025 adalah sebagai berikut.

Risk Monitoring Committee Profile

The profile of the Risk Monitoring Committee as of December 31, 2025 is as follows.

Boedi Armanto
Ketua Komite Pemantau Risiko/Komisaris Independen
 Chairman of the Risk Monitoring Committee/Independent Commissioner

Profil Beliau dapat dilihat dalam Profil Dewan Komisaris dalam Laporan Tahunan ini.
 His profile can be seen in the Board of Commissioners Profile in this Annual Report



Wigny M. Mulyono
Anggota Komite Pemantau Risiko/Pihak Independen
 Member of the Risk Monitoring Committee/Independent Party

Lahir di Temanggung pada tahun 1964.
 Usia 61 tahun Per Desember 2025.
 Born in Temanggung in 1964.
 Age 61 years as of December 2025.

Domisili / Domicile:
 Jakarta, Indonesia

Warga negara Indonesia
 Indonesian citizens

Riwayat Pendidikan

- Sarjana Akuntansi dari Universitas Gadjah Mada (1987)
- Master of Business and Administration (Finance) dari University of Arkansas (1996)

Educational Background

- Bachelor of Accounting from Universitas Gadjah Mada (1987)
- Master of Business and Administration (Finance) from University of Arkansas (1996)

Sertifikasi

Sertifikasi Manajemen Risiko Kualifikasi 7

Certification

Risk Management Certification Qualification 7

Riwayat Jabatan

Pengalaman Kerja

- Liquidity Risk & MIS Manager PT Bank Mandiri (Persero) Tbk (2015-2020)
- Assets & Liability Manager PT Bank Mandiri (Persero) Tbk (2008-2015)
- Deputy General Manager Hongkong Branch PT Bank Mandiri (Persero) Tbk (2005-2008)
- Interest Rate Risk Manager PT Bank Mandiri (Persero) Tbk (1998-2004)

Work Experience

- Liquidity Risk & MIS Manager PT Bank Mandiri (Persero) Tbk (2015-2020)
- Assets & Liability Manager PT Bank Mandiri (Persero) Tbk (2008-2015)
- Deputy General Manager Hongkong Branch PT Bank Mandiri (Persero) Tbk (2005-2008)
- Interest Rate Risk Manager PT Bank Mandiri (Persero) Tbk (1998-2004)

Dasar Hukum Pengangkatan

Keputusan Direksi No. KEP.DIR/003.1/I/2021 tanggal 21 Januari 2021

Legal Basis of Appointment

Board of Directors Decree No. KEP.DIR/003.1/I/2021 dated January 21, 2021

Periode dan Masa Jabatan

Periode I : 2021 – 2024
 Periode II : 2024 – sekarang

Period and The term of office

Period I: 2021–2024
 Period II: 2024–Present

Jabatan Rangkap

Direktur Eksekutif Bankers Association for Risk Management (BARa)

Concurrent Positions

Executive Director of the Bankers Association for Risk Management (BARa)



Putut Sukoco Ardi

Anggota Komite Pemantau Risiko /Pihak Independen

Member of the Risk Monitoring Committee /Independent Party

Lahir di Gunungkidul pada tahun 1976.

Usia 49 tahun Per Desember 2025.

Born in Gunungkidul in 1976.

Age 49 years as of December 2025.

Domisili / Domicile:

Jakarta, Indonesia

Warga negara Indonesia

Indonesian citizens

Riwayat Pendidikan

- Diploma III Spesialisasi Anggaran Sekolah Tinggi Akutansi Negara Program Diploma Keuangan (1997)
- Sarjana Ekonomi Fakultas Ekonomi Universitas Terbuka (2002)
- Magister Perencanaan dan Kebijakan Publik Fakultas Ekonomi Universitas Indonesia (2008)

Educational Background

- Diploma III in Budgeting Specialization, School of State Finance (STAN), Diploma Program in Finance (1997)
- Bachelor of Economics, Faculty of Economics, Universitas Terbuka (2002)
- Master of Public Policy and Planning, Faculty of Economics, Universitas Indonesia (2008)

Sertifikasi

- Certification in Audit Committee Practices
- Certified Risk Governance Professional
- Sertifikasi Manajemen Risiko Perbankan Kualifikasi 4

Certification

- Certification in Audit Committee Practices
- Certified Risk Governance Professional
- Banking Risk Management Certification – Level 4

Riwayat Jabatan

Job History

Pengalaman Kerja

- Kepala Seksi Harmonisasi Peraturan Remunerasi Pejabat Negara dan Pimpinan Lembaga Non Struktural Ditjen Anggaran Kementerian Keuangan (2011-2015)
- Kepala Seksi Harmonisasi Peraturan Jaminan Kesehatan Ditjen Anggaran Kementerian keuangan (2015-2018)
- Kepala Seksi Harmonisasi Peraturan Jaminan Kecelakaan Kerja dan Kematian Ditjen Anggaran Kementerian Keuangan (2018-2019)
- Kepala Seksi Harmonisasi Peraturan Jaminan Pensiun dan THT Ditjen Anggaran Kementerian Keuangan (2019-2025)
- Analis Keuangan Negara Direktorat Jenderal Anggaran Kementerian Keuangan (2025-sekarang)
- Anggota Komite Pemantau Manajemen Risiko PT Asuransi Jiwa Taspen (2019-2024)
- Anggota Komite Audit PT Asuransi Jiwa (2024-2025)

Work Experience

- Head of Section for Harmonization of Remuneration Regulations for State Officials and Leaders of Non-Structural Institutions, Directorate General of Budget, Ministry of Finance (2011–2015)
- Head of Section for Harmonization of Health Insurance Regulations, Directorate General of Budget, Ministry of Finance (2015–2018)
- Head of Section for Harmonization of Work Accident and Death Insurance Regulations, Directorate General of Budget, Ministry of Finance (2018–2019)
- Head of Section for Harmonization of Pension and Severance Insurance Regulations, Directorate General of Budget, Ministry of Finance (2019–2025)
- State Financial Analyst, Directorate General of Budget, Ministry of Finance (2025–present)
- Member of the Risk Management Monitoring Committee, PT Asuransi Jiwa Taspen (2019–2024)
- Member of the Audit Committee, PT Asuransi Jiwa (2024–2025)

Dasar Hukum Pengangkatan

Keputusan Direksi No. KEP.DIR/095/XI/2025 tanggal 25 November 2025

Legal Basis of Appointment

Board of Directors' Decree No. KEP.DIR/095/XI/2025 dated 25 November 2025.

Periode dan Masa Jabatan

Periode I: 2025 - sekarang

Period and The term of office

Period I: 2025 - present

Jabatan Rangkap

Analis Keuangan Negara Direktorat Jenderal Anggaran Kementerian Keuangan (2025-sekarang)

Concurrent Positions

State Financial Analyst, Directorate General of Budget, Ministry of Finance (2025–present)



Kualifikasi Pendidikan dan Pengalaman Kerja Komite Pemantau Risiko

Per 31 Desember 2025, kualifikasi pendidikan dan pengalaman kerja Ketua dan anggota Komite Pemantau Risiko adalah sebagai berikut.

Educational Qualification and Work Experience of Risk Monitoring Committee

Per December 31, 2025, the educational qualification and work experience of the Chairman and members of the Risk monitoring Committee are as follows.

Tabel Kualifikasi Pendidikan dan Pengalaman Kerja Komite Pemantau Risiko
Table of Educational Qualifications and Work Experience of the Risk Monitoring Committee

Nama Name	Jabatan Position	Pendidikan Education	Pengalaman Kerja Work Experience
Boedi Armanto	Ketua Merangkap Anggota Chairman concurrently serving as Member	• Sarjana Agronomi • Master of Applied Economics • Doktor Ekonomi • Sarjana Agronomi • Master of Applied Economics • Doktor Ekonomi	Memiliki pengalaman sebagai pengawas perbankan dan Komisaris Perbankan Has experience as a banking supervisor and banking commissioner
Wignyo M. Mulyono	Anggota Pihak Independen Independent Party Member	• Sarjana Akuntansi • Master of Business Administration • Sarjana Akuntansi • Master of Business Administration	Memiliki pengalaman di bidang perbankan Have experience in banking
Istu Wahudi*	Anggota Pihak Independen Member of the Independent Party	• Sarjana Ekonomi • Magister Manajemen • Sarjana Ekonomi • Magister Manajemen	Memiliki pengalaman kerja di bidang keuangan dan pemerintahan Had work experience in the finance and government sectors
Putut Sukoco Ardi**	Anggota Pihak Independen Member of the Independent Party	• Diploma III Spesialisasi Anggaran • Sarjana Ekonomi • Magister Perencanaan dan Kebijakan Publik • Diploma III in Budgeting Specialization • Bachelor's Degree in Economics • Master's Degree in Public Policy and Planning	Memiliki pengalaman kerja di bidang keuangan dan pemerintahan Had work experience in the finance and government sectors

Keterangan / Note:

*) Diberhentikan sebagai Anggota Pihak Independen Komite Pemantau Risiko berdasarkan Surat Keputusan Direksi No. KEP.DIR/095/XI/2025 tanggal 25 November 2025 tentang Perubahan Keanggotaan Komite Pemantau Risiko Dewan Komisaris. / Dismissed as an Independent Member of the Risk Monitoring Committee based on the Board of Directors Decree No. KEP.DIR/095/XI/2025 dated November 25, 2025 concerning Changes in the Composition of the Risk Monitoring Committee of the Board of Commissioners.

**) Diangkat sebagai Anggota Pihak Independen Komite Pemantau Risiko berdasarkan Surat Keputusan Direksi No. KEP.DIR/095/XI/2025 tanggal 25 November 2025 tentang Perubahan Keanggotaan Komite Pemantau Risiko Dewan Komisaris. / Appointed as an Independent Member of the Risk Monitoring Committee based on the Board of Directors Decree No. KEP.DIR/095/XI/2025 dated November 25, 2025 concerning Changes in the Composition of the Risk Monitoring Committee of the Board of Commissioners.

Independensi Komite Pemantau Risiko

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

Independence of Risk Monitoring Committee

All members of Risk Monitoring Committee from Independent Parties didn't have any financial, management, stock ownership and/or family relations with the Board of Commissioners, Board of Directors and/or Controlling Shareholder or relation with the Bank, which may affect their ability to act independently.



Tabel Independensi Komite Pemantau Risiko
Table of Independence of the Risk Monitoring Committee

Aspek Independensi Independence Aspect	Boedi Armanto	Wignyo M. Mulyono	Putut Sukoco Ardi	Istu Wahudi
Tidak memiliki hubungan keuangan dengan Dewan Komisaris dan Direksi Has no financial relationship with the Board of Commissioners and Board of Directors	✓	✓	✓	✓
Tidak memiliki hubungan kepengurusan di perusahaan, anak perusahaan, maupun perusahaan afiliasi Has no management relationship in the company, subsidiaries, or affiliated companies	✓	✓	✓	✓
Tidak memiliki hubungan kepemilikan saham di perusahaan Has no share ownership relationship in the company	✓	✓	✓	✓
Tidak memiliki hubungan keluarga dengan Dewan Komisaris, Direksi, dan/atau sesama anggota Komite Pemantau Risiko Has no family relationship with the Board of Commissioners, Board of Directors, and/or fellow members of the Risk Monitoring Committee	✓	✓	✓	✓
Tidak menjabat sebagai pengurus partai politik, pejabat dan pemerintah Has not served as a political party administrator, official and government	✓	✓	✓	✓

Program Peningkatan Kompetensi Komite Pemantau Risiko

Risk Monitoring Committee Competency Development Program

Nama Name	Jabatan Position	Jenis Pelatihan dan Materi Pengembangan Kompetensi /Pelatihan Type of Training and Competency Development Materials / Training	Waktu dan Tempat Pelaksanaan Date and Venue of Implementation	Penyelenggara Organizer
Boedi Armanto	Ketua Merangkap Anggota Chairman concurrently serving as Member	Pelatihan dapat dilihat pada Pelatihan dan/atau Peningkatan Kompetensi Dewan Komisaris Training can be referred to under the Board of Commissioners Training and/or Competency Development section		
Wignyo M. Mulyono	Anggota Pihak Independen Independent Party Member	Risk Beyond 2025	December 4–5, 2025, Online December 4–5, 2025, Online	ERMA
Istu Wahudi*	Anggota Pihak Independen Member of the Independent Party	-	-	-
Putut Sukoco Ardi**	Anggota Pihak Independen Member of the Independent Party	-	-	-

Keterangan / Note:

*) Diberhentikan sebagai Anggota Pihak Independen Komite Pemantau Risiko berdasarkan Surat Keputusan Direksi No. KEP.DIR/095/XI/2025 tanggal 25 November 2025 tentang Perubahan Keanggotaan Komite Pemantau Risiko Dewan Komisaris. / Dismissed as Independent Member of the Risk Monitoring Committee based on Directors' Decree No. KEP.DIR/095/XI/2025 dated 25 November 2025 concerning the Change in Composition of the Risk Monitoring Committee under the Board of Commissioners.

**) Diangkat sebagai Anggota Pihak Independen Komite Pemantau Risiko berdasarkan Surat Keputusan Direksi No. KEP.DIR/095/XI/2025 tanggal 25 November 2025 tentang Perubahan Keanggotaan Komite Pemantau Risiko Dewan Komisaris. / Appointed as Independent Member of the Risk Monitoring Committee based on Directors' Decree No. KEP.DIR/095/XI/2025 dated 25 November 2025 concerning the Change in Composition of the Risk Monitoring Committee under the Board of Commissioners.



Rapat Komite Pemantau Risiko

KEBIJAKAN RAPAT

Persyaratan, mekanisme dan tata cara rapat Komite Pemantau Risiko diatur dalam Piagam Komite Pemantau Risiko yang disahkan oleh Dewan Komisaris tanggal 24 Mei 2023, yaitu:

1. Rapat Komite Pemantau Risiko diselenggarakan sekurang-kurangnya sekali dalam 1 (satu) bulan.
2. Rapat Komite Pemantau Risiko dianggap sah apabila dihadiri paling kurang 51% dari jumlah anggota termasuk seorang Komisaris dan Pihak Independen.
3. Rapat dipimpin oleh Ketua Komite Pemantau Risiko atau anggota yang ditunjuk secara tertulis, apabila Ketua Komite Pemantau Risiko berhalangan hadir.
4. Keputusan Rapat Komite Pemantau Risiko diambil berdasarkan musyawarah mufakat, Dalam hal tidak terjadi musyawarah mufakat pengambilan keputusan dilakukan berdasarkan suara terbanyak.
5. Perbedaan pendapat (*dissenting opinion*) yang terjadi dalam rapat komite wajib dicantumkan secara jelas dalam risalah rapat beserta alasan perbedaan pendapat tersebut.
6. Rapat Komite Audit harus dituangkan dalam risalah rapat yang ditanda tangani oleh seluruh anggota yang hadir serta didokumentasi dengan baik.

AGENDA RAPAT KOMITE PEMANTAU RISIKO

Tabel Agenda Rapat Komite Pemantau Risiko
Risk Monitoring Committee Meeting Agenda Table

No	Tanggal Date	Agenda Rapat	Meeting Agenda	Peserta Rapat Meeting participants
1	20 Januari 2025 January 20, 2025	Update Arahan Dewan Komisaris Desember 2024; Monitoring RAS Mantap Desember 2024; Update Dashboard Risk Management oleh Divisi Risk Management.	Update on the Board of Commissioners' directives for December 2024; monitoring of RAS Mantap for December 2024; update on the Risk Management dashboard by the Risk Management Division.	1. Boedi Armanto 2. Wignyo M. Mulyono 3. Istu Wahudi
2	28 Februari 2025 February 28, 2025	1. Laporan Kepatuhan Semester 2 Tahun 2024 oleh Divisi Compliance 2. Strategi Dana Retail dari Divisi Distribution & Portfolio Management dan Divisi Funding & Investment Product 3. Update Arahan Dewan Komisaris Update Penilaian TKB periode Desember 2024; Monitoring RAS Mantap 2025; Dashboard Risk Management oleh Divisi Risk Management.	1. Compliance Report for Semester II 2024 by the Compliance Division. 2. Retail funding strategy by the Distribution & Portfolio Management Division and the Funding & Investment Product Division. 3. Update on the Board of Commissioners' directives, update on TKB assessment for the December 2024 period, monitoring of RAS Mantap 2025, and Risk Management dashboard by the Risk Management Division.	1. Boedi Armanto 2. Wignyo M. Mulyono 3. Istu Wahudi
3	20 Maret 2024 March 20, 2024	Update Arahan Dewan Komisaris Februari 2025; Monitoring RAS Februari 2025; Dashboard Risk Management oleh Divisi Risk Management.	Update on the Board of Commissioners' directives for February 2025; monitoring of RAS for February 2025; Risk Management dashboard by the Risk Management Division.	1. Boedi Armanto 2. Wignyo M. Mulyono 3. Istu Wahudi

Risk Monitoring Committee Meeting

MEETING POLICY

The requirements, mechanisms, and procedures for the Risk Monitoring Committee meetings are governed by the Risk Monitoring Committee Charter, which was approved by the Board of Commissioners on May 24, 2023, as follows:

1. The Risk Monitoring Committee meeting is held at least once in 1 (one) month.
2. The Risk Monitoring Committee meeting is considered valid if attended by at least 51% of the total members including a Commissioner and an Independent Party.
3. The meeting is chaired by the Chairperson of the Risk Monitoring Committee or a member appointed in writing, if the Chairperson of the Risk Monitoring Committee is unable to attend.
4. The decisions of the Risk Monitoring Committee Meetings are taken based on deliberation to reach consensus. In the event that there is no consensus, the decision is made based on the majority of votes.
5. Dissenting opinions that occur in committee meetings must be clearly stated in the minutes of the meeting along with the reasons for the differences of opinion.
6. Audit Committee meeting must be stated in the minutes of the meeting signed by all members present and well documented.

RISK MONITORING COMMITTEE MEETING AGENDA



No	Tanggal Date	Agenda Rapat	Meeting Agenda	Peserta Rapat Meeting participants
4	29 April 2025 April 29, 2025	Update Arahan Dewan Komisaris Maret 2025; Monitoring RAS Maret 2025; Penilaian Profil Risiko Triwulan I 2025; Update Dashboard Risk Management oleh Divisi Risk Management.	Update on the Board of Commissioners' directives for March 2025; monitoring of RAS for March 2025; risk profile assessment for the first quarter of 2025; update on the Risk Management dashboard by the Risk Management Division.	1. Boedi Armanto 2. Wignyo M. Mulyono 3. Istu Wahudi
5	26 Mei 2025 May 26, 2025	Update Arahan Dewan Komisaris April 2025; Monitoring RAS April 2025; Update Dashboard Risk Management oleh Divisi Risk Management	Update on the Board of Commissioners' directives for April 2025; monitoring of RAS for April 2025; update on the Risk Management dashboard by the Risk Management Division.	1. Boedi Armanto 2. Wignyo M. Mulyono 3. Istu Wahudi
6	16 Juni 2025 June 16, 2025	Update Arahan Dewan Komisaris Mei 2025; Monitoring RAS Mei 2025; Materi Strategi Pendanaan Bank; Materi Control Testing Risk Business Control; Update Dashboard Risk Management oleh Divisi Risk Management.	Update on the Board of Commissioners' directives for May 2025; monitoring of RAS for May 2025; banking funding strategy materials; business control risk control testing materials; update on the Risk Management dashboard by the Risk Management Division.	1. Boedi Armanto 2. Wignyo M. Mulyono 3. Istu Wahudi
7	22 Juli 2025 July 22, 2025	Update Arahan Dewan Komisaris Juni 2025; Monitoring RAS Juni 2025; Penilaian Tingkat Kesehatan Bank Semester I Juni 2025; Update Dashboard Risk Management; Laporan Suku Bunga Dasar Kredit oleh Divisi Risk Management.	Update on the Board of Commissioners' directives for June 2025; monitoring of RAS for June 2025; bank soundness rating assessment for Semester I June 2025; update on the Risk Management dashboard; prime lending rate report by the Risk Management Division.	1. Boedi Armanto 2. Wignyo M. Mulyono 3. Istu Wahudi
8	20 Agustus 2025 August 20, 2025	1. Update CGPI 2024/2025; Laporan Isu Kepatuhan Tata Kelola; Laporan Pelindungan Data Pribadi; Progress RPPB Tahun 2025; Laporan APU PPT & PPPSPM oleh Divisi Compliance; 2. Update Arahan Dewan Komisaris Juli 2025; Monitoring RAS Juli 2025; Update Dashboard Risk Management oleh Divisi Risk Management.	1. Update on CGPI 2024/2025; report on govern-ance compliance issues; report on personal data protection; progress on the 2025 Business Con-tinuity Plan (RPPB); and AML/CFT and Pre-vention of the Financing of Proliferation of Weapons of Mass Destruction (APU PPT & PPPSPM) report by the Compliance Division. 2. Update on the Board of Commissioners' direc-tives for July 2025; monitoring of RAS for July 2025; update on the Risk Management dash-board by the Risk Management Division.	1. Boedi Armanto 2. Wignyo M. Mulyono 3. Istu Wahudi
9	22 September 2025 September 22, 2025	1. Update Arahan Dewan Komisaris Agustus 2025 2. Monitoring RAS Agustus 2025 3. Operational Highlight after Maestro 4. Dashboard Risk Management Agustus 2025	1. Update on the Board of Commissioners' directives for August 2025. 2. Monitoring of RAS for August 2025. 3. Operational highlights following Maestro. 4. Risk Management dashboard for August 2025.	1. Boedi Armanto 2. Wignyo M. Mulyono 3. Istu Wahudi
10	21 Oktober 2025 October 21, 2025	Update Arahan Dewan Komisaris September 2025; Monitoring RAS September 2025; Kajian Implementasi Self-Insurance; Penilaian Profil Risiko Triwulan III 2025 oleh Divisi Risk Management	Update on the Board of Commissioners' directives for September 2025; monitoring of RAS for September 2025; study on the implementation of self-insurance; risk profile assessment for the third quarter of 2025 by the Risk Management Division.	1. Boedi Armanto 2. Wignyo M. Mulyono 3. Istu Wahudi
11	24 November 2025 November 24, 2025	1. Update Arahan Dewan Komisaris Oktober 2025; Monitoring RAS Oktober 2025; Update Recovery Plan 2025; Update Key Risk Indicator (KRI); Dashboard Risk Management Oktober oleh Divisi Risk Management; 2. Update Inisiatif Project-CR Tahun 2025; Rencana Pengembangan TI (RPTI) Tahun 2026; Usulan/ Persetujuan Komite IT oleh Divisi IT Planning & Development.	1. Update on the Board of Commissioners' direc-tives for October 2025; monitoring of RAS for October 2025; update on the 2025 Recovery Plan; update on Key Risk Indicators (KRI); Risk Management dashboard for October by the Risk Management Division. 2. Update on Project-CR initiatives for 2025; In-formation Technology Development Plan (ITDP) for 2026; proposals/approvals of the IT Committee by the IT Planning & Development Division.	1. Boedi Armanto 2. Wignyo M. Mulyono 3. Istu Wahudi



No	Tanggal Date	Agenda Rapat	Meeting Agenda	Peserta Rapat Meeting participants
12	22 Desember 2025 December 22, 2025	Update Policy Triwulan IV 2025; Market Update; Monitoring RAS November 2025; Dashboard Risk Management November 2025; Rencana Kerja KPR 2026 oleh Divisi Risk Management	Policy Update for Q4 2025; market update; monitoring of RAS for November 2025; Risk Management dashboard for November 2025; KPR work plan for 2026 by the Risk Management Division.	1. Boedi Armanto 2. Wignyo M. Mulyono 3. Istu Wahudi

FREKUENSI DAN TINGKAT KEHADIRAN RAPAT KOMITE PEMANTAU RISIKO

FREQUENCY AND ATTENDANCE LEVEL OF RISK MONITORING COMMITTEE MEETING

Tabel Tingkat Kehadiran Rapat Komite Pemantau Risiko
Table of Risk Monitoring Committee Meeting Attendance Level

Nama Name	Jabatan Position	Komite Pemantau Risiko Risk Monitoring Committee		
		Jumlah dan Persentase Kehadiran Number and Percentage of Attendance		
		Jumlah Rapat Number of Meetings	Jumlah Kehadiran Number of Attendance	Persentase Percentage
Boedi Armanto	Ketua Chairman	12	12	100
Wignyo M. Mulyono	Anggota Member	12	12	100
Istu Wahudi*	Anggota Pihak Independen Independent Party Member	11	11	100
Putut Sukoco Ardi**	Anggota Pihak Independen Independent Party Member	1	1	100

Keterangan / Note:

*) Telah diberhentikan dengan hormat berdasarkan Keputusan Direksi No. KEP.DIR/095/XI/2025 tanggal 25 November 2025 tentang Perubahan Keanggotaan Komite Pemantau Risiko Dewan Komisaris. / Honorably dismissed based on the Board of Directors Decree No. KEP.DIR/095/XI/2025 dated November 25, 2025 concerning Changes in the Composition of the Risk Monitoring Committee of the Board of Commissioners.

**) Telah diangkat berdasarkan Keputusan Direksi No. KEP.DIR/095/XI/2025 tanggal 25 November 2025 tentang Perubahan Keanggotaan Komite Pemantau Risiko Dewan Komisaris. / Appointed based on the Board of Directors Decree No. KEP.DIR/095/XI/2025 dated November 25, 2025 concerning Changes in the Composition of the Risk Monitoring Committee of the Board of Commissioners.

Program Kerja dan Laporan Singkat Pelaksanaan Kegiatan Komite Pemantau Risiko Tahun 2025

Work Program and Summary Report on The Implementation of Activities of The Risk Monitoring Committee in 2025

Selama tahun 2025, Komite Pemantau Risiko telah melaksanakan beberapa kegiatan sebagai berikut:

1. Melakukan Pembahasan Perkembangan Portofolio
2. Melakukan Pembahasan Performance Kinerja Bank
3. Laporan Penilaian Risk Based Bank Rating
4. Melakukan Pembahasan Update Likuiditas
5. Identifikasi Risiko terhadap RBB
6. Laporan Profil Risiko

During 2025, the Risk Monitoring Committee carried out the following activities:

1. Discussed portfolio developments.
2. Discussed the Bank's performance.
3. Prepared the Risk-Based Bank Rating assessment report.
4. Discussed liquidity updates.
5. Identified risks related to the Business Plan (RBB).
6. Prepared the risk profile report



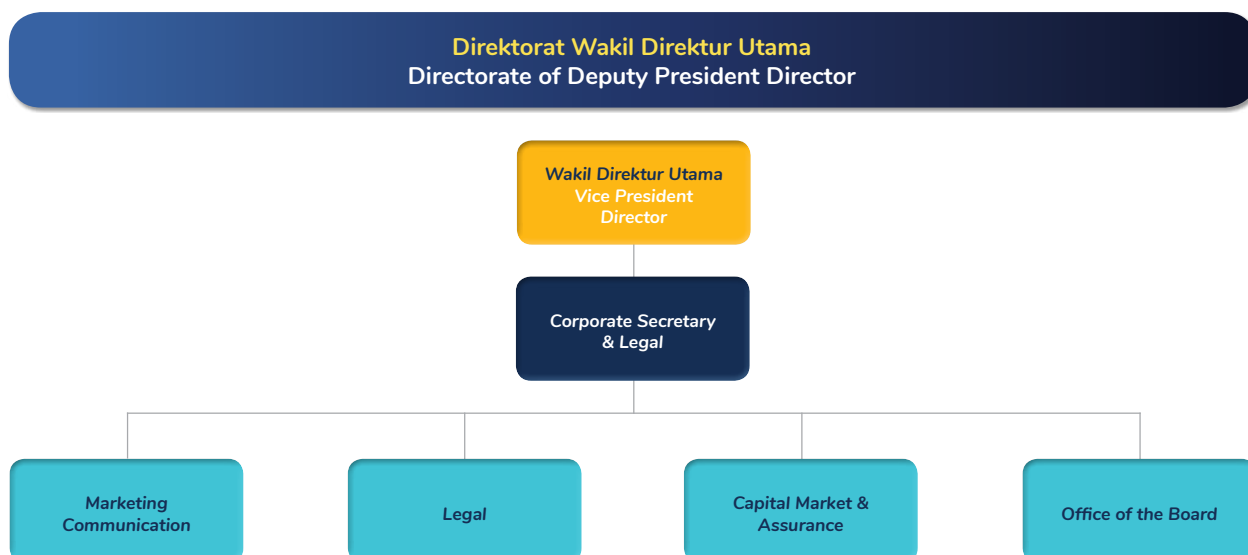
Organ dan Komite di Bawah Direksi

Dalam menjalankan tugasnya, Direksi dibantu oleh Sekretaris Perusahaan, Unit lainnya serta Komite-komite yang bertugas untuk memberikan saran dan rekomendasi yang berhubungan dengan kebijakan-kebijakan dan arahan-arahan Direksi.

Sekretaris Perusahaan

Sekretaris Perusahaan bertugas dan bertanggung jawab atas kegiatan publikasi mengenai aktivitas Bank dan memelihara kewajaran, konsistensi dan transparansi mengenai hal-hal terkait tata kelola perusahaan dan tindakan korporasi. Sekretaris Perusahaan juga bertanggung jawab memonitor kepatuhan Bank terhadap peraturan serta sebagai penghubung antara Bank Mandiri Taspen dengan stakeholders.

Struktur Sekretaris Perusahaan



Fungsi, Tugas dan Tanggung Jawab Sekretaris Perusahaan

Dalam sebuah perusahaan, Sekretaris Perusahaan memiliki peran penting untuk mengelola komunikasi antara perusahaan dengan pihak internal maupun eksternal, menjalin *relationship* secara berkesinambungan dan mendukung dan menjaga citra perusahaan selalu positif.

Secara garis besarnya tugas dan tanggung jawab Sekretaris Perusahaan adalah sebagai berikut:

1. Dalam Bidang *Marketing and Communication*:
 - a. *Corporate communication*, membangun komunikasi yang baik dengan stakeholder dan menjaga konsistensi pesan dan citra yang ingin disampaikan kepada masyarakat seraya menjaga agar informasi yang disampaikan tidak melanggar hukum.

Organ and Committee Under the Board of Directors

In implementing its duties, the Board of Directors is assisted by the Corporate Secretary and Committees which serve to provide suggestions and recommendations related to the policies and directions of the Board of Directors.

Corporate Secretary

Corporate Secretary serves and is responsible for publication activities on Bank activities and maintaining fairness, consistency and transparency on matters related to corporate governance and corporate actions. Corporate Secretary is also responsible for monitoring the Bank's compliance to regulations and become the liaisons between Bank Mandiri Taspen and the stakeholders.

Structure of Corporate Secretary

Functions, Duties and Responsibilities of the Corporate Secretary

In a company, Corporate Secretary has an important role to manage the communication between the company and internal and external parties, continuously develop relationship with supporting and keeping positive corporate image.

Generally, the duties and responsibilities of Corporate Secretary are below:

1. In *Marketing and Communication*:
 - a. *Corporate communication*, developing good communication with stakeholders, maintaining the consistency of the message and image to be presented to the society while ensuring the delivered information doesn't violate any law.



- b. Komunikasi Internal, untuk menjembatani komunikasi antara manajemen/perusahaan dengan karyawan, secara timbal balik sehingga setiap kebijakan perusahaan dapat diterima dengan baik oleh seluruh karyawan.
 - c. Komunikasi Eksternal, untuk memperkenalkan perusahaan kepada seluruh masyarakat beserta produk-produknya dengan menggunakan media komunikasi *above and below the line*.
 - d. Media Relation, menjalin komunikasi yang baik dengan media sebagai bagian dari strategi komunikasi dalam penyampaian publikasi maupun kegiatan perusahaan melalui media massa.
 - e. Corporate Social Responsibility, sebagai bentuk pertanggungjawaban perusahaan terhadap lingkungan sekitarnya dengan menyisihkan sebagian keuntungan bagi pemeliharaan lingkungan hidup maupun untuk kegiatan sosial kemasyarakatan.
 - f. Donasi dan Sponsorship, merupakan kegiatan untuk memperkenalkan perusahaan melalui kegiatan yang berefek timbal balik saling menguntungkan di antara para pihak maupun yang kegiatan yang bersifat sosial berupa bantuan.
 - g. Secara eksternal mengembangkan kerja sama dengan pihak ketiga dan instansi terkait, dan secara internal mengembangkan sinergi dengan seluruh jajaran unit kerja dalam kerangka Good Corporate Governance, etika bisnis. dan etika kerja.
 2. Dalam Bidang Kebijakan dan Strategi:
Meyakini dan memastikan bahwa penyusunan kebijakan dan strategi Kesekretariatan Korporasi serta telah disusun dan dipelihara secara akurat, berkesinambungan dan tepat waktu, termasuk tetapi tidak terbatas pada:
 - a. Menciptakan *policy* dan prosedur internal yang berasal dari ketentuan eksternal.
 - b. Memberikan dukungan dan memastikan bahwa dokumentasi korporasi Perseroan telah disusun dan dipelihara secara akurat, berkesinambungan dan tepat waktu.
 - c. Bertindak sebagai *liaisons officer* antara Perseroan dengan institusi/regulator ketentuan perundang-undangan, instansi terkait lainnya dan masyarakat.
 - d. Memastikan bahwa kebijaksanaan Direksi telah sejalan dengan ketentuan-ketentuan yang berlaku, sesuai dengan Ketentuan perundang-undangan dan mendokumentasikan serta mengkomunikasikannya ke unit kerja yang berwenang.
 - e. Memonitor perubahan-perubahan yang terjadi pada setiap kebijakan-kebijakan Perseroan sehingga dampak risiko (bisnis dan teknis) dapat teridentifikasi dan diselesaikan dalam waktu singkat.
 3. Dalam Bidang Aksi Korporasi:
Meyakini dan memastikan bahwa pelaksanaan aksi korporasi telah dilaksanakan dengan akurat dan tepat waktu, termasuk tetapi tidak terbatas pada:
 - b. Internal Communication, bridging communication between management/corporate and employees mutually so that every corporate policy may be accepted well by all employees.
 - c. External Communication, introducing the company to the society along with the products using above and below the line communication.
 - d. Media Relation, developing good communication with the media as a part of communication strategy in delivering publication and corporate activities via mass media.
 - e. Corporate Social Responsibility, as a form of corporate responsibility to the environment by setting aside some of the profit for environmental conservation and community social activities.
 - f. Donation and Sponsorship, were activities to introduce the company through mutually beneficial activities Between all parties and social activities in the form of aids.
 - g. Externally developing cooperation with third party and related agencies, and internally developing synergy with all work units in the framework of Good Corporate Governance, business ethics and work ethics.
2. In Policy and Strategy:
Ensuring and ensuring that the preparation of Corporate Secretariat policies and strategies has been prepared and maintained accurately, continuously and in a timely manner, including but not limited to:
 - a. Creating internal policy and procedure from external provision.
 - b. Giving support and ensuring that corporate documentation of the Company has been prepared and maintained accurately, continuously and on time.
 - c. Acting as a *liaisons officer* between the Company and institution/regulator of legislations, other related agencies and the society.
 - d. Ensuring that Board of Directors policies are in line with the provisions in effect, consistent with legislations and documenting as well as communicating them to authorized work units.
 - e. Monitoring changes on every Corporate policy, so that risk impacts (business and technical) can be identified and resolved shortly.
3. In Corporate Action:
Believing and ensuring that the implementation of corporate action is accurate and timely, including but not limited to:



- a. Berkoordinasi dengan unit kerja Compliance, Strategi & Performance Management, dan/atau unit kerja terkait lainnya di Kantor Pusat terkait dengan rencana aksi korporasi Perseroan.
 - b. Memberikan input atas kegiatan aksi korporasi Perseroan dan memastikan bahwa aksi korporasi Perseroan telah sesuai dengan aturan/hukum yang berlaku.
 - c. Bertindak sebagai supporting data dalam menyiapkan serta menyajikan materi pelaksanaan aksi korporasi Perseroan.
 - d. Mengamankan kebijakan-kebijakan manajemen dan memastikan bahwa kebijakan tersebut telah sesuai dengan ketentuan perundang-undangan dan ketentuan internal yang berlaku.
 - e. Memformulasikan kebijakan-kebijakan Perseroan untuk mengatasi hal-hal yang secara potensial dapat berdampak pada reputasi Perseroan (early warning system).
4. Dalam Bidang Kerumahtanggaan dan Kesekretariatan Korporasi:
- Memastikan pengelolaan kerumahtanggaan perusahaan telah dikelola dengan baik untuk memberikan dukungan kepada Pengurus dalam melaksanakan tugas-tugasnya, termasuk tetapi tidak terbatas pada:
- a. Menatalaksanakan Office of The Board yang mencakup memastikan ketersediaan informasi dalam pengambilan keputusan bagi Dewan Komisaris dan Direksi, termasuk memastikan kehadiran peserta Rapat Direksi agar kuorum dapat tercapai sehingga keputusan yang dihasilkan legitimate dan kredibel.
 - b. Melaksanakan Protokol terhadap Pengurus maupun tamu Pengurus Perseroan.
 - c. Menatalaksanakan Household Perseroan.
 - d. Menatalaksanakan administrasi Perseroan dan administrasi Pengurus Perseroan.
 - e. Melaksanakan Corporate Event secara berkala maupun insidental.
5. Dalam Bidang Keterbukaan Informasi terkait sebagai Perusahaan Emiten
- a. Mengikuti perkembangan Pasar Modal khususnya peraturan-peraturan yang berlaku di bidang Pasar Modal.
 - b. Memberikan masukan kepada Direksi dan Dewan Komisaris Emiten atau Perusahaan Publik untuk mematuhi ketentuan peraturan perundang-undangan dibidang Pasar Modal.
 - c. Membantu Direksi dan Dewan Komisaris dalam pelaksanaan Tata Kelola Perusahaan yang meliputi:
 - i. Keterbukaan informasi kepada masyarakat, termasuk ketersediaan informasi pada situs Web Bank.
 - ii. Penyampaian laporan kepada Otoritas Jasa Keuangan tepat waktu.
 - iii. Penyelenggaraan dan dokumentasi Rapat Umum Pemegang Saham.

- a. Coordinate with the Compliance, Strategy & Performance Management work units, and/or other related work units at the Head Office regarding the Company's corporate action plans.
- b. Giving input for the Company's corporate action activities and ensuring that the Company's corporate actions are consistent with the regulations/laws in effect.
- c. Acting as supporting data in preparing and delivering the material of corporate action plan of the Company.
- d. Securing management policies and ensuring that the policies are consistent with the legislations and internal provisions in effect.
- e. Formulating company policies to solve things which potentially could impact the Company's reputation (early warning system).

4. In Corporate Housekeeping and Secretariat:

Ensuring that the company's household management has been managed properly to provide support to the Management in carrying out their duties, including but not limited to:

- a. Implementing Office of The Board which covers ensuring information availability in decision making for the Board of Commissioners and Board of Directors, including ensuring the attendance of the Board of Directors Meeting participants so that quorum can be achieved so that the decision made are legitimate and credible.
- b. Implementing Protocols on Administrators and guests of the Company.
- c. Managing the household of the Company
- d. Managing the administration of the Company and administration of the Company's Administrators, and
- e. Holding regular and incidental Corporate Events.

5. In Information Openness related to being an Issuer Company

- a. Following the Capital Market development, especially regulations in effect on Capital Market.
- b. Giving inputs to the Board of Directors and Issuer Board of Commissioners or Public Company to comply with the legislations on Capital Market.
- c. Assisting the Board of Directors and Board of Commissioners in Implementing Corporate Governance which includes:
 - i. Openness of information for the public, including provision of information on Issuer or Public Company Website.
 - ii. Delivering report to Financial Service Authority on time.
 - iii. Organizing and documenting General Meeting of Shareholders.



- iv. Penyelenggaraan dan dokumentasi rapat Direksi dan/atau Dewan Komisaris.
- v. Pelaksanaan program orientasi terhadap perusahaan bagi Direksi dan/atau Dewan Komisaris.
- vi. Sebagai penghubung antara Emiten atau Perusahaan Publik dengan Pemegang Saham Emiten atau Perusahaan Publik, Otoritas Jasa Keuangan, dan pemangku kepentingan lainnya.
- vii. Menyiapkan Daftar Khusus Pemegang Saham yang berkaitan dengan Direksi, Komisaris dan keluarganya baik dalam Perusahaan Tercatat maupun Afiliasinya, dan Membuat Daftar Pemegang Saham termasuk kepemilikan 5% (lima persen) atau lebih (jika diperlukan).

- iv. Organizing and documenting Board of Directors and/ or Board of Commissioners meetings, and
- v. Implementing orientation program on the company for the Board of Directors and/or Board of Commissioners.
- vi. Being liaisons between Issuer or Public Company with Issuer Shareholders or Public Companies, Financial Service Authority, and other stakeholders.
- vii. Preparing Special List on the Board of Directors, Commissioners and their families in Registered Companies and Affiliations, and Making a List of Shareholders, including 5% or more ownership (if required).

Profil Sekretaris Perusahaan

Corporate Secretary Profile



Errinto Sahat Pahala Pardede*

Sekretaris Perusahaan
Corporate Secretary

Lahir di Jakarta pada tahun 1973.
Usia 52 tahun Per Desember 2025.
Born in Dairi in 1973.
Age 52 years as of December 2025.

Domisili / Domicile:
Jakarta, Indonesia

Warga negara Indonesia
Indonesian citizens

Riwayat Pendidikan

- Undergraduate Program, Management and Marketing Northeastern University (1995)
- Graduate Program, Management and Business Communication Northeastern University (1998)

Educational Background

- Undergraduate Program, Management and Marketing Northeastern University (1995)
- Graduate Program, Management and Business Communication Northeastern University (1998)

Sertifikasi

Sertifikasi Manajemen Risiko Kualifikasi 5

Certification

Sertifikasi Manajemen Risiko kualifikasi 5

Riwayat Jabatan

Pengalaman Kerja

Sebelum menjabat sebagai Sekretaris Perusahaan di Bank Mandiri Taspen, memulai karir profesional sebagai:

- Senior Manager Divisi Komunikasi Badan Penyehatan Perbankan Nasional (2002-2004)
- Kepala Departemen Investor Komunikasi PT Bank Mandiri (Persero) Tbk (2005-2011)
- Kepala Divisi Investor Relation PT ABM Investama (2011-2013)
- Direktur Corporate Affairs PT Delta Dunia Makmur Tbk (2013-2017)
- Sekretaris Perusahaan PT Permodalan Nasional Madani (Persero) (2017-2021)
- Division Head Corporate Secretary & Legal PT Bank Mandiri Taspen (2021-2025)

Work Experience

Before serving as Corporate Secretary at Bank Mandiri Taspen, he started his professional career as:

- Senior Manager of the Communications Division of the Indonesian Bank Restructuring Agency (2002-2004)
- Head of the Investor Communications Department of PT Bank Mandiri (Persero) Tbk (2005-2011)
- Head of the Investor Relations Division of PT ABM Investama (2011-2013)
- Director of Corporate Affairs of PT Delta Dunia Makmur Tbk (2013-2017)
- Corporate Secretary of PT Permodalan Nasional Madani (Persero) (2017-2021)
- Division Head Corporate Secretary & Legal PT Bank Mandiri Taspen (2021-2025)

Dasar Hukum Pengangkatan

Diangkat sebagai Sekretaris Perusahaan sejak 02 Agustus 2021 berdasarkan Surat Keputusan No. KEP.DIR/032/VIII/2021 tanggal 02 Agustus 2021.

Legal Basis of Appointment

Appointed as Corporate Secretary since August 2, 2021 based on Decree No. KEP.DIR/032/VIII/2021 dated August 2, 2021.

*Berhenti menjabat sejak 31 Desember 2025 / Ceased to serve as of December 31, 2025.



Tulus Parulian Hutabarat

Sekretaris Perusahaan
Corporate Secretary

Lahir di Dairi pada tahun 1975.
Usia 50 tahun Per Desember 2025.
Born in Dairi in 1975.
Age 50 years as of December 2025.

Domisili / Domicile:
Jakarta, Indonesia

Warga negara Indonesia
Indonesian citizens

Riwayat Pendidikan

Sarjana Ekonomi, Universitas Indonesia (2003)

Educational Background

Bachelor of Economics, Universitas Indonesia (2003)

Sertifikasi

Sertifikasi Manajemen Risiko Perbankan Kualifikasi 5

Certification

Banking Risk Management Certification – Level 5 Qualification

Riwayat Jabatan

Pengalaman Kerja

Sebelum menjabat sebagai Sekretaris Perusahaan di Bank Mandiri Taspen, memulai karir profesional sebagai:

- Petugas Seksi Pendukung Sistem, PT Bank Dagang Negara (Persero), (1998-1999).
- Pelaksana IT e-Channel & Credit Card, PT Bank Mandiri (Persero), Tbk. (1999-2005).
- Pelaksana IT Vendor & Contract Management, PT Bank Mandiri (Persero), Tbk. (2005-2008).
- Assistant Manager IT Vendor & Contract Management, PT Bank Mandiri (Persero), Tbk. (2008-2013).
- Manager IT Vendor & Contract Management, PT Bank Mandiri (Persero), Tbk. (2013-2014).
- Senior Manager IT Procurement, PT Bank Danamon Indonesia, Tbk. (2014-2015).
- Procurement & Contract Management Head, PT Bank BTPN, Tbk. (2015-2017).
- Department Head Procurement, PT Bank Mandiri Taspen (2017-2022).
- Pj. Division Head Risk Business Control, PT Bank Mandiri Taspen (2022 – 2023).
- Division Head Procurement & Asset Management, PT Bank Mandiri Taspen (2023 – 2024).
- Division Head Network Development, PT Bank Mandiri Taspen (2024 – 2026).
- Pj Division Head Corporate Secretary & Legal PT Bank Mandiri Taspen (2026-sekarang)

Work Experience

Prior to serving as Corporate Secretary at Bank Mandiri Taspen, the professional career was initiated as follows:

- Support System Section Officer, PT Bank Dagang Negara (Persero) (1998-1999)
- IT e-Channel & Credit Card Officer, PT Bank Mandiri (Persero) Tbk (1999-2005)
- IT Vendor & Contract Management Officer, PT Bank Mandiri (Persero) Tbk (2005-2008)
- Assistant Manager, IT Vendor & Contract Management, PT Bank Mandiri (Persero) Tbk (2008-2013)
- Manager, IT Vendor & Contract Management, PT Bank Mandiri (Persero) Tbk (2013-2014)
- Senior Manager, IT Procurement, PT Bank Danamon Indonesia Tbk (2014-2015)
- Procurement & Contract Management Head, PT Bank BTPN Tbk (2015-2017)
- Department Head of Procurement, PT Bank Mandiri Taspen (2017-2022)
- Acting Division Head of Risk Business Control, PT Bank Mandiri Taspen (2022-2023)
- Division Head of Procurement & Asset Management, PT Bank Mandiri Taspen (2023-2024)
- Division Head of Network Development, PT Bank Mandiri Taspen (2024-2026)
- Acting Division Head Corporate Secretary & Legal PT Bank Mandiri Taspen (2026-present)

Dasar Hukum Pengangkatan

Diangkat sebagai Sekretaris Perusahaan sejak 27 Februari 2026 berdasarkan Surat Keputusan No. KEP.DIR/023/II/2026 tanggal 27 Februari 2026

Legal Basis of Appointment

Appointed as Corporate Secretary as of 27 February 2026 based on Directors' Decree No. KEP.DIR/023/II/2026 dated 27 February 2026.



Program Peningkatan Kompetensi Sekretaris Perusahaan

Corporate Secretary Competency Development Program

Nama Name	Jenis Pelatihan dan Materi Pengembangan Kompetensi /Pelatihan Type of Training and Competency Development Material / Training	Waktu dan Tempat Pelaksanaan Time and Venue	Penyelenggara Organizer
Errinto Sahat Pahala Pardede*	International Conference on Global Strategic Management (ICGSM-25)	27 – 28 Januari 2026 Amsterdam Netherlands January 27–28, 2026, Amsterdam, Netherlands	International Institute for Research in Science and Technology
	Refresment Sertifikasi Manajemen Risiko Jenjang 5 Risk Management Certification Refreshment – Level 5	29 Agustus 2025, Online August 29, 2025, Online	Lembaga Pengembangan Perbankan Indonesia
	Know Your Customer	22 Oktober 2025, Online October 22, 2025, Online	Bank Mandiri Taspen
	Strategi Anti Fraud Semester II 2025 Anti-Fraud Strategy Semester II 2025	12 November 2025, Online November 12, 2025, Online	Bank Mandiri Taspen
	Leadership Excellence Advancement Development (LEAD) Beyond – Vol 2	29 November 2025, Denpasar November 29, 2025, Denpasar	NBO
	Risk Beyond 2025	4-5 Desember 2025, Denpasar December 4–5, 2025, Denpasar	ERMA
Tulus Parulian Hutabarat**	BoD Talks Vol.1 - Leading with Influence	11 Agustus 2025, Online August 11, 2025, Online	Bank Mandiri Taspen
	Refresment Sertifikasi Manajemen Risiko Jenjang 5 Risk Management Certification Refreshment – Level 5	26 Agustus 2025, Online August 26, 2025, Online	Lembaga Pengembangan Perbankan Indonesia
	BoD Talks Vol. 3 - Driving Business Through Roles and Strategic Execution	12 November 2025, Online November 12, 2025, Online	Bank Mandiri Taspen
	Leadership Excellence Advancement Development (LEAD) Beyond - Vol. 2	29 November 2025, Offline - Bali Denpasar November 29, 2025, Offline - Bali Denpasar	Nelson Buchanan Oostegard (NBO)
	Strategi Anti Fraud Semester II 2025 Anti-Fraud Strategy Semester II 2025	12 November 2025, Online November 12, 2025, Online	Bank Mandiri Taspen
	Know Your Customer	22 Oktober 2025, Online October 22, 2025, Online	Bank Mandiri Taspen

* Berhenti menjabat sejak 31 Desember 2025 / Ceased to serve as of December 31, 2025

** Mulai menjabat sejak 27 Februari 2026 / Assumed office as of February 27, 2026

Pelaksanaan Tugas Sekretaris Perusahaan Tahun 2025

1. Pelaksanaan Rapat Umum Pemegang Saham Tahunan yang dilaksanakan secara sirkuler tanggal 30 Juni 2025.
2. Pelaksanaan Rapat Umum Pemegang Saham Luar Biasa secara Sirkuler untuk Persetujuan Recovery Plan dan Perubahan Anggaran Dasar tanggal 5 Mei 2025
3. Pelaksanaan Rapat Umum Pemegang Saham Luar Biasa secara Sirkuler untuk perubahan pengurus tanggal 25 September 2025
4. Pelaksanaan Rapat Umum Pemegang Saham Luar Biasa secara Sirkuler untuk perubahan pengurus tanggal 4 Desember 2025.

Implementation of Duties of The Corporate Secretary In 2025

1. Conducted the Annual General Meeting of Shareholders (AGMS) through circular resolution on June 30, 2025.
2. Conducted the Extraordinary General Meeting of Shareholders (EGMS) through circular resolution for the approval of the Recovery Plan and amendments to the Articles of Association on May 5, 2025.
3. Implementation of the Extraordinary General Meeting of Shareholders (EGMS) by Circular Resolution for changes in management dated September 25, 2025
4. Conducted the Extraordinary General Meeting of Shareholders (EGMS) through circular resolution for changes in management on December 4, 2025.



5. Pelaksanaan Peringatan Ulang Tahun Bank Mandiri Taspen tahun 2025 di Kantor Pusat tanggal 23 Januari 2025 dan di 7 Kantor Cabang tanggal 26 Februari 2025.
6. Penyusunan Annual Report dan Sustainability Report tahun Buku 2024 di tahun 2025 dan berhasil memperoleh Juara 3 kategori BUMN Klaster 1-5 Triliun dalam ARA 2024.
7. Pelaksanaan keterbukaan informasi kepada publik melalui publik ekspose, publikasi media dan Laporan kepada PT Bursa Efek Indonesia, OJK, LPS, dan Regulator terkait lainnya.
8. Mengatur pelaksanaan Penandatanganan Perjanjian Kerja Sama dengan Mitra Bank.
9. Mengatur pelaksanaan Rapat Direksi, Rapat Dewan Komisaris Mengundang Direksi, Rapat Direktur Bidang, dan Rapat Pengurus dengan relasi beserta dengan administrasi rapat.
10. Mengatur kerumahtanggaan perusahaan dan dukungan kebutuhan pengurus dalam menjalankan tugas-tugas kepengurusannya.
11. Pelaksanaan Kegiatan CSR lingkungan hidup dan sosial termasuk bantuan bedah rumah untuk para Nasabah pensiunan dan masyarakat umum di Bekasi dan Nusa Tenggara Timur.
12. Penyusunan Rencana Aksi Keuangan Berkelanjutan tahun 2025-2029 serta implementasinya tahun 2025
5. Organized the 2025 anniversary celebration of Bank Mandiri Taspen at the Head Office on January 23, 2025 and at 7 branch offices on February 26, 2025.
6. Preparation of the Annual Report and Sustainability Report for the 2024 financial year in 2025, which successfully achieved 3rd Place in the State-Owned Enterprises (BUMN) category with assets of IDR1–5 trillion in the Annual Report Award 2024.
7. Implemented public disclosure through public exposé, media publications, and reporting to PT Bursa Efek Indonesia, OJK, LPS, and other relevant regulators.
8. Organized the execution of Cooperation Agreement signings with Bank partners.
9. Organized the implementation of Board of Directors Meetings, Board of Commissioners Meetings attended by the Board of Directors, Director Meetings, and Management meetings with stakeholders, including meeting administration.
10. Managed corporate household affairs and provided support for management needs in carrying out their duties.
11. Implemented CSR activities in environmental and social sectors, including housing renovation assistance for pensioner customers and the general public in Bekasi and East Nusa Tenggara.
12. Prepared the Sustainable Finance Action Plan for 2025–2029 and its implementation in 2025

Internal Audit

Internal Audit merupakan bagian dari struktur pengendalian intern (sebagai bagian dari *Three Lines of Defense*). Ruang lingkup pekerjaan internal audit mencakup pemeriksaan dan penilaian atas kecukupan dan efektivitas struktur pengendalian intern Bank serta penilaian kualitas kinerja yang bertujuan memberikan keyakinan bahwa pengendalian telah berjalan seperti yang ditetapkan.

Aktivitas utama Internal Audit terdiri dari *Assurance, Consulting, Investigation, Quality Assurance & Development*, Pembina sistem *Strategy Anti Fraud* dan *Whistleblowing System* serta aktivitas counterpart pemeriksaan oleh eksternal auditor (BPK, OJK, Bank Mandiri).

Aktivitas Assurance bertujuan untuk mengevaluasi kecukupan dan efektivitas *Internal Control, Risk Management* dan *Governance Process*. Aktivitas Consulting dilakukan melalui Review draft Kebijakan, Standar Pedoman, Manual Produk dan Petunjuk Teknis.

Investigasi merupakan aktivitas audit melalui pengumpulan bukti-bukti, dengan menggunakan teknik investigasi atas hasil penelaahan terhadap indikasi dan/atau fraud yang terjadi yang bertujuan untuk mengungkapkan modus operandi, penyebab, mengidentifikasi potensi kerugian Bank, pelaku fraud dan pihak lain yang terlibat.

Internal Audit

Internal Audit is part of the internal control structure (as the Third Line of Defense). The scope of the internal audit work includes examining and evaluating the adequacy and effectiveness of the bank's internal control structure as well as evaluating the quality of performance that aims to provide assurance that control has proceeded as stipulated.

The main activities of Internal Audit consist of Assurance, Consulting, Investigation, Quality Assurance & Development, Development of Anti-Fraud Strategy System and Whistleblowing System as well as counterpart audit activities by external auditors (BPK, OJK, Bank Mandiri).

Assurance activities aim to evaluate the adequacy and effectiveness of Internal Control, Risk Management and Governance Process. Consulting activities are carried out through reviewing draft policies, standard guidelines, product manuals and technical guidelines.

Investigation is an activity of gathering evidence using investigative techniques on the results of reviewing indications and/or fraud that has occurred which aims to reveal the modus operandi, causes, identify potential losses to the Bank, perpetrators of fraud and other parties involved.



Pembina sistem Strategy Anti Fraud melakukan aktivitas koordinasi penerapan dan pelaporan Strategy Anti Fraud Bank Mantap kepada OJK. Strategi Anti Fraud adalah strategi Bank dalam mengendalikan fraud yang dirancang dengan mengacu pada proses terjadinya fraud dengan memperhatikan karakteristik dan jangkauan dari potensi fraud yang tersusun secara komprehensif dan diimplementasikan dalam bentuk Sistem Pengendalian Fraud. Pembina whistleblowing system melakukan aktivitas perancangan sistem dan prosedur serta evaluasi mekanisme Whistleblowing System.

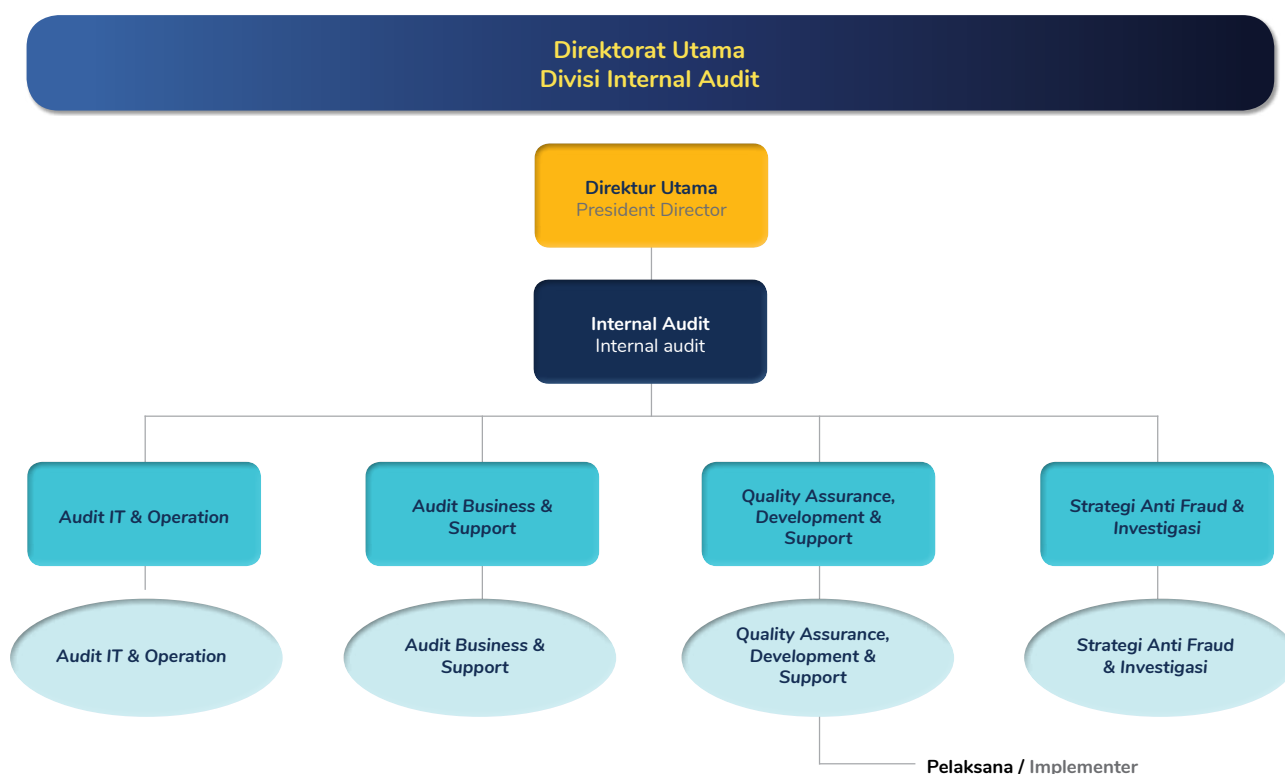
The Anti-Fraud Strategy system supervisor carries out coordination activities for the implementation and reporting of Bank Mandiri Taspen's Anti-Fraud Strategy to the FSA. The antifraud strategy is the Bank's strategy for controlling fraud, which is designed with reference to the process by which fraud occurs by taking into account the characteristics and scope of potential fraud, which is comprehensively structured and implemented in the form of a Fraud Control System. The whistleblowing system supervisor carries out system and procedure design activities as well as evaluates the Whistleblowing System mechanism.

Dalam rangka memastikan kualitas kinerja Internal Audit telah sesuai dengan fungsinya dan melakukan pengembangan terhadap metodologi/pendekatan termasuk pengkinian Kebijakan/Pedoman Internal Audit, maka dibentuk fungsi Quality Assurance & Development yang saat ini menjadi Departemen Quality Assurance, Development and Support.

In order to ensure that the quality of Internal Audit performance is in accordance with its function and to develop methodologies/ approaches including updating Internal Audit Policies/ Guidelines, a Quality Assurance & Development function was formed which is currently the Quality Assurance, Development and Support Department.

Struktur Organisasi dan Ketua Internal Audit

Organization Structure Internal Audit



Kedudukan Internal Audit dalam Struktur Organisasi

Internal Audit adalah satuan kerja dalam organisasi Bank Mandiri Taspen yang membantu Direktur Utama dan Dewan Komisaris melalui Komite Audit dalam menjalankan fungsi pengawasan untuk mewujudkan visi dan misi Bank.

Internal Audit Position in Organizational Structure

Internal Audit is a work unit in the PT Bank Mandiri Taspen organization that assists the President Director and the Board of Commissioners through the Audit Committee in carrying out its supervisory functions to actualize the Bank's vision and mission.



Kedudukan Division Head Internal Audit dalam organisasi langsung di bawah dan bertanggungjawab kepada Direktur Utama dan dapat melakukan komunikasi secara langsung dengan Direksi, Dewan Komisaris dan Komite Audit untuk menginformasikan berbagai hal yang berhubungan dengan Aktivitas Internal Audit. Internal Auditor bertanggungjawab secara langsung kepada Division Head Internal Audit.

The position of the Division Head of Internal Audit in the organization is directly under and responsible to the President Director, but can communicate directly with the Board of Commissioners through the Audit Committee to inform various matters relating to Internal Audit Activities. The Internal Auditor is directly responsible to the Division Head of Internal Audit.

Profil Kepala Internal Audit

Head of Internal Audit Profile



M. Jacobie Henry Widodo

Head of Internal Audit

Head of Internal Audit

Lahir di Ponorogo pada tahun 1970.

Usia 55 tahun Per Desember 2025.

Born in Ponorogo in 1970.

Age 55 years as of December 2025.

Domisili / Domicile:

Jakarta, Indonesia

Warga negara Indonesia

Indonesian citizens

Riwayat Pendidikan

- Sarjana Ekonomi Akuntansi – Universitas Gadjah Mada (1994)
- Master Business Administration – Universitas Gadjah Mada (2014)

Educational Background

- Bachelor of Economics in Accounting – Gadjah Mada University (1994)
- Master of Business Administration – Gadjah Mada University (2014)

Sertifikasi

- Chartered Accountant
- Qualified Internal Auditor
- Sertifikat Kompetensi Audit Supervisor
- Sertifikat Kompetensi Manajemen Risiko Perbankan
- Sertifikat Kompetensi Kepatuhan Perbankan
- Sertifikat Kompetensi Manajemen Risiko Perbankan Jenjang 6
- Sertifikat Kompetensi Kepatuhan Perbankan Jenjang 6
- Sertifikasi Koperasi Jasa Keuangan Financial Service Cooperative

Certification

- Chartered Accountant
- Qualified Internal Auditor
- Audit Supervisor Competency Certificate
- Banking Risk Management Competency Certificate
- Banking Compliance Competency Certificate
- Level 6 Banking Risk Management Competency Certificate
- Level 6 Banking Compliance Competency Certificate
- Financial Service Cooperative Certification

Pengalaman Kerja

- Auditor - Bank Dagang Negara (1997)
- Auditor - Bank Mandiri (1999)
- Team Leader Accounting Policy - Bank Mandiri (2007)
- Tax Management Department Head - Bank Mandiri (2009)
- Decentralized Compliance & Operational Risk Head - Bank Mandiri (2014)
- Audit Manager - Bank Mandiri (2015)
- Kepala Divisi Internal Audit - Bank Mandiri Taspen (2020-saat ini)

Work Experience

- Auditor – Bank Dagang Negara (1997)
- Auditor – Bank Mandiri (1999)
- Team Leader Accounting Policy – Bank Mandiri (2007)
- Tax Management Department Head – Bank Mandiri (2009)
- Decentralized Compliance & Operational Risk Head – Bank Mandiri (2014)
- Audit Manager – Bank Mandiri (2015)
- Head of Internal Audit Division – Bank Mandiri Taspen (2020 – present)

Dasar Hukum Pengangkatan

Menjabat sebagai Division Head Internal Audit berdasarkan Surat Keputusan Direksi No. KEP.DIR/043/III/2026 tanggal 9 Maret 2026.

Legal Basis of Appointment

Served as Division Head of Internal Audit based on Board of Directors Decree No. KEP.DIR/043/III/2026 dated March 9, 2026.



Pihak yang Mengangkat dan Memberhentikan Kepala Internal Audit

Internal Audit dipimpin oleh Division Head Internal Audit yang diangkat dan diberhentikan oleh Direktur Utama Bank dengan persetujuan dari Dewan Komisaris dan rekomendasi Komite Audit serta dilaporkan kepada OJK.

Parties Who Appoint and Dismiss the Head of Internal Audit

Internal Audit was led by the Head of Internal Audit appointed and dismissed by the President Director of the Bank with the approval of the Board of Commissioners and recommendation from the Audit Committee and reported to the OJK.

Program Peningkatan Kompetensi Internal Audit

Internal Audit Competency Improvement Program

Nama Name	Jabatan Position	Jenis Pelatihan dan Materi Pengembangan Kompetensi /Pelatihan Types of Training and Development Materials Competency / Training	Waktu dan Tempat Pelaksanaan Time and Place of Implementation	Penyelenggara Organizer
Sertifikasi Certification				
M. Jacobie Henry W.	Division Head	Sertifikasi Audit Manajer Kualifikasi VI KKNi KKNi Level VI Audit Manager Certification	Mei, Jakarta May, Jakarta	LSPP
		Sertifikasi Koperasi Jasa Keuangan <i>Financial Service Cooperative</i> <i>Financial Service Cooperative Certification</i>	Juni, Jakarta June, Jakarta	LSP KJK
		Refreshment Sertifikasi Manajemen Risiko Jenjang 6 Risk Management Certification Refreshment Level 6	Agustus, Jakarta August, Jakarta	LSPP
		Sertifikasi Kepatuhan Jenjang 6 Level 6 Compliance Certification	Desember, Jakarta December, Jakarta	LSPP
R. Ambar Soenarno	Dept Head	Refreshment Sertifikasi Manajemen Risiko Jenjang 5 Risk Management Certification Refreshment Level 5	Agustus, Jakarta August, Jakarta	LSPP
		Sertifikasi IT Security and Compliance – Auditor Ahli Teknologi Informasi IT Security and Compliance Certification – Information Technology Expert Auditor	Agustus, Jakarta August, Jakarta	LSP Media Informatika
Amastra Wisdo Hardian	Dept Head	Refreshment Sertifikasi Manajemen Risiko Jenjang 5 Risk Management Certification Refreshment Level 5	Agustus, Jakarta August, Jakarta	LSPP
		Refreshment Standarisasi Kompetensi Sistem Pembayaran Jenjang 5 Sub Bidang Pengelolaan Transfer Dana Refreshment of Payment System Competency Standardization Level 5 Sub-Field of Fund Transfer Management	November, Jakarta	LPPI
Binu Nuryadi	Dept Head	Sertifikasi English for IT 1 English for IT Certification 1	Februari, Jakarta February, Jakarta	CISCO
		Sertifikasi Introduction to Cybersecurity Introduction to Cybersecurity Certification	Februari, Jakarta February, Jakarta	CISCO
		Sertifikasi IT Security and Compliance – Auditor Ahli Teknologi Informasi IT Security and Compliance Certification – Information Technology Expert Auditor	Agustus, Jakarta August, Jakarta	LSP Media Informatika
		Sertifikasi Analisis Keamanan Siber / Analisis Insiden Keamanan Siber Cyber Security Analysis / Cyber Security Incident Analysis Certification	Agustus, Jakarta August, Jakarta	LSP TIK Global
		Refreshment Standarisasi Kompetensi Sistem Pembayaran Jenjang 5 Sub Bidang Pengelolaan Transfer Dana Refreshment of Payment System Competency Standardization Level 5 Sub-Field of Fund Transfer Management	November, Jakarta	LPPI



Nama Name	Jabatan Position	Jenis Pelatihan dan Materi Pengembangan Kompetensi /Pelatihan Types of Training and Development Materials Competency / Training	Waktu dan Tempat Pelaksanaan Time and Place of Implementation	Penyelenggara Organizer
Abyan Kurniawan	Team Leader	Refreshment Sertifikasi Manajemen Risiko Jenjang 4 Risk Management Certification Refreshment Level 4	November, Jakarta	LSPP
		Refreshment Standarisasi Kompetensi Sistem Pembayaran Jenjang 5 Sub Bidang Pengelolaan Transfer Dana Refreshment of Payment System Competency Standardization Level 5 Sub-Field of Fund Transfer Management	November, Jakarta	LPPI
Antonius Hartik Wahyu	Team Leader	Refreshment Sertifikasi Manajemen Risiko Jenjang 4 Risk Management Certification Refreshment Level 4	Mei, Jakarta May, Jakarta	LSPP
Muhammad Adli Mubaroka	Team Leader	Refreshment Sertifikasi Manajemen Risiko Jenjang 4 Risk Management Certification Refreshment Level 4	Mei, Jakarta May, Jakarta	LSPP
		Refreshment Standarisasi Kompetensi Sistem Pembayaran Jenjang 5 Sub Bidang Pengelolaan Transfer Dana Refreshment of Payment System Competency Standardization Level 5 Sub-Field of Fund Transfer Management	November, Jakarta	LPPI
Dewi Nur Utami S	Team Leader	Refreshment Standarisasi Kompetensi Sistem Pembayaran Jenjang 5 Sub Bidang Pengelolaan Transfer Dana Refreshment of Payment System Competency Standardization Level 5 Sub-Field of Fund Transfer Management	November, Jakarta	LPPI
Mahendra Yuda Perwira	Profesional Staff	Certified Compliance Professional (CCP)	Maret, Jakarta March, Jakarta	Mitra Kalyana Sejahtera
		Refreshment Sertifikasi Manajemen Risiko Jenjang 4 Risk Management Certification Refreshment Level 4	Mei, Jakarta May, Jakarta	LSPP
Ernita Rizki Manulang	Profesional Staff	Refreshment Standarisasi Kompetensi Sistem Pembayaran Jenjang 5 Sub Bidang Pengelolaan Transfer Dana Refreshment of Payment System Competency Standardization Level 5 Sub-Field of Fund Transfer Management	November, Jakarta	LPPI
Dahayu Nandira	Profesional Staff	Refreshment Sertifikasi Manajemen Risiko Jenjang 4 Risk Management Certification Refreshment Level 4	Mei, Jakarta May, Jakarta	LSPP
I Gede Widira Yasa	Profesional Staff	Sertifikasi - General Banking Tingkat I : Officer Kualifikasi IV KKNi - General Banking Certification - General Banking Level I: Officer Qualification IV KKNi - General Banking	Februari, Jakarta February, Jakarta	LSPP
		Refreshment Sertifikasi Manajemen Risiko Jenjang 4 Risk Management Certification Refreshment Level 4	Mei, Jakarta May, Jakarta	LSPP
		Pelaksanaan Standarisasi Kompetensi Bidang Sistem Pembayaran (SK-SP) Jenjang 5 Sub Bidang Pengelolaan Transfer Dana Implementation of Competency Standardization in Payment Systems (SK-SP) Level 5 Sub-Field of Fund Transfer Management	Juli, 2025 July, 2025	Karsa Bakti Lestari
Fitri Dwiyan Triaspuri	Pelaksana	Refreshment Sertifikasi Manajemen Risiko Jenjang 4 Risk Management Certification Refreshment Level 4	Mei, Jakarta May, Jakarta	LSPP
Yoche Asharika	Team Leader	Pelaksanaan Standarisasi Kompetensi Bidang Sistem Pembayaran (SK-SP) Jenjang 5 Sub Bidang Pengelolaan Transfer Dana Implementation of Competency Standardization in Payment Systems (SK-SP) Level 5 Sub-Field of Fund Transfer Management	Maret, Jakarta March, Jakarta	Karya Bakti Lestari



Nama Name	Jabatan Position	Jenis Pelatihan dan Materi Pengembangan Kompetensi /Pelatihan Types of Training and Development Materials Competency / Training	Waktu dan Tempat Pelaksanaan Time and Place of Implementation	Penyelenggara Organizer
		Refreshment Sertifikasi Manajemen Risiko Jenjang 4 Risk Management Certification Refreshment Level 4	Mei, Jakarta May, Jakarta	LSPP
Hendy Prasetya	Profesional Staff	Refreshment Sertifikasi Manajemen Risiko Jenjang 4 Risk Management Certification Refreshment Level 4	Mei, Jakarta May, Jakarta	LSPP
		Sertifikasi IT Security and Compliance – Auditor Ahli Teknologi Informasi IT Security and Compliance Certification – Information Technology Expert Auditor	Agustus, Jakarta August, Jakarta	LSP Media Informatika
		Sertifikasi Junior Cybersecurity Junior Cybersecurity Certification	Agustus, Jakarta August, Jakarta	LSP TIK Global
		Refreshment Standarisasi Kompetensi Sistem Pembayaran Jenjang 5 Sub Bidang Pengelolaan Transfer Dana Implementation of Competency Standardization in Payment Systems (SK-SP) Level 5 Sub-Field of Fund Transfer Management	November, Jakarta	LPPI
R. Aria Wibisana S	Profesional Staff	Refreshment Standarisasi Kompetensi Sistem Pembayaran Jenjang 5 Sub Bidang Pengelolaan Transfer Dana Refreshment of Payment System Competency Standardization Level 5 Sub-Field of Fund Transfer Management	November, Jakarta	LPPI
Rakean Andana K. Harun	Team Leader	Sertifikasi Kompetensi Bidang Sistem Pembayaran (SK-SP) Jenjang 5 Sub Bidang Pengelolaan Transfer Dana Payment System Competency Certification (SK-SP) Level 5 Sub-Field of Fund Transfer Management	Juni, 2025 June, 2025	Karsa Bakti Lestari
		Sertifikasi Internal Auditor Internal Auditor Certification	Juli, 2025 July, 2025	LSPP
		Sertifikasi Manajemen Risiko Jenjang 4 Risk Management Certification Level 4	September, 2025	LSPP
Shinta Widyani	Profesional Staff	Sertifikasi Kompetensi Bidang Sistem Pembayaran (SK-SP) Jenjang 5 Sub Bidang Pengelolaan Transfer Dana Payment System Competency Certification (SK-SP) Level 5 Sub-Field of Fund Transfer Management	Juni, 2025 June, 2025	Karsa Bakti Lestari
		Sertifikasi Internal Auditor Internal Auditor Certification	Agustus, 2025 August, 2025	LSPP
		Sertifikasi Manajemen Risiko Jenjang 4 Risk Management Certification Level 4	September, 2025	LSPP
Fikri Audy Rochman	Pelaksana	Sertifikasi Internal Auditor Internal Auditor Certification	Juli, 2025 July, 2025	LSPP
		Sertifikasi Manajemen Resiko Jenjang 4 Risk Management Certification Level 4	Oktober, 2025 October, 2025	LSPP
Seminar/Webinar/Workshop Training Seminar/Webinar/Training Workshop				
M. Jacobie Henry W.	Division Head	Pelatihan Audit Intern Bank Level Audit Manager Bank Internal Audit Training at Audit Manager Level	Februari, Jakarta February, Jakarta	Ikatan Bankir Indonesia (IBI)
		Permenkop UKM 2/2024 : Kebijakan Akuntansi Koperasi & Peran KJA pada Koperasi Minister of Cooperatives and SMEs Regulation 2/2024: Cooperative Accounting Policy & the Role of KJA in Cooperatives	April, Jakarta	Asosiasi Auditor Internal (AAI)



Nama Name	Jabatan Position	Jenis Pelatihan dan Materi Pengembangan Kompetensi /Pelatihan Types of Training and Development Materials Competency / Training	Waktu dan Tempat Pelaksanaan Time and Place of Implementation	Penyelenggara Organizer
		Webinar Insurance Revolution : How AI is Transforming The Underwriting and Optimizing Business Processes Webinar Insurance Revolution: How AI is Transforming The Underwriting and Optimizing Business Processes	April, Jakarta	OJK Institute
		Pendidikan dan Pelatihan berbasis Kompetensi untuk Jabatan Pengawas KSP/USP Koperasi Competency-Based Education and Training for Cooperative KSP/USP Supervisory Positions	Mei, Jakarta May, Jakarta	Balicertif
		Webinar Peran Strategis Industri Jasa Keuangan dalam Mendorong Pengembangan Ekonomi Daerah Webinar: The Strategic Role of the Financial Services Industry in Driving Regional Economic Development	Mei, Jakarta May, Jakarta	OJK Institute
		Webinar Efek Domino Tarif Trump : Ancaman atau Peluang bagi Ekonomi Indonesia? Webinar: The Domino Effect of Trump's Tariffs: A Threat or an Opportunity for the Indonesian Economy?	Mei, Jakarta May, Jakarta	OJK Institute
		Webinar The Future of Cybersecurity : Threats, Challenges and Innovations Webinar The Future of Cybersecurity : Threats, Challenges and Innovations	Juni, Jakarta Juny, Jakarta	OJK Institute
		Webinar Peran Industri Jasa Keuangan dalam Mendukung Proyek Strategis Nasional : Pembangunan 3 Juta Rumah Webinar: The Role of the Financial Services Industry in Supporting National Strategic Projects: Building 3 Million Homes	Juli, Jakarta July, Jakarta	OJK Institute
		Webinar Shifting Horizon for Internal Auditors : Navigating Emerging Risks, Governance and Opportunities In 2025 Webinar Shifting Horizon for Internal Auditors Webinar Shifting Horizon for Internal Auditors : Navigating Emerging Risks, Governance and Opportunities In 2025	Juli, Jakarta July, Jakarta	OJK Institute
		Konferensi Auditor Internal – Shifting Horizon for Internal Auditors: Navigating Emerging Risks, Governance and Opportunities in 2025 Konferensi Auditor Internal – Shifting Horizon for Internal Auditors: Navigating Emerging Risks, Governance and Opportunities in 2025	Juli, Yogyakarta Juli, Yogyakarta	YPIA
		Webinar Dinamika Geopolitik dan Ketahanan Nasional : Strategi Memperkuat Perekonomian Indonesia Webinar on Geopolitical Dynamics and National Resilience: Strategies to Strengthen the Indonesian Economy	Agustus, Jakarta August, Jakarta	OJK Institute
		Webinar Mid-Year Capital Market Review 2025 : Evaluasi Kinerja Pasar dan Strategi Investasi ke Depan Mid-Year Capital Market Review 2025 Webinar: Market Performance Evaluation and Future Investment Strategies	Agustus, Jakarta August, Jakarta	OJK Institute
		Pembekalan Sertifikasi Kepatuhan Jenjang 6 Level 6 Compliance Certification Training	Oktober, Jakarta October, Jakarta	LPPI



Nama Name	Jabatan Position	Jenis Pelatihan dan Materi Pengembangan Kompetensi /Pelatihan Types of Training and Development Materials Competency / Training	Waktu dan Tempat Pelaksanaan Time and Place of Implementation	Penyelenggara Organizer
		Pelatihan Fraud Auditing 1 Fraud Auditing Training 1	Oktober, Jakarta October, Jakarta	LPFA
		Training Leadership Excellence Advancement Development Leadership Excellence Advancement Development Training	November, Jakarta	Riza Perdana Kusuma
		Pelatihan Fraud Auditing 2 Fraud Auditing Training 2	November, Jakarta	LPFA
R. Ambar Soenarno	Dept Head	Webinar Imboost Your Spirit : Cultivating Positivity for a Balanced and Fulfilling Life	Februari, Jakarta February, Jakarta	OJK Institute
		Webinar Insurance Revolution : How AI is Transforming The Underwriting and Optimizing Business Processes	April, Jakarta	OJK Institute
		Webinar Peran Strategis Industri Jasa Keuangan dalam Mendorong Pengembangan Ekonomi Daerah Webinar: The Strategic Role of the Financial Services Industry in Driving Regional Economic Development	Mei, Jakarta May, Jakarta	OJK Institute
		Webinar Efek Domino Tarif Trump : Ancaman atau Peluang bagi Ekonomi Indonesia? Webinar: The Domino Effect of Trump's Tariffs: A Threat or an Opportunity for the Indonesian Economy?	Mei, Jakarta May, Jakarta	OJK Institute
		Webinar Customer Experience : Strategies for Success in Digital Era Webinar Customer Experience : Strategies for Success in Digital Era	Mei, Jakarta May, Jakarta	OJK Institute
		The Future of Cybersecurity : Threats, Challenges and Innovations	Juni, Jakarta June, Jakarta	OJK Institute
		Memutus Mata Rantai Scam : Sinergi dan Strategi Perlindungan Konsumen Sektor Keuangan Breaking the Chain of Scams: Synergy and Consumer Protection Strategies in the Financial Sector	Juni, Jakarta June, Jakarta	OJK Institute
		Peran Industri Jasa Keuangan dalam Mendukung Proyek Strategis Nasional : Pembangunan 3 Juta Rumah The Role of the Financial Services Industry in Supporting National Strategic Projects: Building 3 Million Homes	Juli, Jakarta July, Jakarta	OJK Institute
		Dinamika Geopolitik dan Ketahanan Nasional : Strategi Memperkuat Perekonomian Indonesia Geopolitical Dynamics and National Resilience: Strategies to Strengthen the Indonesian Economy	Agustus, Jakarta August, Jakarta	OJK Institute
		Leadership Excellence Advancement Development (LEAD Beyond)	Oktober, Denpasar October, Denpasar	NBO Indonesia



Nama Name	Jabatan Position	Jenis Pelatihan dan Materi Pengembangan Kompetensi /Pelatihan Types of Training and Development Materials Competency / Training	Waktu dan Tempat Pelaksanaan Time and Place of Implementation	Penyelenggara Organizer
Amastra Wisdo Hardian	Dept Head	Pelatihan Anti Korupsi Tematik Investigatif bagi Satuan Pengawasan Intern BUMN Thematic Investigative Anti-Corruption Training for State-Owned Enterprise Internal Audit Units	Juni, Jakarta June, Jakarta	KPK
		Webinar Anti Fraud Awareness Anti-Fraud Awareness Webinar	Juli, Jakarta July, Jakarta	PT Taspen
		Webinar Peranan Audit Internal Webinar on the Role of Internal Audit	Agustus, Jakarta August, Jakarta	PT Taspen
		Pelatihan Fraud Auditing 2 Fraud Auditing Training 2	September, Jakarta	LPFA
		Pelatihan Audit Forensik Forensic Audit Training	Oktober, Jakarta October, Jakarta	LPFA
		Training Leadership Excellence Advacement Development (LEAD Beyond)	November, Denpasar	NBO Indonesia
Binu Nuryadi	Dept Head	Webinar Credit Scoring	April, Jakarta	OJK Institute
		Webinar Urgensi Transparansi Keuangan Hijau Pada Lembaga Jasa Keuangan Webinar on the Urgency of Green Financial Transparency in Financial Services Institutions	Mei, Jakarta May, Jakarta	OJK Institute
		Webinar Customer Experience : Strategies for Success in Digital Era	Mei, Jakarta May, Jakarta	OJK Institute
		Webinar Peran Strategis Industri Jasa Keuangan dalam Mendorong Pengembangan Ekonomi Daerah Webinar: The Strategic Role of the Financial Services Industry in Driving Regional Economic Development	Mei, Jakarta May, Jakarta	OJK Institute
		Webinar Digitalisasi Perbankan dari Dua Sudut Pandang Webinar: Banking Digitalization from Two Perspectives	Juni, Jakarta June, Jakarta	OJK Institute
		Webinar Artificial Intelligence for forensic : Masa Depan Profesi Akuntan di Era Digital Artificial Intelligence for Forensics Webinar: The Future of the Accounting Profession in the Digital Age	Juni, Jakarta June, Jakarta	OJK Institute
		Webinar Strategi Aman Transaksi Aset Kripto dan Keuangan Digital : Perlindungan Data Pribadi dan Dampak Teknologi Biometrik di Indonesia Webinar on Safe Transaction Strategies for Crypto Assets and Digital Finance: Personal Data Protection and the Impact of Biometric Technology in Indonesia	Juni, Jakarta June, Jakarta	OJK Institute
		Webinar The Future of Cybersecurity : Threats, Challenges and Innovations	Juni, Jakarta June, Jakarta	OJK Institute
		Understanding Corporate Image	Juni, Jakarta June, Jakarta	PT Taspen
		Pembekalan Uji Kompetensi Bidang Audit Intern Bank Level Audit Supervisor - Kualifikasi V Bank Internal Audit Competency Test Preparation for Audit Supervisor Level - Qualification V	Juni, Jakarta June, Jakarta	IAIB
		Webinar Peranan Audit Internal Webinar on the Role of Internal Audit	Agustus, Jakarta August, Jakarta	PT Taspen



Nama Name	Jabatan Position	Jenis Pelatihan dan Materi Pengembangan Kompetensi /Pelatihan Types of Training and Development Materials Competency / Training	Waktu dan Tempat Pelaksanaan Time and Place of Implementation	Penyelenggara Organizer
		Webinar Legal for Non Legal : LDD dan LO bagi Perusahaan Legal for Non-Legal Webinar: LDD and LO for Companies	September, Jakarta	PT Taspen
		Training Leadership Excellence Advancement Development (LEAD Beyond)	Oktober, Denpasar October, Denpasar	NBO Indonesia
		Webinar Peran Digital Forensik dalam Penanganan dan Pengungkapan Kejahatan Keuangan Webinar: The Role of Digital Forensics in Handling and Disclosing Financial Crimes	Oktober, Jakarta October, Jakarta	OJK Institute
		Digital Safety and Security Awareness	November, Jakarta	CISCO
Abyan Kurniawan	Team Leader	Webinar Insurance Revolution : How AI is Transforming The Underwriting and Optimizing Business Processes	April, Jakarta	OJK Institute
		Training The Credibility Compass: Navigating Truth in Communication	Mei, Jakarta May, Jakarta	Semesta Akademi Business
		Webinar Peran Strategis Industri Jasa Keuangan dalam Mendorong Pengembangan Ekonomi Daerah Webinar: The Strategic Role of the Financial Services Industry in Driving Regional Economic Development	Mei, Jakarta May, Jakarta	OJK Institute
		Webinar Customer Experience: Strategies for Success in Digital Era	Mei, Jakarta May, Jakarta	OJK Institute
		Webinar Agent AI in Finance : A New Era of Autonomous Decision - Making	Juli, Jakarta July, Jakarta	OJK Institute
		Internal Liquidity Adequacy Assessment Process (ILAAP)	Agustus, Jakarta August, Jakarta	PERBANAS
		Webinar Tren Modus dan Skema Pencucian Uang Terbaru : Strategi Identifikasi, Mitigasi, dan Penegakan Hukum Webinar: Latest Money Laundering Trends and Schemes: Identification, Mitigation, and Law Enforcement Strategies	September, Jakarta	OJK Institute
		Training Implementasi Internal Control over Financial Reporting (ICoFR) di Perusahaan Anak Tahun 2025	November, Jakarta	Deloitte Konsultan Indonesia
Antonius Hartik Wahyu	Team Leader	Webinar Transformasi Digital : Tren Inovasi Teknologi di Sektor Keuangan	Januari, Jakarta January, Jakarta	OJK Institute
		Training Risk Management Maturity Assessment BUMN & Non BUMN	Februari, Jakarta Februarr, Jakarta	CRMS
		Webinar Peran GRC dalam meningkatkan kepercayaan investor dan stabilitas sektor keuangan Webinar: The Role of GRC in Increasing Investor Confidence and Financial Sector Stability	Februari, Jakarta Februarr, Jakarta	OJK Institute
		Training Memperkuat Integritas Pelaporan Keuangan Bank Strategi Implementasi POJK No. 15 Tahun 2024 Training on Strengthening the Integrity of Bank Financial Reporting: Implementation Strategy of POJK No. 15 of 2024	Maret, Jakarta March, Jakarta	Infobank Institute



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		Webinar Inovasi Produk Keuangan Islam : Peran Etika Halal dalam Memperluas Penetrasi Pasar Islamic Financial Product Innovation Webinar: The Role of Halal Ethics in Expanding Market Penetration	Maret, Jakarta March, Jakarta	OJK Institute
		Webinar Sustainability Accounting and Reporting In The Financial Services	Maret, Jakarta March, Jakarta	OJK Institute
		Webinar Overcoming Behavioral Biases in Investment Decision	April, Jakarta	PT Taspen
		Webinar Insurance Revolution : How AI is Transforming The Underwriting and Optimizing Business Processes	April, Jakarta	OJK Institute
		Webinar Peran Strategis Industri Jasa Keuangan dalam Mendorong Pengembangan Ekonomi Daerah Webinar: The Strategic Role of the Financial Services Industry in Driving Regional Economic Development	Mei, Jakarta May, Jakarta	OJK Institute
		Webinar Customer Experience : Strategies for Success in Digital Era	Mei, Jakarta May, Jakarta	OJK Institute
		Webinar The Art of Budget Management Reduce Stress & Boost Strategy	Mei, Jakarta May, Jakarta	PT Taspen
		Webinar Efek Domino Tarif Trump : Ancaman atau Peluang bagi Ekonomi Indonesia? Webinar: The Domino Effect of Trump's Tariffs: A Threat or an Opportunity for the Indonesian Economy?	Mei, Jakarta May, Jakarta	OJK Institute
		Webinar Strategi Aman Transaksi Aset Kripto dan Keuangan Digital : Perlindungan Data Pribadi dan Dampak Teknologi Biometrik di Indonesia Webinar: Safe Strategies for Crypto Asset Transactions and Digital Finance: Personal Data Protection and the Impact of Biometric Technology in Indonesia	Juni, Jakarta June, Jakarta	OJK Institute
		Webinar Memutus Mata Rantai Scam : Sinergi dan Strategi Perlindungan Konsumen Sektor Keuangan Webinar: Breaking the Chain of Scams: Synergy and Consumer Protection Strategies in the Financial Sector	Juni, Jakarta June, Jakarta	OJK Institute
		Webinar Agentic AI in Finance : A New Era of Autonomous Decision – Making	Juli, Jakarta July, Jakarta	OJK Institute
		Webinar Strategi Peningkatan Daya Saing serta Pendalaman Perbankan Syariah dan Pasar Modal Syariah Webinar on Strategies to Increase Competitiveness and Deepen the Study of Islamic Banking and Islamic Capital Markets	Agustus, Jakarta August, Jakarta	OJK Institute
		Webinar Dinamika Geopolitik dan Ketahanan Nasional : Strategi Memperkuat Perekonomian Indonesia Webinar on Geopolitical Dynamics and National Resilience: Strategies to Strengthen the Indonesian Economy	Agustus, Jakarta August, Jakarta	OJK Institute
		Webinar Direct Investment High Risk High Return	Agustus, Jakarta August, Jakarta	PT Taspen



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		Webinar UMKM mendunia : Strategi Peningkatan Skala Bisnis Menembus Pasar Nasional dan Internasional Global MSME Webinar: Strategies for Scaling Up Businesses to Penetrate National and International Markets	September, Jakarta	OJK Institute
		Webinar Transformasi Generative AI : Peluang Generative Engine Optimization (GEO) dalam Menggeser Dominasi Search Engine Optimization (SEO) Generative AI Transformation Webinar: Generative Engine Optimization (GEO) Opportunities in Shifting Search Engine Optimization (SEO) Dominance	September, Jakarta	OJK Institute
		Webinar Tren Modus dan Skema Pencucian Uang Terbaru : Strategi Identifikasi, Mitigasi, dan Penegakan Hukum Webinar: Latest Money Laundering Trends and Schemes: Identification, Mitigation, and Law Enforcement Strategies	September, Jakarta	OJK Institute
		Webinar The Sustainable Financing Opportunities in the Indonesian Insurance Industry	Oktober, Jakarta October, Jakarta	OJK Institute
		Webinar Peran Digital Forensik dalam Penanganan dan Pengungkapan Kejahatan Keuangan Webinar: The Role of Digital Forensics in Handling and Disclosing Financial Crimes	Oktober, Jakarta October, Jakarta	OJK Institute
		Risk Appetite and Risk Culture : Pilar Utama dalam Penguatan Manajemen Risiko di Sektor Keuangan Risk Appetite and Risk Culture : Pilar Utama dalam Penguatan Manajemen Risiko di Sektor Keuangan	Oktober, Jakarta October, Jakarta	OJK Institute
Muhammad Adli Mubaroka	Team Leader	Webinar Transformasi Digital : Tren Inovasi Teknologi di Sektor Keuangan	Januari, Jakarta January, Jakarta	OJK Institute
		Webinar Insurance Revolution : How AI is Transforming The Underwriting and Optimizing Business Processes	April, Jakarta	OJK Institute
		Webinar Peran Strategis Industri Jasa Keuangan dalam Mendorong Pengembangan Ekonomi Daerah Webinar: The Strategic Role of the Financial Services Industry in Driving Regional Economic Development	Mei, Jakarta May, Jakarta	OJK Institute
		Training Design an Attractive Deck (Creating PowerPoint Presentations That Inspire)	Mei, Jakarta May, Jakarta	T & Don
		Webinar Strategi Aman Transaksi Aset Kripto dan Keuangan Digital : Perlindungan Data Pribadi dan Dampak Teknologi Biometrik di Indonesia Webinar: Safe Strategies for Crypto Asset Transactions and Digital Finance: Personal Data Protection and the Impact of Biometric Technology in Indonesia	Juni, Jakarta June, Jakarta	OJK Institute
		Webinar The Future of Cybersecurity : Threats, Challenges and Innovations	Juni, Jakarta June, Jakarta	OJK Institute
		Webinar Peran Digital Forensik dalam Penanganan dan Pengungkapan Kejahatan Keuangan Webinar: The Role of Digital Forensics in Handling and Disclosing Financial Crimes	Oktober, Jakarta October, Jakarta	OJK Institute



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		Webinar Cybersecurity for Everyone : Waspada Social Engineering & Phising	Oktober, Jakarta October, Jakarta	PT Taspen
Dewi Nur Utami S	Team Leader	Training Review & Updating Tata Cara Penyusunan Kebijakan dan Prosedur Perbankan Training Review & Updating Procedures for Preparing Banking Policies and Procedures	Maret, Jakarta March, Jakarta	Infobank Institute
		Training The Credibility Compass: Navigating Truth in Comunication	Mei, Jakarta May, Jakarta	Semesta Akademi Business
Mahendra Yuda Perwira	Profesional Staff	Training Compliance Management Fundamentals	Februari, Jakarta February, Jakarta	CRMS
		Training Influential Communication Skill	Februari, Jakarta February, Jakarta	Ultimate Service Consulting
		Training Microsoft Excel For Basic - Intermediate	Februari, Jakarta February, Jakarta	Mahaka Institute
		Webinar Meneropong Masa Depan Pasar Emas Indonesia : Peran Strategis Bullion Bank Webinar: A Look at the Future of the Indonesian Gold Market: The Strategic Role of Bullion Banks	April, Jakarta	OJK Institute
		Webinar Legal for Non Legal : LDD dan LO bagi Perusahaan Legal for Non-Legal Webinar: LDD and LO for Companies	September, Jakarta	PT Taspen
		Webinar Risk Appetite and Risk Culture : Pilar Utama dalam Penguatan Manajemen Risiko di Sektor Keuangan Webinar Risk Appetite and Risk Culture : Pilar Utama dalam Penguatan Manajemen Risiko di Sektor Keuangan	Oktober, Jakarta October, Jakarta	OJK Institute
		Webinar Peran Digital Forensik dalam Penanganan dan Pengungkapan Kejahatan Keuangan Webinar Peran Digital Forensik dalam Penanganan dan Pengungkapan Kejahatan Keuangan	Oktober, Jakarta October, Jakarta	OJK Institute



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Alfa Redo Napitupulu	Profesional Staff	Training Microsoft Excel For Basic – Intermediate	Februari, Jakarta February, Jakarta	Mahaka Institute
		Webinar Imboost Your Spirit : Cultivating Positivity for a Balanced and Fulfilling Life	Februari, Jakarta February, Jakarta	OJK Institute
		Peran GRC dalam meningkatkan kepercayaan investor dan stabilitas sektor keuangan Peran GRC dalam meningkatkan kepercayaan investor dan stabilitas sektor keuangan	Februari, Jakarta February, Jakarta	OJK Institute
		Webinar Sustainability Accounting and Reporting In The Financial Services	Maret, Jakarta March, Jakarta	OJK Institute
		Webinar Insurance Revolution : How AI is Transforming The Underwriting and Optimizing Business Processes	April, Jakarta	OJK Institute
		Webinar Meneropong Masa Depan Pasar Emas Indonesia : Peran Strategis Bullion Bank Webinar: Exploring the Future of Indonesia's Gold Market – The Strategic Role of Bullion Banks	April, Jakarta	OJK Institute
		Webinar Overcoming Behavioral Biases in Investment Decision	April, Jakarta	PT Taspen
		Webinar Peran Strategis Industri Jasa Keuangan dalam Mendorong Pengembangan Ekonomi Daerah Webinar: The Strategic Role of the Financial Services Industry in Driving Regional Economic Development.	Mei, Jakarta May, Jakarta	OJK Institute
		Webinar The Art of Budget Management Reduce Stress & Boost Strategy	Mei, Jakarta May, Jakarta	PT Taspen
		In-House Training Microsoft Excel Level Advance	Mei, Jakarta May, Jakarta	Ebagus Learning Indonesia
		Training Design an Attractive Deck (Creating PowerPoint Presentations That Inspire)	Mei, Jakarta May, Jakarta	T & Don
		Bootcamp Data Analyst With Excel	Juni, Jakarta June, Jakarta	DQLab
		Anti Fraud Awareness	Juli, Jakarta July, Jakarta	PT Taspen
		Webinar Mewujudkan Hari Tua yang Sejahtera : Strategi Peningkatan Kepesertaan Dana Pensiun di Sektor Informal Webinar: Achieving a Prosperous Retirement – Strategies to Increase Pension Fund Participation in the Informal Sector.	Agustus, Jakarta August, Jakarta	OJK Institute
		Bootcamp Data Analyst With SQL & Python in Google Platform	Agustus, Jakarta August, Jakarta	DQLab



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Ernita Rizki Manulang	Profesional Staff	Webinar Transformasi Digital : Tren Inovasi Teknologi di Sektor Keuangan Webinar: Digital Transformation – Trends in Technological Innovation in the Financial Sector.	Januari, Jakarta January, Jakarta	OJK Institute
		Webinar Insurance Revolution : How AI is Transforming The Underwriting and Optimizing Business Processes	April, Jakarta	OJK Institute
		Training Identifikasi Transaksi Keuangan Mencurigakan (ITKM) dan Penentuan Indikasi Tindak Pidana Asal (TPA) Training on Identification of Suspicious Financial Transactions (ITKM) and Determination of Indications of Predicate Crimes (TPA)	April, Jakarta	Forum Komunikasi Direktur Kepatuhan Perbankan
		Webinar Peran Strategis Industri Jasa Keuangan dalam Mendorong Pengembangan Ekonomi Daerah Webinar: The Strategic Role of the Financial Services Industry in Driving Regional Economic Development	Mei, Jakarta May, Jakarta	OJK Institute
		Training Design an Attractive Deck (Creating PowerPoint Presentations That Inspire)	Mei, Jakarta May, Jakarta	T&Don
		In-House Training Microsoft Excel Level Advance	Mei, Jakarta May, Jakarta	Ebagus Learning Indonesia
		Webinar The Future of Cybersecurity : Threats, Challenges and Innovations	Juni, Jakarta June, Jakarta	OJK Institute
		Webinar Strategi Aman Transaksi Aset Kripto dan Keuangan Digital : Perlindungan Data Pribadi dan Dampak Teknologi Biometrik di Indonesia Webinar: Safe Strategies for Crypto Asset Transactions and Digital Finance: Personal Data Protection and the Impact of Biometric Technology in Indonesia	Juni, Jakarta June, Jakarta	OJK Institute
		Webinar Understanding Corporate Image	Juni, Jakarta June, Jakarta	PT Taspen
		Webinar Legal for Non Legal : LDD dan LO bagi Perusahaan	September, Jakarta	PT Taspen
Dahayu Nandira	Profesional Staff	Webinar Peran GRC dalam meningkatkan kepercayaan investor dan stabilitas sektor keuangan Webinar: The Role of GRC in Increasing Investor Confidence and Financial Sector Stability	Februari, Jakarta February, Jakarta	OJK Institute
		In-House Training Microsoft Excel For Basic - Intermediate	Februari, Jakarta February, Jakarta	Mahaka Institute
		Training Identifikasi Transaksi Keuangan Mencurigakan (ITKM) dan Penentuan Indikasi Tindak Pidana Asal (TPA) Training on Identification of Suspicious Financial Transactions (ITKM) and Determination of Indications of Predicate Crimes (TPA)	April, Jakarta	Forum Komunikasi Direktur Kepatuhan Perbankan
		Webinar Peran Industri Jasa Keuangan dalam Mendukung Proyek Strategis Nasional : Pembangunan 3 Juta Rumah Webinar: The Role of the Financial Services Industry in Supporting National Strategic Projects: Building 3 Million Homes	Juli, Jakarta July, Jakarta	OJK Institute



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		Webinar Dinamika Geopolitik dan Ketahanan Nasional : Strategi Memperkuat Perekonomian Indonesia Webinar on Geopolitical Dynamics and National Resilience: Strategies to Strengthen the Indonesian Economy	Agustus, Jakarta August, Jakarta	OJK Institute
		Webinar Strategi Peningkatan Daya Saing serta Pendalaman Perbankan Syariah dan Pasar Modal Syariah Webinar on Strategies to Increase Competitiveness and Deepen the Study of Islamic Banking and Islamic Capital Markets	Agustus, Jakarta August, Jakarta	OJK Institute
		Webinar Mewujudkan Hari Tua yang Sejahtera : Strategi Peningkatan Kepesertaan Dana Pensiun di Sektor Informal Webinar: Achieving a Prosperous Old Age: Strategies for Increasing Pension Fund Participation in the Informal Sector	Agustus, Jakarta August, Jakarta	OJK Institute
I Gede Widira Yasa		IDEA User Group Gathering	Februari, Jakarta February, Jakarta	Insight Consulting
		Training Review & Updating Tata Cara Penyusunan Kebijakan dan Prosedur Perbankan Training Review & Updating of Banking Policy and Procedure Preparation Procedures	Maret, Jakarta March, Jakarta	Infobank Institute
		Pelatihan Anti Korupsi Tematik Investigatif bagi BUMN Thematic Investigative Anti-Corruption Training for State-Owned Enterprises	Juni, Jakarta June, Jakarta	KPK
		Anti Fraud Awareness	Juli, Jakarta July, Jakarta	PT Taspen
		Peranan Audit Internal The Role of Internal Audit	Agustus, Jakarta August, Jakarta	PT Taspen
Fitri Dwiyan Triaspuri	Profesional Staff Pelaksana	Webinar Transformasi Digital: Tren Inovasi Teknologi di Sektor Keuangan Digital Transformation Webinar: Technology Innovation Trends in the Financial Sector	Januari, Jakarta January, Jakarta	OJK Institute
		Training Influential Communication Skill	Februari, Jakarta February, Jakarta	Ultimate Service Consulting
		Training Microsoft Excel for Basic - Intermediate	Februari, Jakarta February, Jakarta	Mahaka Institute
		Webinar Peran Strategis Industri Jasa Keuangan dalam Mendorong Pengembangan Ekonomi Daerah Webinar Peran Strategis Industri Jasa Keuangan dalam Mendorong Pengembangan Ekonomi Daerah	Mei, Jakarta May, Jakarta	OJK Institute
		Training Design an Attractive Deck (Creating PowerPoint Presentations That Inspire)	Mei, Jakarta May, Jakarta	T & Don
		Webinar Direct Investment High Risk High Return	Agustus, Jakarta August, Jakarta	PT Taspen
		Webinar UMKM Mendunia: Strategi Peningkatan Skala Bisnis Menembus Pasar Nasional dan Internasional Global MSME Webinar: Strategies for Scaling Up Businesses to Penetrate National and International Markets	September, Jakarta	OJK Institute



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Yoche Asharika	Team Leader	In-House Training Influential Communication Skill	Februari, Jakarta February, Jakarta	Ultimate Service Consulting
		Training Design an Attractive Deck (Creating PowerPoint Presentations That Inspire)	Mei, Jakarta May, Jakarta	T & Don
		Webinar Customer Experience : Strategies for Success in Digital Era	Mei, Jakarta May, Jakarta	OJK Institute
		Webinar The Art of Budget Management Reduce Stress & Boost Strategy	Mei, Jakarta May, Jakarta	PT Taspen
		Webinar Memutus Mata Rantai Scam : Sinergi dan Strategi Perlindungan Konsumen Sektor Keuangan Webinar: Breaking the Chain of Scams: Synergy and Consumer Protection Strategies in the Financial Sector	Juni, Jakarta June, Jakarta	OJK Institute
		Anti Fraud Awareness	Juli, Jakarta July, Jakarta	PT Taspen
		Webinar UMKM mendunia : Strategi Peningkatan Skala Bisnis Menembus Pasar Nasional dan Internasional Global MSME Webinar: Strategies for Scaling Up Businesses to Penetrate National and International Markets	September, Jakarta	OJK Institute
		Webinar Peran Digital Forensik dalam Penanganan dan Pengungkapan Kejahatan Keuangan Webinar: The Role of Digital Forensics in Handling and Disclosing Financial Crimes	Oktober, Jakarta October, Jakarta	OJK Institute
Hendy Prasetya	Profesional Staff	Webinar Transformasi Digital : Tren Inovasi Teknologi di Sektor Keuangan Digital Transformation Webinar: Technological Innovation Trends in the Financial Sector	Januari, Jakarta January, Jakarta	OJK Institute
		Training Cyber Risk Management Cyber Risk Management Training	Februari, Jakarta February, Jakarta	CRMS
		Webinar Urgensi Transparansi Keuangan Hijau Pada Lembaga Jasa Keuangan Webinar on the Urgency of Green Financial Transparency in Financial Services Institutions	Mei, Jakarta May, Jakarta	OJK Institute
		Webinar The Future of Cybersecurity : Threats, Challenges and Innovations	Juni, Jakarta June, Jakarta	OJK Institute
		Webinar Understanding Corporate Image	Juni, Jakarta June, Jakarta	PT Taspen
		Webinar Agentic AI in Finance : A New Era of Autonomous Decision - Making	Juli, Jakarta July, Jakarta	OJK Institute
		Peranan Audit Internal The Role of Internal Audit	Agustus, Jakarta August, Jakarta	PT Taspen
		Webinar Mewujudkan Hari Tua yang Sejahtera : Strategi Peningkatan Kepesertaan Dana Pensiun di Sektor Informal Webinar: Achieving a Prosperous Old Age: Strategies for Increasing Pension Fund Participation in the Informal Sector	Agustus, Jakarta August, Jakarta	OJK Institute
		Webinar Peran Digital Forensik dalam Penanganan dan Pengungkapan Kejahatan Keuangan Webinar: Achieving a Prosperous Old Age: Strategies for Increasing Pension Fund Participation in the Informal Sector	Oktober, Jakarta October, Jakarta	OJK Institute



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R. Aria Wibisana S	Profesional Staff	Webinar How to Achieve Peak Performance in 2025	Januari, Jakarta January, Jakarta	OJK Institute
		Training The Credibility Compass: Navigating Truth in Communication	Mei, Jakarta May, Jakarta	Semesta Akademi Business
		Webinar Peran Strategis Industri Jasa Keuangan dalam Mendorong Pengembangan Ekonomi Daerah Webinar: The Strategic Role of the Financial Services Industry in Driving Regional Economic Development	Mei, Jakarta May, Jakarta	OJK Institute
		Webinar Understanding Corporate Image	Juni, Jakarta June, Jakarta	PT Taspen
		Anti Fraud Awareness	Juli, Jakarta July, Jakarta	PT Taspen
		Webinar Agentic AI in Finance : A New Era of Autonomous Decision - Making	Juli, Jakarta July, Jakarta	OJK Institute
		Peranan Audit Internal The Role of Internal Audit	Agustus, Jakarta August, Jakarta	PT Taspen
		Legal for Non Legal: LDD dan LO bagi Perusahaan Legal for Non-Legal: LDD and LO for Companies	September, Jakarta	PT Taspen
		Webinar Tren Modus dan Skema Pencucian Uang Terbaru : Strategi Identifikasi, Mitigasi, dan Penegakan Hukum Webinar: Latest Money Laundering Trends and Schemes: Identification, Mitigation, and Law Enforcement Strategies	September, Jakarta	OJK Institute
		Peran Digital Forensik dalam Penanganan dan Pengungkapan Kejahatan Keuangan The Role of Digital Forensics in Handling and Disclosing Financial Crimes	Oktober, Jakarta October, Jakarta	OJK Institute
		Webinar Cybersecurity for Everyone : Waspada Social Engineering & Phising Cybersecurity for Everyone Webinar: Beware of Social Engineering & Phishing	Oktober, Jakarta October, Jakarta	PT Taspen
Rakean Andana K. Harun	Team Leader	Pembekalan Sertifikasi Manajemen Risiko Jenjang 4 Risk Management Certification Level 4 Training	Mei, Jakarta May, Jakarta	Gema Prima Solusi
		Pembekalan Sertifikasi Audit Intern Level Auditor Kualifikasi IV KKNl Internal Audit Certification Provision for Auditor Level IV Qualification KKNl	Juli, Jakarta July, Jakarta	LPPI
		Anti Fraud Awareness	Juli, Jakarta July, Jakarta	PT Taspen
		Peranan Audit Internal The Role of Internal Audit	Agustus, Jakarta August, Jakarta	PT Taspen
		Legal for Non Legal : LDD dan LO bagi Perusahaan Legal for Non-Legal: LDD and LO for Companies	September, Jakarta	PT Taspen
		Cybersecurity for Everyone : Waspada Social Engineering & Phising Legal for Non-Legal: LDD and LO for Companies	Oktober, Jakarta October, Jakarta	PT Taspen



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Shinta Widyani	Profesional Staff	Webinar Peran GRC dalam meningkatkan kepercayaan investor dan stabilitas sektor keuangan Webinar: The Role of GRC in Increasing Investor Confidence and Financial Sector Stability	Februari, Jakarta February, Jakarta	OJK Institute
		Microsoft Excel For Basic - Intermediate Microsoft Excel For Basic - Intermediate	Februari, Jakarta February, Jakarta	Mahaka Institute
		Training Memperkuat Integritas Pelaporan Keuangan Bank Strategi Implementasi POJK No. 15 Tahun 2024 Training to Strengthen the Integrity of Bank Financial Reporting: Strategy for Implementing POJK No. 15 of 2024	Maret, Jakarta March, Jakarta	Infobank Institute
		In-House Training Microsoft Excel Level Advance	Mei, Jakarta May, Jakarta	Ebagus Learning Indonesia
		Pembekalan Sertifikasi Manajemen Risiko Jenjang 4 Risk Management Certification Level 4 Training	Juli, Jakarta July, Jakarta	Gema Prima Solusi
		Pembekalan Sertifikasi Audit Intern Level Auditor Kualifikasi IV KKN Internal Audit Certification Provision for Auditor Level IV Qualification KKN	Juli, Jakarta July, Jakarta	LPPI
		Webinar Agentic AI in Finance : A New Era of Autonomous Decision - Making	Juli, Jakarta July, Jakarta	OJK Institute
		Webinar Strategi Peningkatan Daya Saing serta Pendalaman Perbankan Syariah dan Pasar Modal Syariah Webinar on Strategies to Increase Competitiveness and Deepen the Study of Islamic Banking and Islamic Capital Markets	Agustus, Jakarta August, Jakarta	OJK Institute
		Webinar Mewujudkan Hari Tua yang Sejahtera : Strategi Peningkatan Kepesertaan Dana Pensiun di Sektor Informal Webinar: Achieving a Prosperous Old Age: Strategies for Increasing Pension Fund Participation in the Informal Sector	Agustus, Jakarta August, Jakarta	OJK Institute
		Transformasi Generative AI : Peluang Generative Engine Optimization (GEO) dalam Menggeser Dominasi Search Engine Optimization (SEO) Generative AI Transformation: The Opportunity of Generative Engine Optimization (GEO) in Shifting the Dominance of Search Engine Optimization (SEO)	September, Jakarta	OJK Institute



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Fikri Audy Rochman	Pelaksana	Webinar Meneropong Masa Depan Pasar Emas Indonesia : Peran Strategis Bullion Bank Webinar: A Look at the Future of the Indonesian Gold Market: The Strategic Role of Bullion Banks	April, Jakarta	OJK Institute
		Webinar The Art of Budget Management Reduce Stress & Boost Strategy	Mei, Jakarta May, Jakarta	PT Taspen
		Webinar Peran Strategis Industri Jasa Keuangan dalam Mendorong Pengembangan Ekonomi Daerah Webinar: The Strategic Role of the Financial Services Industry in Driving Regional Economic Development	Mei, Jakarta May, Jakarta	OJK Institute
		Webinar Investment Management for Happy Future	Juni, Jakarta June, Jakarta	OJK Institute
		Webinar Direct Investment High Risk High Return	Agustus, Jakarta August, Jakarta	PT Taspen
		Webinar Mewujudkan Hari Tua yang Sejahtera : Strategi Peningkatan Kepesertaan Dana Pensiun di Sektor Informal Webinar: Achieving a Prosperous Old Age: Strategies for Increasing Pension Fund Participation in the Informal Sector	Agustus, Jakarta August, Jakarta	OJK Institute
		Webinar Strategi Peningkatan Daya Saing serta Pendalaman Perbankan Syariah dan Pasar Modal Syariah Webinar on Strategies to Increase Competitiveness and Deepen the Study of Islamic Banking and Islamic Capital Markets	Agustus, Jakarta August, Jakarta	OJK Institute
		Legal for Non Legal : LDD dan LO bagi Perusahaan Legal for Non-Legal: LDD and LO for Companies	September, Jakarta	PT Taspen
		Peran Digital Forensik dalam Penanganan dan Pengungkapan Kejahatan Keuangan The Role of Digital Forensics in Handling and Disclosing Financial Crimes	Oktober, Jakarta October, Jakarta	OJK Institute
		Risk Appetite and Risk Culture: Pilar Utama dalam Penguatan Manajemen Risiko di Sektor Keuangan Risk Appetite and Risk Culture: Key Pillars in Strengthening Risk Management in the Financial Sector	Oktober, Jakarta October, Jakarta	OJK Institute
		Pembekalan Sertifikasi Manajemen Risiko Jenjang 4 Risk Management Certification Level 4 Training	Mei, 2025 May, 2025	Gema Prima Solusi



Internal Audit Charter

Internal Audit telah memiliki Piagam Internal Audit (*Internal Audit Charter*) yang *updating* terakhir ditetapkan oleh Komisaris Utama dan Direktur Utama tanggal 09 November 2023. *Internal Audit Charter* disusun berdasarkan Peraturan OJK No. 1/POJK.03/2019 tentang Penerapan Fungsi Audit Intern Pada Bank Umum. Internal Audit Charter memuat tentang tentang Visi, Misi, Fungsi, Struktur dan Kedudukan Internal Audit, Ruang Lingkup, Kewenangan dan Tanggung Jawab, Kode Etik Internal Audit, Aktivitas Internal Audit, Tata Kelola Terintegrasi, Program Asuransi dan Peningkatan Kualitas.

Kewenangan dan Tanggung Jawab Internal Audit

Dalam menjalankan fungsinya, Internal Audit diberikan kewenangan dan tanggung jawab sebagai berikut.

Kewenangan:

Dalam pelaksanaan fungsinya, Internal Audit dilarang memiliki kewenangan untuk melaksanakan kegiatan-kegiatan operasional dari auditee. Kewenangan Internal Audit yaitu sebagai berikut:

1. Mengakses seluruh informasi yang relevan tentang Bank terkait dengan tugas dan fungsi SKAL.
2. Melakukan komunikasi secara langsung dengan Direksi, Dewan Komisaris dan Komite Audit.
3. Menyelenggarakan rapat secara berkala dan insidental dengan Direksi, Dewan Komisaris dan Komite Audit.
4. Melakukan koordinasi kegiatan dengan auditor eksternal dan unit kerja yang melakukan fungsi pengendalian lain pada Bank tanpa menyebabkan pengalihan tanggung jawab masing-masing unit kerja dalam fungsi pengendalian.
5. Mengikuti rapat yang bersifat strategis.

Tanggung jawab:

Tanggung jawab Internal Audit adalah sebagai berikut:

1. Membantu tugas Direktur Utama dan Dewan Komisaris dalam melakukan pengawasan Bank dengan cara menjabarkan secara operasional baik perencanaan, pelaksanaan, maupun pemantauan hasil audit.
2. Membuat analisis dan penilaian di bidang keuangan, akuntansi, operasional, dan kegiatan lain melalui audit.
3. Mengidentifikasi segala kemungkinan untuk memperbaiki dan meningkatkan efisiensi penggunaan sumber daya dan dana.
4. Memberikan saran perbaikan dan informasi yang objektif tentang kegiatan yang diperiksa pada semua tingkatan manajemen.
5. Merencanakan dan melaksanakan aktivitas Internal Audit dengan penekanan pada bidang/aktivitas yang mempunyai risiko tinggi serta mengevaluasi prosedur/control system yang ada untuk memperoleh keyakinan bahwa tujuan dan sasaran Bank dapat dicapai secara optimal.

Internal Audit Charter

The Internal Audit had an Internal Audit Charter, which was most recently updated and approved by the President Commissioner and the President Director on 9 November 2023. The Internal Audit Charter was prepared in accordance with Financial Services Authority Regulation No. 1/POJK.03/2019 concerning the Implementation of the Internal Audit Function in Commercial Banks, and it covered the Vision, Mission, Function, Structure and Position of Internal Audit, Scope of Work, Authority and Responsibilities, Internal Audit Code of Ethics, Internal Audit Activities, Integrated Governance, Assurance Program, and Quality Improvement.

Authorities and Responsibilities of Internal Audit

In carrying out its functions, Internal Audit is provided with Authorities and responsibilities as follows.

Authorities:

In carrying out its function, Internal Audit was not permitted to have authority to perform operational activities of the auditees. The authority of Internal Audit was as follows:

1. Access all relevant information about the Bank related to the duties and functions of SKAL.
2. Communicating directly with the Board of Directors, Board of Commissioners and the Audit Committee.
3. Holding regular and incidental meetings with the Board of Directors, Board of Commissioners and Audit Committee.
4. Coordinate activities with external auditors and work units that perform other control functions at the Bank without causing a transfer of responsibility for each work unit in the control function.
5. Participate in strategic meetings.

Responsibilities:

Internal Audit responsibilities are as follows:

1. Assisting the duties of the President Director and the Board of Commissioners in supervising the Bank by explaining operationally the planning, implementation, and monitoring of audit results.
2. Make analysis and assessment in the field of finance, accounting, operations and other activities through audits.
3. Identify all possibilities to improve and increase the efficiency of the use of resources and funds.
4. Provide suggestions for improvement and objective information about the activities examined at all levels of management.
5. Plan and carry out Internal Audit activities with an emphasis on areas/activities that have high risk and evaluate existing procedures/control systems to gain confidence that the Bank's goals and objectives can be achieved optimally.



Komposisi Personil Internal Audit

Komposisi personil Internal Audit per Desember 2025 adalah sebagai berikut.

Composition Internal Audit Personnel

The composition of Internal Audit personnel as of December 2025 was as follows.

Jabatan Position	Existing	Manning	Recruitment
Division Head	1	1	-
Department Head	3	4	1
Team Leader / SPS	6	6	-
Professional Staff	8	12	4
Pelaksana Executor	2	2	-
Total	20	25	5

Sertifikasi Profesi Personil Internal Audit

Professional Individual Certification of Internal Audit

Nama Name	Jabatan Position	Nama Sertifikasi	Certification Name
M. Jacobie WHenry W.	Division Head	Sertifikat Manajemen Risiko Jenjang 6	Risk Management Certificate Level 6
		Chartered Accountant (CA)	Chartered Accountant (CA)
		Qualified Internal Auditor (QIA)	Qualified Internal Auditor (QIA)
		Certified Internal Audit Executive	Certified Internal Audit Executive
		Sertifikat Kompetensi Audit Manajer Kualifikasi VI KKN	Audit Manager Competency Certificate, Qualification VI, KKN
		Sertifikat Kompetensi Kepatuhan Perbankan Jenjang 6	Banking Compliance Competency Certificate, Level 6
		Sertifikasi Koperasi Jasa Keuangan Financial Service Cooperative	Financial Service Cooperative Certification
R. Ambar Soenarno	Department Head	Sertifikat Manajemen Risiko Jenjang 5	Risk Management Certificate Level 5
		Sertifikasi IT Security and Compliance – Auditor Ahli Teknologi Informasi	IT Security and Compliance Certification – Information Technology Expert Auditor
		Qualified Internal Auditor (QIA)	Qualified Internal Auditor (QIA)
		Sertifikasi Sistem Pembayaran dan Pengelolaan Uang Rupiah Jenjang 5	Level 5 Certification in Payment Systems and Rupiah Currency Management
		Certified Internal Auditor Profesional (CIAP)	Certified Internal Auditor Profesional (CIAP)
		Sertifikat Auditor Level Supervisor	Supervisor Level Auditor Certificate



Nama Name	Jabatan Position	Nama Sertifikasi	Certification Name
Amastra Wisdo Hardian	Department Head	Sertifikat Manajemen Risiko Jenjang 5	Risk Management Certificate Level 5
		Sertifikasi Kompetensi Audit Intern Level Auditor (CBIA)	Certification of Internal Audit Competency Level Auditor (CBIA)
		Certified Anti Fraud Manager (CAFM)	Certified Anti Fraud Manager (CAFM)
		Certified Internal Auditor Professional (CIAP)	Certified Internal Auditor Professional (CIAP)
		Certified Profesional Information Technology Auditor (CPITA)	Certified Profesional Information Technology Auditor (CPITA)
		Sertifikat Auditor Level Supervisor	Supervisor-Level Auditor Certificate
		Sertifikasi Standarisasi Kompetensi Bidang Sistem Pembayaran (SK-SP) Jenjang 5 Sub Bidang Pengelolaan Transfer Dana	Certification of Payment Systems Competency Standards (SK-SP) Level 5, Fund Transfer Management Sub-Sector
Binu Nuryadi	Department Head	CISSP (Certified Information Systems Security Professional)	CISSP (Certified Information Systems Security Professional)
		Sertifikasi Kompetensi Audit Intern Level Supervisor	Internal Audit Competency Certification at Supervisor Level
		Qualified Internal Auditor (QIA) Level Dasar	Qualified Internal Auditor (QIA) Level Dasar
		Certified Leadership Succession Planner (CLSP)	Certified Leadership Succession Planner (CLSP)
		Sertifikasi Analisis Keamanan Siber / Analisis Insiden Keamanan Siber	Cybersecurity Analysis / Cybersecurity Incident Analysis Certification
		Sistem Manajemen Risiko level 2	Level 2 Risk Management System
		Sertifikasi IT Security and Compliance – Auditor Ahli Teknologi Informasi	IT Security and Compliance Certification – Information Technology Expert Auditor
		Sertifikasi Data Management Analyst	Data Management Analyst Certification
		Sertifikasi BNSP Cyber Security Analyst	BNSP Cyber Security Analyst Certification
		CISA Review Course	CISA Review Course
		Certified CCNAv7 Switching, Routing & Network Essentials	Certified CCNAv7 Switching, Routing & Network Essentials
		Certified Profesional Information Technology Auditor (CPITA)	Certified Profesional Information Technology Auditor (CPITA)
		Sertifikasi CISCO Ethical Hacker	CISCO Ethical Hacker Certification
		Sertifikasi Network Defense	Network Defense Certification
		Sertifikasi Cyber Threat Management	Cyber Threat Management Certification
		Sertifikasi Data Analytics Essentials	Data Analytics Essentials Certification
		Sertifikasi Endpoint Security	Endpoint Security Certification
		Sertifikasi English for IT 1	English for IT 1 Certification
		Sertifikasi Introduction to Cybersecurity	Introduction to Cybersecurity Certification
		Sertifikasi Standarisasi Kompetensi Sistem Pembayaran Jenjang 5 Sub Bidang Pengelolaan Transfer Dana	Payment System Competency Standardization Certification Level 5, Fund Transfer Management Sub-Field



Nama Name	Jabatan Position	Nama Sertifikasi	Certification Name
Abyan Kurniawan	Team Leader	Sistem Manajemen Risiko Jenjang 4	Risk Management System Level 4
		Sertifikasi Auditor Level Auditor (Jenjang 4)	Auditor Certification (Level 4)
		Sertifikasi Standarisasi Kompetensi Bidang Sistem Pembayaran (SK-SP) Jenjang 5 Sub Bidang Pengelolaan Transfer Dana	Payment Systems Competency Standardization Certification (SK-SP) Level 5, Fund Transfer Management Sub-Sector
		Certified Internal Auditor Professional (CIAP)	Certified Internal Auditor Professional (CIAP)
Antonius Hartik Wahyu	Team Leader	Sertifikasi Auditor Level Auditor (Jenjang 4)	Auditor Certification (Level 4)
		Sistem Manajemen Risiko Jenjang 4	Risk Management System Level 4
		Sertifikasi Standarisasi Kompetensi Bidang Sistem Pembayaran (SK-SP) Jenjang 5 Sub Bidang Pengelolaan Transfer Dana	Payment Systems Competency Standardization Certification (SK-SP) Level 5, Fund Transfer Management Sub-Sector
Dewi Nur Utami S	Team Leader	Sistem Manajemen Risiko level 1	Risk Management System Level 1
		Qualified Internal Auditor (QIA) Level Dasar	Qualified Internal Auditor (QIA) Basic Level
		Sertifikasi Auditor Level Auditor (Jenjang 4)	Auditor Certification (Level 4)
		Sertifikasi Standarisasi Kompetensi Sistem Pembayaran Jenjang 5 Sub Bidang Pengelolaan Transfer Dana	Payment System Competency Standardization Certification Level 5, Fund Transfer Management Sub-Field
M. Adli Mubaroka	Team Leader	Certified Professional IT Auditor	Certified Professional IT Auditor
		Sertifikasi Standarisasi Kompetensi Bidang Sistem Pembayaran (SK-SP) Jenjang 5 Sub Bidang Pengelolaan Transfer Dana	Payment Systems Competency Standardization Certification (SK-SP) Level 5, Fund Transfer Management Sub-Field
		Sertifikasi ICoFR (Internal Control over Financial Reporting)	ICoFR (Internal Control over Financial Reporting) Certification
		Sertifikasi Auditor Level Auditor (Jenjang 4)	Auditor Level Certification (Level 4)
		Sistem Manajemen Risiko Jenjang 4	Risk Management System Level 4
Yoche Asharika	Team Leader	Sertifikasi Auditor Level Auditor (Jenjang 4)	Auditor Certification (Level 4)
		Manajemen Risiko Jenjang 4	Risk Management Level 4
		Sertifikasi Standarisasi Kompetensi Bidang Sistem Pembayaran (SK-SP) Jenjang 5 Sub Bidang Pengelolaan Transfer Dana	Payment Systems Competency Standardization Certification (SK-SP) Level 5, Fund Transfer Management Sub-Sector
Rakean Andana K. Harun	Team Leader	Sertifikasi Standarisasi Kompetensi Bidang Sistem Pembayaran (SK-SP) Jenjang 5 Sub Bidang Pengelolaan Transfer Dana	Payment Systems Competency Standardization Certification (SK-SP) Level 5, Fund Transfer Management Sub-Field
		Sertifikasi Internal Auditor	Internal Auditor Certification
		Sertifikasi Manajemen Risiko Jenjang 4	Risk Management Certification Level 4
Hendy Prasetya	Profesional Staff	Qualified Internal Auditor (QIA) Level Dasar	Qualified Internal Auditor (QIA) Level Dasar
		Sertifikasi IT Security and Compliance – Auditor Ahli Teknologi Informasi	IT Security and Compliance Certification – Information Technology Expert Auditor
		Sertifikasi Junior Cyber Security	Junior Cyber Security Certification
		Sertifikasi Standarisasi Kompetensi Bidang Sistem Pembayaran (SK-SP) Jenjang 5 Sub Bidang Pengelolaan Transfer Dana	Payment Systems Competency Standardization Certification (SK-SP) Level 5, Fund Transfer Management Sub-Field



Nama Name	Jabatan Position	Nama Sertifikasi	Certification Name
		Certified Profesional Information Technology Auditor (CPITA)	Certified Profesional Information Technology Auditor (CPITA)
		Sertifikasi Auditor Level Auditor (Jenjang 4)	Auditor Certification (Level 4)
		Sistem Manajemen Risiko Jenjang 4	Level 4 Risk Management System
Dahayu Nandira	Profesional Staff	Certified Internal Auditor Profesional (CIAP)	Certified Internal Auditor Profesional (CIAP)
		Sertifikasi Auditor Level Auditor (Jenjang 4)	Auditor Certification (Level 4)
		Sistem Manajemen Risiko Jenjang 4	Level 4 Risk Management System
Ernita Rizki Manullang	Profesional Staff	Manajemen Risiko level 1	Risk Management Level 1
		Sertifikasi Sistem Pembayaran dan Pengelolaan Uang Rupiah Jenjang 5	Level 5 Rupiah Payment and Currency Management System Certification
		Certified Profesional Information Technology Auditor (CPITA)	Certified Profesional Information Technology Auditor (CPITA)
		Sertifikasi Penilaian Kapabilitas SPI Korporasi Berbasis IACM	IACM-Based Corporate Internal Audit Capability Assessment Certification
		Sertifikasi ICoFR (Internal Control Over financial reporting)	ICoFR (Internal Control Over Financial Reporting) Certification
		Sertifikasi Auditor Level Auditor (Jenjang 4)	Auditor Level Certification (Level 4)
Mahendra Yuda Perwira	Profesional Staff	Sertifikasi Auditor Level Auditor (Jenjang 4)	Auditor Certification (Level 4)
		Sistem Manajemen Risiko Jenjang 4	Risk Management System (Level 4)
		Sertifikasi Sistem Pembayaran dan Pengelolaan Uang Rupiah Jenjang 5	Payment System and Rupiah Currency Management Certification (Level 5)
		Certified Compliance Professional (CCP)	Certified Compliance Professional (CCP)
R. Aria Wibisana	Profesional Staff	Sertifikasi Certified Internal Auditor Professional (RMI)	Certified Internal Auditor Professional (RMI) Certification
		Sertifikasi Fraud Investigator Professional (RMI)	Fraud Investigator Professional (RMI) Certification
		Sertifikasi Penilaian Kapabilitas SPI Korporasi Berbasis IACM	IACM-Based Corporate Internal Audit Capability Assessment Certification
		Sistem Manajemen Risiko Jenjang 4	Risk Management System Level 4
		Sertifikasi ICoFR (Internal Control Over financial reporting)	ICoFR (Internal Control Over Financial Reporting) Certification
		Sertifikasi Auditor Level Auditor (Jenjang 4)	Auditor Level Certification (Level 4)
		Sertifikasi Standarisasi Kompetensi Bidang Sistem Pembayaran (SK-SP) Jenjang 5 Sub Bidang Pengelolaan Transfer Dana	Payment Systems Competency Standardization Certification (SK-SP) Level 5, Fund Transfer Management Sub-Field



Nama Name	Jabatan Position	Nama Sertifikasi	Certification Name
Alfa Redo Napitupulu	Profesional Staff	Sistem Manajemen Risiko Jenjang 4	Risk Management System Level 4
		Certified Internal Auditor Profesional (CIAP)	Certified Internal Auditor Profesional (CIAP)
		Sertifikasi Auditor Level Auditor (Jenjang 4)	Auditor Level Auditor Certification (Level 4)
		Sertifikasi Standarisasi Kompetensi Bidang Sistem Pembayaran (SK-SP) Jenjang 5 Sub Bidang Pengelolaan Transfer Dana	Payment Systems Competency Standardization Certification (SK-SP) Level 5, Fund Transfer Management Sub-Field
		Sertifikasi Management Data Analyst	Management Data Analyst Certification
I Gede Widira Yasa	Profesional Staff	Certified Internal Auditor Profesional (CIAP)	Certified Internal Auditor Profesional (CIAP)
		Certified Profesional Information Technology Auditor (CPITA)	Certified Profesional Information Technology Auditor (CPITA)
		Digital Forensic	Digital Forensic
		DevNet Associate	DevNet Associate
		Network Security Expert (NSE) 1	Network Security Expert (NSE) 1
		Network Security Expert (NSE) 2	Network Security Expert (NSE) 2
		Cyber Threat Management	Cyber Threat Management
		Ethical Hacker	Ethical Hacker
		Sertifikasi Auditor Level Auditor (Jenjang 4)	Auditor Certification (Level 4)
		Sistem Manajemen Risiko Jenjang 4	Risk Management System Level 4
		Sertifikasi ICoFR (Internal Control Over financial Reporting)	ICoFR (Internal Control Over Financial Reporting) Certification
		Sertifikasi Standarisasi Kompetensi Bidang Sistem Pembayaran (SK-SP) Jenjang 5 Sub Bidang Pengelolaan Transfer Dana	Payment Systems Competency Standardization Certification (SK-SP) Level 5, Fund Transfer Management Sub-Field
		Sertifikasi General Banking	General Banking Certification
Shinta Widyani	Profesional Staff	Sertifikasi Standarisasi Kompetensi Bidang Sistem Pembayaran (SK-SP) Jenjang 5 Sub Bidang Pengelolaan Transfer Dana	Payment Systems Competency Standardization Certification (SK-SP) Level 5, Fund Transfer Management Sub-Field
		Sertifikasi Internal Auditor	Internal Auditor Certification
		Sertifikasi Manajemen Risiko Jenjang 4	Risk Management Certification Level 4
Fitri Dwiyan Triaspuri	Pelaksana Executor	Sertifikasi ICoFR (Internal Control Over Financial Reporting)	ICoFR (Internal Control Over Financial Reporting) Certification
		Sistem Manajemen Risiko Jenjang 4	Level 4 Risk Management System
		Sertifikasi Auditor Level Auditor (Jenjang 4)	Auditor Level Certification (Level 4)
Fikri Audy Rochman	Pelaksana Executor	Sertifikat Sistem Manajemen Risiko Jenjang 4	Level 4 Risk Management System Certification
		Sertifikat Auditor Level Auditor (Jenjang 4)	Auditor Level Certification (Level 4)



Kode Etik Auditor

Kode Etik Auditor mencakup kode etik profesi dan kode etik Internal Audit yang wajib dimiliki dan diterapkan oleh setiap insan auditor di Divisi Internal Audit.

1. Kode Etik Profesi

Internal Audit harus memiliki etika kerja dalam melaksanakan tugasnya sehingga mampu mengungkapkan pandangan dan pemikirannya tanpa pengaruh ataupun tekanan dari pihak lain dengan dukungan dari Direktur Utama dan pengawasan dari Komite Audit.

2. Kode Etik Internal Audit

Internal Audit harus memiliki integritas, objektivitas, kerahasiaan dan kompetensi dalam melaksanakan tugasnya sesuai dengan profesinya dan standar yang berlaku.

a. Integritas

Internal Audit harus memiliki integritas dalam melakukan Aktivitas Internal Audit, mengemukakan pandangan serta pemikiran sesuai dengan profesinya dan standar yang berlaku.

Integritas dicerminkan dalam perilaku:

- 1) dapat diandalkan, tegas, jujur dan terpercaya
- 2) mematuhi hukum dan mengungkapkan informasi sesuai ketentuan yang berlaku
- 3) tidak terlibat dalam kegiatan ilegal atau kegiatan apapun yang dapat mencemarkan profesi Internal Audit atau Bank
- 4) ikut berperan dalam pencapaian tujuan perusahaan yang etis dan sesuai dengan hukum (*legitimate*)

b. Objektivitas

Dalam melaksanakan tanggung jawab profesionalnya, Internal Auditor harus mempertahankan objektivitas dan bebas dari konflik kepentingan. Internal Auditor harus independen dalam melihat fakta (*in fact*) dan memperhatikan penampilan (*in appearance*) ketika melaksanakan audit.

Objektivitas dan independensi Internal Auditor dicerminkan dalam perilaku sebagai berikut:

- 1) Internal Auditor harus memiliki sikap mental independen dalam melaksanakan aktivitas Internal Audit. Sikap mental tersebut tercermin dari laporan yang lengkap, objektif serta berdasarkan analisis yang cermat dan tidak memihak.
- 2) Internal Auditor tidak melakukan perangkapan tugas dan jabatan pada kegiatan operasional perusahaan.
- 3) Memiliki kebebasan dalam menetapkan metode, scope, Teknik, dan pendekatan audit yang akan dilakukan.

Auditor Code of Conduct

The Auditor Code of Ethics included a professional code of ethics and an internal audit code of ethics that had to be owned and implemented by every individual auditor in the Internal Audit Division.

1. Professional Code of Ethics

Internal Audit had to have a work ethic in carrying out its duties so that it was able to express its views and thoughts without influence or pressure from other parties with the support of the President Director and supervision from the Audit Committee.

2. Internal Audit Code of Ethics

Internal Audit had to have integrity, objectivity, confidentiality and competence in carrying out its duties according to its profession and applicable standards.

a. Integrity

Internal Audit had to have integrity in conducting internal audit activities, expressing views and thoughts in accordance with their profession and applicable standards.

Integrity can be reflected in behavior:

- 1) reliable, firm, honest and trustworthy
- 2) comply with the law and disclose information in accordance with applicable regulations
- 3) not involved in illegal activities or any activities that can defame the Internal Audit profession or the Bank
- 4) take part in the achievement of ethical and legal company goals (*legitimate*)

b. Objectivity

In carrying out their professional responsibilities, the Internal Auditor had to maintain objectivity and be free from conflicts of interest. The Internal Auditor had to be independent in seeing the facts (*in fact*) and pay attention to appearance (*in appearance*) when carrying out the audit.

The objectivity and independence of the Internal Auditor can be reflected in the following behavior:

- 1) Internal Auditors must have an independent mental attitude in carrying out Internal Audit activities. This mental attitude is reflected in a complete, objective report based on a careful and impartial analysis.
- 2) The Internal Auditor does not carry out concurrent duties and positions in the company's operational activities.
- 3) Having the freedom to determine the method, scope, technique and approach of the audit to be carried out.



- 4) Menolak pemberian apapun yang dapat mengganggu objektivitas dan independensinya.
 - 5) Internal Auditor harus bebas dari benturan kepentingan (*conflict of interest*) atas objek atau kegiatan yang diperiksa. Apabila Internal Auditor mempunyai benturan kepentingan, maka yang bersangkutan harus menyatakan keterkaitannya dan tidak ditugaskan untuk melaksanakan audit terhadap objek atau kegiatan dimaksud. Terkait dengan hal tersebut, Internal Auditor harus memperhatikan aspek independensi sebagai berikut:
 - a) Terdapat pemisahan antara Internal Auditor yang memberikan jasa konsultasi (*consulting*) terhadap kebijakan dan prosedur dengan Internal Auditor yang melakukan audit terhadap kebijakan dan prosedur dimaksud.
 - b) Terdapat pengungkapan (*disclosure*) bahwa hasil *consulting* tidak mempengaruhi objektivitas Internal Audit.
 - c) Internal Auditor dapat melakukan audit terhadap objek yang sama maksimal 2 (dua) kali secara berturut-turut dan dapat melakukan audit kembali atas objek tersebut setelah melewati masa tunggu (*cooling-off period*) selama 1 (satu) kali penugasan.
 - d) Internal Auditor yang baru direkrut dari unit kerja lain dapat melakukan penugasan audit terhadap unit kerja asal setelah melewati masa tunggu (*cooling-off period*) selama 1 (satu) kali penugasan atau 1 (satu) tahun sejak di tempatkan di Internal Audit.
 - 6) Dalam hal terdapat kondisi/situasi saat Internal Auditor mendapat kendala/hambatan untuk menerapkan independensi dan objektivitasnya (termasuk adanya campur tangan dalam penetapan ruang lingkup) maka Kepala Divisi Internal Audit diwajibkan:
 - a) Mengungkapkan kondisi/situasi tersebut dan melaporkannya kepada Direktur Utama dan Komite Audit.
 - b) Pengungkapan kondisi/situasi tersebut dilakukan 1 (satu) kali dalam setahun. Pengungkapan tersebut termasuk dilakukan jika tidak terdapat kondisi/situasi yang menghambat independensi/objektivitas Internal Auditor.
- c. Kerahasiaan**
Internal Auditor memiliki kewajiban untuk:
- 1) Menjaga kerahasiaan informasi dan/atau data perusahaan terkait dengan pelaksanaan tugas dan tanggung jawab Internal Auditor kecuali diwajibkan berdasarkan peraturan perundang-undangan atau penetapan/putusan pengadilan.
- 4) Refusing any gift that could interfere with his/ her objectivity and independence.
 - 5) The Internal Auditor must be free from any conflict of interest on the object or activity being audited. If the Internal Auditor has a conflict of interest, then the person concerned must state the relationship and is not assigned to carry out an audit of the object or activity in question. In this regard, the Internal Auditor must pay attention to the independence aspects as follows:
 - a) There is a separation between the Internal Auditor who provides consulting services (*consulting*) on policies and procedures and the Internal Auditor who audits the said policies and procedures.
 - b) There is a disclosure that the results of consulting do not affect the objectivity of the Internal Audit.
 - c) The Internal Auditor may audit the same object a maximum of 2 (two) times in a row and may re-audit the object after passing the cooling-off period for 1 (one) assignment.
 - d) Internal Auditors who have just been recruited from other work units can carry out audit assignments to the original work unit after passing a cooling-off period of 1 (one) assignment or 1 (one) year from being placed in Internal Audit.
 6. In the event that there are conditions/situations where the Internal Auditor encounters obstacles in implementing its independence and objectivity (including interference in determining the scope), the Head of the Internal Audit Division is required to:
 - a) Disclose the condition/situation and report it to the President Director and the Audit Committee.
 - b) Disclosure of the condition/situation is carried out once a year. This disclosure is included if there are no conditions/situations that hinder the independence/objectivity of the Internal Auditor.
- c. Confidentiality**
Internal Auditor is obliged to:
- 1) Maintain the confidentiality of company information and/or data related to the implementation of duties and responsibilities of the Internal Auditor unless required under laws and regulations or court decisions/decisions.



- 2) Menghindari penyalahgunaan informasi dan/atau data perusahaan yang diperolehnya untuk kepentingan pribadi atau hal-hal lain yang dapat menimbulkan kerugian bagi Bank.

d. Kompetensi

Internal Auditor harus berusaha terus menerus untuk meningkatkan kompetensi dan profesionalismenya dalam melaksanakan aktivitas Internal Audit. Terkait dengan hal tersebut, Internal Auditor secara individu atau bersama-sama harus memperhatikan hal-hal sebagai berikut:

- 1) Memiliki kompetensi sesuai dengan competency profile yang dibutuhkan.
- 2) Bertanggung jawab untuk menilai kompetensi, mengevaluasi kecukupan pendidikan, pengalaman, dan kemampuan telah memadai untuk tanggung jawab yang dipikulnya.
- 3) Memiliki kecakapan dalam berinteraksi dan berkomunikasi secara efektif baik lisan maupun tertulis.
- 4) Memberikan layanan sepanjang memiliki pengetahuan, keterampilan dan pengalaman yang diperlukan. Apabila Internal Auditor secara individu maupun bersama-sama tidak memiliki pengetahuan, keterampilan dan pengalaman dalam melakukan audit atas objek tertentu, maka Internal Audit dapat menggunakan jasa pihak ekstern dengan memperhatikan hal-hal sebagai berikut:
 - a) Pihak ekstern tidak boleh menjadi ketua tim dalam pelaksanaan audit intern.
 - b) Tidak memiliki hubungan keterkaitan sebagaimana dimaksud dalam peraturan perundang-undangan yang mengatur mengenai batas maksimum pemberian kredit atau batas maksimum penyediaan dana.
 - c) Tidak terlibat dalam pemberian jasa konsultasi (consulting) yang mengandung benturan kepentingan.
 - d) Pihak ekstern dapat melakukan audit terhadap objek yang sama maksimal 2 (dua) kali secara berturut-turut dan dapat melakukan audit kembali atas objek tersebut setelah melewati masa tunggu (cooling-off period) selama 1 (satu) kali penugasan

- 2) Avoid misuse of information obtained for personal/group benefits or use information in ways that are unlawful or that harm institutional goals and ethics.

d. Competency

Internal Auditors must strive continuously to improve their competence and professionalism in carrying out Internal Audit activities. In this regard, the Internal Auditors individually or collectively had to pay attention to the following matters:

- 1) Having competence in accordance with the required competency profile.
- 2) Responsible for assessing competence, evaluating the adequacy of education, experience, and ability to be adequate for the responsibilities he bears.
- 3) Having skills in interacting and communicating effectively both orally and in writing.
- 4) Providing services as long as they have the necessary knowledge, skills and experience. If the Internal Auditors individually or collectively do not have the knowledge, skills and experience in conducting audits of certain objects, the Internal Audit may use the services of an external party by taking into account the following matters:
 - a) External parties may not be team leaders in the implementation of internal audits.
 - b) Does not have a related relationship as referred to in the laws and regulations governing the maximum limit for granting credit or the maximum limit for providing funds.
 - c) Not involved in providing consulting services that contain a conflict of interest.
 - d) External parties can audit the same object a maximum of 2 times in a row and can re-audit the object after passing the cooling-off period for 1 assignment



Laporan Singkat Pelaksanaan Kegiatan Internal Audit Tahun 2025

1. Aktivitas Audit (Assurance)

Aktivitas assurance merupakan pengujian yang objektif atas suatu bukti dengan tujuan untuk memberikan penilaian yang independen atas internal control, risk management dan governance process suatu organisasi. Aktivitas Internal Audit telah dilaksanakan sesuai Annual Audit Plan (AAP) sebanyak 17 subyek audit (10 subyek audit internal, 1 subyek audit yang dilakukan oleh eksternal audit, 4 subyek audit joint dengan Bank Mandiri, 2 subyek audit adhoc) dan 2 subyek Audit Non AAP.

2. Aktivitas Unit Investigasi sebagai berikut:

a. Aktivitas Penugasan Investigasi

Sehubungan dengan adanya laporan dari Whistleblowing System, laporan manajemen, hasil audit regular dan flash report dari Divisi Risk Business Control (RBC), maka unit investigasi melakukan investigasi atas laporan tersebut.

b. Self Assessment Strategi Anti Fraud

Dalam rangka penilaian efektivitas dan evaluasi penerapan Strategi Anti Fraud (SAF Mandiri Taspen Tahun 2025, Divisi Internal Audit telah melakukan Survey Self Assessment Penerapan SAF dengan responden Division Head, Distribution Head, Kepala Cabang dan Kepala Cabang Pembantu. Pengisian survey tersebut mencerminkan pemahaman pegawai di masing-masing unit kerja terhadap penerapan SAF.

c. Aktivitas Investigasi lainnya

Unit Investigasi juga melakukan penyusunan ketentuan/kebijakan terkait dengan investigasi, penilaian penerapan Strategi Anti Fraud (SAF), rekonsiliasi laporan whistleblowing system setiap triwulanan kepada pengelola WBS, dan penyusunan laporan SAF setiap semester kepada Otoritas Jasa Keuangan (OJK).

3. Aktivitas Non Audit (Consulting), beberapa aktivitas selain pelaksanaan audit yang dilaksanakan oleh Divisi Internal Audit antara lain:

a. Review er ketentuan internal Bank yaitu memberikan Review dan/atau opini atas draft ketentuan internal Bank sesuai dengan lingkup tugas dan tanggung jawabnya

b. Review er testing yaitu melakukan pengujian untuk meyakini kesesuaian pengembangan dengan permintaan user dan memastikan fitur aplikasi berfungsi sebagaimana mestinya

c. Review er release management yaitu melakukan verifikasi dan menilai kelayakan migrasi suatu sistem TI ke production environment

d. Validasi atas progress implementasi Pelindungan Data Pribadi bagi Perbankan

Brief Report of Internal Audit Activities in 2025

1. Audit Activities (Assurance)

Assurance activities were defined as objective examinations of evidence, with the purpose of providing an independent assessment of an organization's internal control, risk management, and governance processes. Internal Audit activities were carried out in accordance with the Annual Audit Plan (AAP), covering 17 audit subjects (10 internal audit subjects, 1 audit subject conducted by external auditors, 4 joint audit subjects with Bank Mandiri, and 2 ad hoc audit subjects), as well as 2 non-AAP audit subjects..

2. Investigation Unit activities are as follows:

a. Investigation Assignment Activities: In relation to reports received from the Whistleblowing System, management reports, regular audit results, and flash reports from the Risk Business Control (RBC) Division, the investigation unit conducted investigations on such reports;

b. Self-Assessment of Anti-Fraud Strategy: In order to assess the effectiveness and evaluate the implementation of the Anti-Fraud Strategy (SAF Mandiri Taspen 2025), the Internal Audit Division conducted a Self-Assessment Survey on SAF implementation with respondents consisting of Division Heads, Distribution Heads, Branch Managers, and Sub-Branch Managers. The completion of the survey reflected employees' understanding within each work unit regarding the implementation of SAF; and

c. Other Investigation Activities: The Investigation Unit also developed policies and procedures related to investigations, assessed the implementation of the Anti-Fraud Strategy (SAF), performed quarterly reconciliation of Whistleblowing System reports with the WBS administrator, and prepared semi-annual SAF reports for submission to the Financial Services Authority (OJK).

3. Non-Audit Activities (Consulting), several activities other than audits carried out by the Internal Audit Division include:

a. The reviewer of the Bank's internal regulations provides a review and/or opinion on the draft of the Bank's internal regulations in accordance with the scope of their duties and responsibilities

b. Reviewer testing is carrying out tests to ensure the suitability of development with user requests and ensure application features function as they should

c. Reviewer release management is to verify and assess the feasibility of migrating an IT system to a production environment

d. Validation on the progress of Personal Data Protection Implementation in Banking



4. **Monitoring Tindak Lanjut rekomendasi hasil audit**
Tindak lanjut hasil audit merupakan tindakan perbaikan atau koreksi yang harus dilakukan oleh auditee sesuai rekomendasi yang disampaikan dalam Laporan Hasil Audit (LHA). Sementara dokumen Daftar Monitoring Tindak Lanjut (DMTL) adalah daftar tindak lanjut hasil audit yang belum/masih dalam proses perbaikan atau koreksi. Divisi Internal Audit secara berkala telah melakukan pemantauan terhadap tindak lanjut hasil audit berdasarkan DMTL. Tidak terdapat DMTL Internal Audit dan Eksternal Audit yang melewati jatuh tempo di tahun 2025.
5. **Aktivitas Unit Quality Assurance, Development & Support**
Quality Assurance (QA) merupakan aktivitas verifikasi dan Review atas efektivitas pengendalian mutu Internal Audit. Kegiatan QA antara lain audit mutu/Review atas aktivitas Internal Audit dan aktivitas pendukung. Permintaan feedback untuk pengukuran kepuasan pelanggan dan pemberian saran/masukan dan Review draft ketentuan Internal Audit. Pada unit Quality Assurance Development & Support pelaporan Internal Audit kepada stakeholder internal dan eksternal dilaksanakan.
6. **Sosialisasi Strategi Anti Fraud (SAF)**
Dalam rangka meningkatkan pemahaman Strategi Anti Fraud Bank, maka Divisi Internal Audit:
 - a. Melakukan sosialisasi SAF di Kantor Cabang pada saat melakukan audit ke Kantor Cabang, dengan peserta seluruh unit dibawah kantor Cabang tersebut.
 - b. Membuat self assesment penerapan SAF melalui soal-soal yang harus dilakukan pengisian oleh seluruh pegawai yang dikirimkan melalui Divisi Human Capital.
 - c. Membuat poster anti fraud awareness ke seluruh unit kerja dengan bekerjasama dengan Divisi Human Capital.
 - d. Membuat BOD Message dalam bentuk poster terkait fraud awareness untuk dipasang di seluruh Cabang dan setiap lantai di Kantor Pusat.
 - e. Melakukan sosialisasi SAF level pimpinan Kantor Cabang bersamaan pelaksanaan Review Cabang (area Distribution Head), dengan peserta seluruh Kepala Unit dibawah Kantor Cabang tersebut.
 - f. Penyampaian materi pada kelas ODP Angkatan 10 dan SDP Angkatan 11 dalam rangka meningkatkan kompetensi peserta, khususnya terkait pengetahuan Internal Control dan Fraud Awareness.
 - g. Meningkatkan Risk Awareness dan pencegahan Fraud, Divisi Internal Audit bekerjasama dengan Divisi Compliance, Divisi Risk Management, Divisi Risk

4. **Monitoring of Audit Recommendations Follow-up**
Audit follow-up referred to corrective or remedial actions required to be implemented by auditees in accordance with the recommendations stated in the Audit Report (Laporan Hasil Audit/LHA). The Follow-up Monitoring List (Daftar Monitoring Tindak Lanjut/DMTL) was a list of audit follow-up actions that had not yet been completed or were still in the process of improvement or correction. The Internal Audit Division had periodically monitored audit follow-ups based on the DMTL. There were no Internal Audit and External Audit DMTL items that had exceeded their due dates in 2025.
5. **Quality Assurance, Development & Support Unit Activities**
Quality Assurance (QA) is a verification and review activity on the effectiveness of Internal Audit quality control. QA activities include quality audits/reviews of Internal Audit activities and supporting activities. Feedback was requested to measure customer satisfaction and provision of advice/input, as well as to review the effectiveness of the Internal Audit provisions draft. In the Quality Assurance Development & Support unit, Internal Audit reporting to internal and external stakeholders was conducted.
6. **Socialization of Anti Fraud Strategy (SAF)**
In order to increase understanding of the Bank's anti-fraud strategy, the Internal Audit Division:
 - a. Conducting SAF outreach at Branch Offices when conducting audits at Branch Offices, with participants from all units under the Branch Office.
 - b. Conducting a self-assessment of SAF implementation through questions that must be completed by all employees, distributed through the Human Capital Division.
 - c. Creating anti-fraud awareness posters for all work units in collaboration with the Human Capital Division, to be carried out at least every 6 months.
 - d. Creating a BOD Message in the form of posters related to fraud awareness to be installed in all Branches and every floor at the Head Office.
 - e. Conducting SAF socialization at the Branch Office leadership level in conjunction with the Branch review implementation (Area Distribution Head), with participants including all Heads of Units under the Branch Office."
 - f. Delivering materials for the ODP Class 10 and SDP Class 11 is intended to improve participant competency, particularly regarding knowledge of Internal Control and Fraud Awareness.
 - g. Increasing risk awareness and fraud prevention, the Internal Audit Division, in collaboration with the Compliance Division, Risk Management Division, Risk



Business Control dan Human Capital membangun budaya *Risk Awareness* dan *Anti Fraud* secara berkelanjutan kepada seluruh pegawai melalui poster, himbauan, video *fraud series*, sosialisasi dan materi morning briefing Distribution dan dilakukan assessment kepada seluruh pegawai atas materi yang sudah disampaikan.

7. Pengembangan Kompetensi Pegawai

Berdasarkan Peraturan Menteri BUMN No.PER-2/MBU/03/2023 tentang Pegawai Internal Audit mengikuti salah satu pelatihan dengan topik audit, manajemen risiko, fraud, bisnis, kegiatan usaha korporasi, hukum, kepatuhan, keuangan atau akuntansi (min 40 jam bagi kepala SKAI dan 20 jam pelatihan bagi anggota SKAI) dan Pegawai Internal Audit wajib mengikuti minimal 1 sertifikasi yang dipenuhi paling lambat dalam 1 tahun sejak menjabat dan apabila masa jabatan lebih dari 1 tahun minimal memiliki 3 sertifikasi antara lain bidang audit, manajemen risiko, Fraud, bisnis, kegiatan usaha korporasi, hukum, kepatuhan, keuangan atau akuntansi.

Pada Tahun 2025, pegawai Divisi Internal Audit telah mengikuti sertifikasi, training serta webinar/seminar/workshop terkait dengan auditing, manajemen risiko, teknik investigasi dan operasional perbankan sebagai bentuk pengembangan kompetensi pegawai sesuai permen BUMN tersebut.

QUALITY ASSURANCE REVIEW (QAR) OLEH PIHAK EKSTERNAL INDEPENDEN

Sesuai peraturan OJK No.1/POJK.03/2019 tanggal 28 Januari 2019 tentang Penerapan Fungsi Audit Intern pada Bank Umum, Bank wajib menyampaikan kepada OJK laporan hasil kaji ulang pihak ekstern yang independen. Untuk itu, Divisi Internal Audit telah melaksanakan kaji ulang terhadap pelaksanaan fungsi audit intern yang dilakukan oleh pihak eksternal independen yaitu **Deloitte Konsultan Indonesia**.

Berdasarkan hasil kaji ulang oleh **Deloitte Konsultan Indonesia** periode Juli 2020 s.d Juni 2023, disimpulkan bahwa keseluruhan aktivitas Internal Audit **Secara Umum Sesuai dengan standar yang berlaku (Standar IIA , POJK dan SEOJK MRTI)**.

Business Control Division, and Human Capital, builds a culture of risk awareness and anti-fraud on an ongoing basis. This is achieved through posters, appeals, video fraud series, socialization, morning briefing material distribution, and assessments for all employees on the material delivered

7. Employee Competency Development

In accordance with Minister of State-Owned Enterprises Regulation No. PER-2/MBU/03/2023, Internal Audit personnel were required to participate in training programs covering topics such as audit, risk management, fraud, business, corporate business activities, law, compliance, finance, or accounting, with a minimum of 40 training hours for the Head of Internal Audit Unit (SKAI) and 20 training hours for Internal Audit members. In addition, Internal Audit personnel were required to obtain at least one certification within one year of appointment, and if the tenure exceeded one year, they were required to hold a minimum of three certifications in areas including audit, risk management, fraud, business, corporate business activities, law, compliance, finance, or accounting.

In 2025, employees of the Internal Audit Division had participated in certification programs, training sessions, as well as webinars, seminars, and workshops related to auditing, risk management, investigative techniques, and banking operations, as part of competency development in accordance with the aforementioned Minister of State-Owned Enterprises Regulation.

QUALITY ASSURANCE REVIEW (QAR) BY AN INDEPENDENT EXTERNAL PARTY

In accordance with OJK regulation No.1/POJK.03/2019 dated January 28, 2019 concerning the Implementation of the Internal Audit Function in Commercial Banks, Banks are required to submit to the OJK a report on the results of an independent external party's review. For this reason, the Internal Audit Division has carried out a review of the implementation of the internal audit function carried out by an independent external party, namely **Deloitte Consultant Indonesia**.

Based on the results of a review by **Deloitte Consultant Indonesia** for the period July 2020 to June 2023, it was concluded that all Internal Audit **activities in general are in accordance with applicable standards (IIA Standards, POJK and SEOJK MRTI)**.



1	IPPF-IIA Berdasarkan asesmen, Divisi Internal Audit (DIA) Bank Mandiri Taspen Secara Umum Sesuai dengan standar IIA. Based on the assessment, the Internal Audit Division (DIA) of Bank Mandiri Taspen is Generally in Compliance with IIA standards.	Secara umum sesuai Generally Compliant
2	POJK No. 1/POJK.03/2019 Berdasarkan asesmen, DIA Bank Mandiri Taspen Secara Umum Sesuai dengan standar POJK. Based on the assessment, the Internal Audit Division (DIA) of Bank Mandiri Taspen is Generally in Compliance with POJK standards.	Secara umum sesuai Generally Compliant
3	SE OJK No. 21/SEOJK.03/2017 Berdasarkan asesmen, DIA Bank Mandiri taspen Secara Umum Sesuai dengan standar SEOJK. Based on the assessment, the Internal Audit Division (DIA) of Bank Mandiri Taspen is Generally in Compliance with SEOJK standards.	Secara umum sesuai Generally Compliant

Skala penilaian kaji ulang:

Review rating scale:

Skala Nilai Kaji Ulang / Review Rating Scale		
1	Secara Umum Sesuai Generally in accordance	Aktivitas internal audit yang dilaksanakan oleh DIA Bank Mandiri Taspen telah secara umum sesuai dengan ketentuan The International Professional Practices Framework (IPPF), POJK No.1/POJK.03/2019, dan SEOJK No.21/SEOJK.03/2017. Poin SUS masih memungkinkan adanya peluang peningkatan untuk praktik yang lebih baik. Internal audit activities carried out by DIA Bank Mandiri Taspen are generally in accordance with the provisions of The International Professional Practices Framework (IPPF), POJK No.1/POJK.03/2019, and SEOJK No.21/SEOJK.03/2017. SUS points still allow for improvement opportunities for better practices.
2	Sebagian Sesuai Partially in accordance	Aktivitas internal audit yang dilaksanakan oleh DIA Bank Mandiri Taspen telah sebagian sesuai dengan ketentuan The International Professional Practices Framework (IPPF), POJK No.1/POJK.03/2019, dan SEOJK No.21/SEOJK.03/2017. Poin SS membutuhkan adanya peluang peningkatan untuk mencapai kesesuaian dengan standar dan praktik yang lebih baik. Internal audit activities carried out by DIA Bank Mandiri Taspen are partially in accordance with the provisions of The International Professional Practices Framework (IPPF), POJK Regulation No.1/POJK.03/2019, and OJK Circular Letter No.21/SEOJK.03/2017. SS points require opportunities for improvement to achieve compliance with better standards and practices.
3	Tidak Sesuai Not in accordance	Aktivitas internal audit yang dilaksanakan oleh DIA Bank Mandiri Taspen tidak sesuai dengan ketentuan The International Professional Practices Framework (IPPF), POJK No.1/POJK.03/2019, dan SEOJK No.21/SEOJK.03/2017. Poin TS membutuhkan adanya peluang peningkatan untuk mencapai kesesuaian dengan standar dan praktik yang lebih baik. Internal audit activities carried out by DIA Bank Mandiri Taspen are not in accordance with the provisions of The International Professional Practices Framework (IPPF), POJK Regulation No.1/POJK.03/2019, and OJK Circular Letter No.21/SEOJK.03/2017. TS points require improvement opportunities to achieve conformance with better standards and practices.
4	Not Applicable	Poin penilaian tidak dapat diaplikasikan karena tidak relevan dengan aktivitas internal audit SKAI yang dilaksanakan pada periode kajian. The assessment points cannot be applied because not relevant to SKAI's internal audit activities carried out during the review period.



Disamping itu, **disampaikan juga praktik baik yang telah dilaksanakan saat ini oleh Divisi Internal Audit (DIA) yaitu:**

Apart from that, **good practices that have been implemented currently by the Internal Audit Division (DIA) are also presented, as follows:**

- a. DIA Bank Mandiri Taspen mendapatkan kepercayaan untuk melaksanakan berbagai penugasan di luar Annual Audit Plan diantaranya review terhadap Standard dan Petunjuk Teknis.
 - b. DIA Bank Mandiri Taspen telah memiliki rencana jangka panjang untuk aktivitas dan keorganisasian audit internal seperti yang tertuang didalam Rencana Jangka Panjang 2025-2028.
 - c. DIA Bank Mandiri Taspen telah mengakomodasi masukan dari stakeholders melalui *management concern* dalam pembentukan AAP sebagai *key concern*.
 - d. DIA Bank Mandiri Taspen menunjukan komunikasi dan koordinasi yang baik dengan Dewan Komisaris dan Komite Audit, melalui pelaksanaan pertemuan dan pelaporan rutin yang dilakukan secara bulanan.
-
- a. DIA Bank Mandiri Taspen has been trusted to carry out various assignments outside the Annual Audit Plan, including reviewing Standards and Technical Instructions.
 - b. DIA Bank Mandiri Taspen has a long-term plan for internal audit activities and organization as stated in the 2025-2028 Long Term Plan.
 - c. DIA Bank Mandiri Taspen has accommodated input from stakeholders through management concerns in establishing AAP as a key concern.
 - d. DIA Bank Mandiri Taspen shows good communication and coordination with the Board of Commissioners and Audit Committee, through holding regular monthly meetings and reporting.

RAPAT INTERNAL AUDIT

Dalam menjaga independensi dan objektivitas agar mampu mengungkapkan pandangan dan pemikirannya tanpa pengaruh ataupun tekanan dari manajemen atau pihak lain, maka Internal Audit bertanggung jawab langsung kepada Direktur Utama dan dapat melakukan komunikasi secara langsung dengan Direksi, Dewan Komisaris dan Komite Audit.

Dalam menjalankan fungsinya, Internal Audit dapat melakukan komunikasi dengan Direksi, Dewan Komisaris dan Komite Audit sebagai berikut:

1. Sesuai Kebijakan Internal Audit disebutkan dalam pelaksanaan fungsi, Divisi Internal Audit melakukan rapat secara berkala dan insidental dengan Direksi, Dewan Komisaris dan rapat Komite Audit serta mengikuti rapat yang bersifat strategis lainnya.
2. Dalam Charter Komite Audit disebutkan bahwa Rapat Komite Audit diselenggarakan sekurang-kurangnya 1 (satu) kali dalam 3 (tiga) bulan.
3. Dalam Pedoman Tata Tertib Kerja Direksi Bank Mandiri Taspen disebutkan bahwa Rapat Bidang adalah rapat yang dipimpin oleh Direktur Bidang dengan Kepala Divisi, Kepala Departemen, Kepala Cabang dan/atau Pejabat lainnya, yang pelaksanaannya ditentukan oleh Direktur Bidang.

Agenda Rapat/Updating dengan Direksi (khususnya Direktur Utama)

INTERNAL AUDIT MEETING

In maintaining independence and objectivity in order to be able to express views and thoughts without influence or pressure from management or other parties, Internal Audit is directly responsible to the President Director and can communicate directly with the Board of Directors, Board of Commissioners and the Audit Committee.

In carrying out its functions, Internal Audit can communicate with the Board of Directors, Board of Commissioners and the Audit Committee as follows:

1. In accordance with the Internal Audit Policy stated in the implementation of functions, the Internal Audit Division conducts periodic and incidental meetings with the Board of Directors, Board of Commissioners and Audit Committee Meetings as well as attends other strategic meetings.
2. The Audit Committee Charter states that the Audit Committee Meeting should be held at least 1 (one) time in 3 (three) months.
3. In the Code of Conduct for the Board of Directors of Bank Mandiri Taspen it is stated that the Field Meeting is a meeting chaired by the Division Director with the Division Head, Department Head, Branch Head and/or other Officials, the implementation of which is determined by the Division Director.

Meeting/Updating Agenda with the Board of Directors (especially the President Director)



No	Tanggal Rapat / Updating Meeting / Updating Date	Agenda Rapat / Updating	Meeting / Updating Agenda	Peserta Rapat	Meeting Participants
1.	7 Januari 2025 January 7, 2025	Rapat Komite Kebijakan Perkreditan (KKP) – Usulan Penyesuaian Manual Produk Kredit Mikro Usaha Rakyat (KUR).	Credit Policy Committee (KKP) Meeting – Proposed Adjustment to the Micro Credit Product Manual for People's Enterprises (KUR).	1. Jajaran Direksi 2. Division Head Consumer Business & Recovery 3. Division Head Compliance 4. Division Head Corporate Secretary & Legal 5. Division Head Risk Business Control 6. Division Head Internal Audit 7. Division Head Risk Management	1. Board of Directors 2. Division Head Consumer Business & Recovery 3. Division Head Compliance 4. Division Head Corporate Secretary & Legal 5. Division Head Risk Business Control 6. Division Head Internal Audit 7. Division Head Risk Management
2.	20 – 21 Januari 2025 January 20 – 21, 2025	WGD Komite Manajemen Risiko & Rapat Komite Manajemen Risiko – Self Assessment Profil Risiko Bank Mantap Tw IV dan Tingkat Kesehatan Bank Semester II 2024.	Working Group Discussion (WGD) of the Risk Management Committee and Risk Management Committee Meeting – Self-Assessment of Mandiri Taspen Bank's Risk Profile for Q4 and Bank Soundness Rating for Semester II 2024.	1. Jajaran Direksi 2. Division Head SPM & Accounting 3. Division Head Compliance 4. Division Head Corporate Secretary & Legal 5. Division Head Risk Business Control 6. Division Head Internal Audit 7. Division Head Risk Management	1. Board of Directors 2. Division Head SPM & Accounting 3. Division Head Compliance 4. Division Head Corporate Secretary & Legal 5. Division Head Risk Business Control 6. Division Head Internal Audit 7. Division Head Risk Management
3.	20 Januari 2025 January 20, 2025	Materi Rapat Komite Audit bulan Januari 2025	Audit Committee Meeting Agenda for January 2025.	1. Direktur Utama 2. Division Head Internal Audit	1. President Director 2. Division Head Internal Audit
4.	17 Februari 2025 February 17, 2025	Performance Review Kinerja Januari 2025	Performance Review for January 2025.	1. Jajaran Direksi 2. Division Head 3. Head of Digital Transformation 4. Distribution Head 5. Kepala Cabang 6. Business Institutional Manager	1. Board of Directors 2. Division Head 3. Head of Digital Transformation 4. Distribution Head 5. Branch Manager 6. Business Institutional Manager
5.	17 Februari 2025 February 17, 2025	Forum Kepala Divisi #2	Head of Division Forum #2.	1. Direktur Utama 2. Seluruh Division Head	1. President Director 2. All Division Head
6.	28 Februari 2025 February 28, 2025	Materi Rapat Komite Audit bulan Februari 2025	Audit Committee Meeting Agenda for February 2025.	1. Direktur Utama 2. Division Head Internal Audit	1. President Director 2. Division Head Internal Audit
7.	17 Maret 2025 March 17, 2025	Pembahasan One on One KPI Divisi Tahun 2025	One-on-One Discussion on Division KPI for 2025.	1. Direktur Finance, Risk & Operations 2. Divisi SPM & Accounting 3. Division Head Internal Audit 3. All Dept Head Internal Audit	1. Director of Finance, Risk & Operations 2. SPM & Accounting Division 3. Division Head of Internal Audit 3. All Dept Heads of Internal Audit
8.	19 Maret 2025 March 19, 2025	Performance Review Kinerja Februari 2025	Performance Review for February 2025.	1. Jajaran Direksi 2. Division Head 3. Head of Digital Transformation 4. Distribution Head 5. Kepala Cabang 6. Business Institutional Manager	Board of Directors 2. Division Head 3. Head of Digital Transformation 4. Distribution Head 5. Branch Manager 6. Business Institutional Manager
9.	20 Maret 2025 March 20, 2025	Materi Rapat Komite Audit bulan Maret 2025	Audit Committee Meeting Agenda for March 2025.	1. Direktur Utama 2. Division Head Internal Audit	1. President Director 2. Division Head Internal Audit



No	Tanggal Rapat / Updating Meeting / Updating Date	Agenda Rapat / Updating	Meeting / Updating Agenda	Peserta Rapat	Meeting Participants
10.	15 April 2025 April 15, 2025	Rapat Komite Manajemen Risiko Maret 2025 – Penetapan Hasil Self Assessment Profil Risiko Bank Mantap Tw I 2025	Risk Management Committee Meeting, March 2025 – Determination of the Results of the Self- Assessment of Mandiri Taspen Bank's Risk Profile for Q1 2025.	1. Division Head Compliance 2. Division Head Corporate Secretary & Legal 3. Division Head Risk Business Control 4. Division Head Internal Audit 5. Division Head Digital Transformation 6. Division Head IT Operations 7. Division Head Central Operation 8. Division Head Risk Management	1. Division Head Compliance 2. Division Head Corporate Secretary & Legal 3. Division Head Risk Business Control 4. Division Head Internal Audit 5. Division Head Digital Transformation 6. Division Head IT Operations 7. Division Head Central Operation 8. Division Head Risk Management
11.	21 April 2025 April 21, 2025	Performance Review Kinerja Maret 2025	Performance Review for March 2025.	1. Jajaran Direksi 2. Division Head 3. Head of Digital Transformation 4. Distribution Head 5. Kepala Cabang 6. Business Institutional Manager	1. President Director 2. Division Head 3. Head of Digital Transformation 4. Distribution Head 5. Branch Manager 6. Business Institutional Manager
12.	29 April 2025 April 29, 2025	Materi Rapat Komite Audit bulan April 2025	Audit Committee Meeting Agenda for April 2025.	1. Direktur Utama 2. Division Head Internal Audit	1. President Director 2. Division Head of Internal Audit
13.	26 Mei 2025 May 26, 2025	Materi Rapat Komite Audit bulan Mei 2025	Audit Committee Meeting Agenda for May 2025.	1. Direktur Utama 2. Division Head Internal Audit	1. President Director 2. Division Head of Internal Audit
14.	16 Juni 2025 16 Juni 2025	Materi Rapat Komite Audit bulan Juni 2025	Audit Committee Meeting Agenda for June 2025.	1. Direktur Utama 2. Division Head Internal Audit	1. President Director 2. Division Head of Internal Audit
15.	25 Juni 2025 June 25, 2025	Performance Review Kinerja Mei 2025	Performance Review for May 2025.	1. Jajaran Direksi 2. Division Head 3. Head of Digital Transformation 4. Distribution Head 5. Kepala Cabang 6. Business Institutional Manager	1. Board of Directors 2. Division Head 3. Head of Digital Transformation 4. Distribution Head 5. Branch Manager 6. Business Institutional Manager
16.	22 Juli 2025 July 22, 2025	Materi Rapat Komite Audit bulan Juli 2025	Audit Committee Meeting Agenda for July 2025.	1. Direktur Utama 2. Division Head Internal Audit	1. President Director 2. Division Head Internal Audit
17.	19 Agustus 2025 August 19, 2025	Materi Rapat Komite Audit bulan Agustus 2025	Audit Committee Meeting Agenda for August 2025.	1. Direktur Utama 2. Division Head Internal Audit	1. President Director 2. Division Head Internal Audit
18.	18 September 2025 September 18, 2025	Performance Review Kinerja Agustus 2025	Performance Review for August 2025	1. Jajaran Direksi 2. Division Head 3. Head of Digital Transformation 4. Distribution Head 5. Kepala Cabang 6. Business Institutional Manager	1. Board of Directors 2. Division Head 3. Head of Digital Transformation 4. Distribution Head 5. Branch Manager 6. Business Institutional Manager
19.	22 September 2025 September 22, 2025	Materi Rapat Komite Audit bulan September 2025	Audit Committee Meeting Agenda for September 2025.	1. Direktur Utama 2. Division Head Internal Audit	1. President Director 2. Division Head Internal Audit



No	Tanggal Rapat / Updating Meeting / Updating Date	Agenda Rapat / Updating	Meeting / Updating Agenda	Peserta Rapat	Meeting Participants
20.	20 Oktober 2025 October 20, 2025	Kick Off Meeting Audit Laporan Keuangan Periode Desember 2025 oleh KAP EY	Kick-off Meeting for the Audit of the December 2025 Financial Statements by Public Accounting Firm EY.	1. Board of Directors (BoD) 2. Board of Commissioners (BoC) 3. Komite Audit 4. Seluruh Division Head	1. Board of Directors (BoD) 2. Board of Commissioners (BoC) 3. Komite Audit 4. Seluruh Division Head
21.	21 Oktober 2025 October 21, 2025	Materi Rapat Komite Audit bulan Oktober 2025	Audit Committee Meeting Agenda for October 2025.	1. Direktur Utama 2. Division Head Internal Audit	1. President Director 2. Division Head Internal Audit
22.	24 November 2025 November 24, 2025	Materi Rapat Komite Audit bulan November 2025	Audit Committee Meeting Agenda for November 2025.	1. Direktur Utama 2. Division Head Internal Audit	1. President Director 2. Division Head Internal Audit
23.	12 Desember 2025 December 12, 2025	Rapat Kerja (Raker) RKAP Bank Mandiri Taspen Tahun 2026	Work Meeting (Raker) on the 2026 Work Plan and Budget (RKAP) of Bank Mandiri Taspen.	1. Jajaran Direksi 2. Seluruh Division Head 3. Head Of Digital Transformation 4. Distribution Head 1 s.d 9 5. Departemen Head 6. Funding & Transaction Head 7. Business Institutional Manager 8. Kepala Cabang 9. Kepala Cabang Pembantu	1. Board of Directors 2. All Division Head 3. Head Of Digital Transformation 4. Distribution Head 1 s.d 9 5. Departemen Head 6. Funding & Transaction Head 7. Business Institutional Manager 8. Kepala Cabang 9. Branch Manager
24.	22 Desember 2025 December 22, 2025	Materi Rapat Komite Audit bulan Desember 2025	Audit Committee Meeting Agenda for December 2025.	1. Direktur Utama 2. Division Head Internal Audit	President Director 2. Division Head Internal Audit

Temuan dan Tindak Lanjut Hasil Audit

Temuan dan tindak lanjut hasil pemeriksaan OJK, Join Audit bersama Bank Mandiri dan Audit Internal yang due date Tahun 2025 telah ditindaklanjuti seluruhnya sesuai dengan timeline, berikut rincian Tindak Lanjut Hasil Audit sebagai berikut:

a. Hasil Audit OJK

Terdapat 184 DMTL Eksternal OJK di Tahun 2025, temuan yang telah ditindaklanjuti sampai dengan Januari 2026 sebanyak 169 temuan dan terdapat 15 temuan masih dalam progress, dengan rincian sebagai berikut (posisi 31 Desember 2025):

Temuan dan Tindak Lanjut Hasil Audit

Findings and follow-up actions from examinations conducted by the Financial Services Authority (OJK), Joint Audit with Bank Mandiri, and Internal Audit, with due dates in 2025, had been fully addressed in accordance with the established timelines. The details of the audit follow-up actions were as follows:

a. OJK Audit Results

There were 184 external DMTL items from OJK in 2025. As of January 2026, 169 findings had been followed up, while 15 findings were still in progress, with the following details (position as of 31 December 2025):

Target Date Target Date	Done	On Progress	Grand Total
Tahun 2025/ Year 2025			
April / April	28	-	28
Mei / May	8	-	8
Juni / June	1	-	1
Juli / July	47	-	47
Agustus / August	14	-	14
September / September	2	-	2



Target Date Target Date	Done	On Progress	Grand Total
Oktober / October	35	-	35
November / November	10	-	10
Desember / Desember	12	-	12
Tahun 2026 / Year 2026			
Januari / January	12	11	23
Februari / February	-	4	4
Grand Total	169	15	184

b. Hasil Join Audit Bank Mandiri

Berdasarkan hasil Join Audit dengan Bank Mandiri Tahun 2025, dari 153 temuan telah ditindaklanjuti sebanyak 43 temuan dan terdapat 110 temuan dengan due date Januari s.d Desember 2026 masih dalam progress, dengan rincian sebagai berikut (posisi 31 Desember 2025):

b. Joint Audit Results with Bank Mandiri

Based on the results of the Joint Audit with Bank Mandiri in 2025, out of 153 findings, 43 findings had been followed up, while 110 findings with due dates from January to December 2026 were still in progress, with the following details (position as of 31 December 2025):

Target Date Target Date	Done	On Progress	Grand Total
Tahun 2025 / Year 2025			
April / April	2	-	2
Mei / May	6	-	6
Juni / June	16	-	16
Juli / July	2	-	2
Agustus / August	2	-	2
September / September	2	-	2
Oktober / October	3	-	3
November / November	10	-	10
Desember / Desember	12	-	12
Tahun 2026 / Year 2026			
Januari / January	-	25	25
Februari / February	-	9	9
Maret / March	-	33	33
April / April	-	11	11
Mei / May	-	2	2
Juni / June	-	26	26
Agustus / August	-	1	1
September / September	-	2	2
Desember / Desember	-	1	1
Grand Total	43	110	153



c. Hasil Audit Internal

Berdasarkan hasil audit oleh Divisi Internal Audit Tahun 2025, dari 162 temuan telah ditindaklanjuti sebanyak 123 temuan dan terdapat 39 temuan dengan due date Februari s.d November 2026 masih dalam progress, dengan rincian sebagai berikut (posisi 31 Desember 2025):

c. Internal Audit Results

Based on the audits conducted by the Internal Audit Division in 2025, out of 162 findings, 123 findings had been followed up, while 39 findings with due dates from February to November 2026 were still in progress, with the following details (position as of 31 December 2025):

Target Date Target Date	Done	On Progress	Grand Total
Tahun 2025 / Year 2025			
Februari / February	1	-	1
Maret / March	14	-	14
April / April	1	-	1
Mei / May	1	-	1
Juni / June	18	-	18
Juli / July	29	-	2
Agustus / August	25	-	25
September / September	11	-	11
Oktober / October	12	-	12
November / November	6	-	6
Desember / Desember	5	-	5
Tahun 2026 / Year 2026			
Januari / January	-	4	4
Februari / February	-	9	9
Maret / March	-	9	33
Juni / June	-	9	9
September / September	-	7	7
November / November	-	1	1
Grand Total	123	39	162



Satuan Kerja Manajemen Risiko

Divisi Risk Management merupakan Satuan Kerja Manajemen Risiko yang berperan sebagai Lini Pertahanan Kedua (Second Line of Defense). Divisi Risk Management memiliki tanggung jawab untuk membantu dan/atau memantau pengendalian Risiko.

Tugas dan Tanggung Jawab Satuan Kerja Manajemen Risiko

Adapun tugas dan tanggung jawab Satuan Kerja Manajemen Risiko berdasarkan Kebijakan Manajemen Risiko meliputi:

1. Pemantauan terhadap implementasi kebijakan, strategi dan kerangka Manajemen Risiko yang telah disetujui oleh Direksi.
2. Pemantauan posisi/eksposur risiko secara keseluruhan, per jenis risiko maupun per aktivitas fungsional.
3. Penerapan stress testing guna mengetahui dampak dari implementasi kebijakan manajemen risiko terhadap hasil kerja (*performance*).
4. Pengkajian terhadap usulan aktivitas dan/atau produk baru yang diajukan oleh unit pengembangan bisnis termasuk sistem dan prosedur yang digunakan serta dampaknya terhadap eksposur risiko.
5. Memberikan rekomendasi terkait penerapan Manajemen Risiko antara lain mengenai besaran atau maksimum eksposur risiko yang wajib dipelihara Bank.
6. Melaksanakan kaji ulang secara berkala untuk memastikan kecukupan kerangka Manajemen Risiko, keakuratan metodologi penilaian Risiko, dan kecukupan Sistem Informasi Manajemen Risiko.
7. Melakukan evaluasi terhadap akurasi dan validitas data yang digunakan untuk mengukur risiko
8. Menyusun dan menyampaikan laporan penerapan manajemen risiko kepada Direksi, Dewan Komisaris dan/atau Regulator secara berkala sesuai dengan ketentuannya.
9. Mengembangkan prosedur dan alat untuk identifikasi, pengukuran, pemantauan, dan pengendalian Risiko;
10. Mendesain dan menerapkan perangkat yang dibutuhkan dalam penerapan Manajemen Risiko.

Risk Management Work Unit

The Risk Management Division is a Risk Management Work Unit that acts as the Second Line of Defense. The Risk Management Division has the responsibility to assist and/or monitor risk control.

Duty and Responsibility of Risk Monitoring Committee Work Unit

The duties and responsibilities of the Risk Management Working Unit, based on the Risk Management Policy, included the following:

1. Monitoring the implementation of Risk Management policies, strategies, and frameworks approved by the Board of Directors.
2. Monitoring the overall risk position/exposure, both by type of risk and functional activity.
3. Conducting stress testing to assess the impact of Risk Management policy implementation on performance.
4. Reviewing proposals for new business activities and/or products submitted by business development units, including the systems and procedures used and their impact on risk exposure.
5. Providing recommendations related to Risk Management implementation, including the level or maximum risk exposure to be maintained by the Bank.
6. Conducting periodic reviews to ensure the adequacy of the Risk Management framework, accuracy of risk assessment methodologies, and adequacy of the Risk Management Information System.
7. Evaluating the accuracy and validity of data used for risk measurement.
8. Preparing and submitting Risk Management implementation reports to the Board of Directors, Board of Commissioners, and/or regulators on a regular basis in accordance with applicable regulations.
9. Developing procedures and tools for risk identification, measurement, monitoring, and control.
10. Designing and implementing necessary tools and instruments to support Risk Management implementation.



Profil Kepala Satuan Kerja Manajemen Risiko

Head of the Risk Management Work Unit Profile



Roni Girsang

Kepala Divisi Manajemen Risiko
Head of Risk Management Division

Lahir di Pematang Siantar pada tahun 1986.
Usia 39 tahun Per Desember 2005.
Born in Pematang Siantar in 1986.
Age 39 years as of December 2025.

Domisili / Domicile:
Jakarta, Indonesia

Warga negara Indonesia
Indonesian citizens

Riwayat Pendidikan

- Sarjana Akuntansi dari President University (2008)
- Magister Management Engineering Politecnico di Milano (2017)

Educational Background

- Bachelor of Accounting from President University (2008)
- Master of Management Engineering Politecnico di Milano (2017)

Sertifikasi

- Certified Internal Audit Preparation – Tahun 2015
- Internal Capital Adequacy Assessment Process (ICAAP) & Risk Based Bank Rating (RBBR) – Tahun 2013
- Sertifikasi Manajemen Risiko Level 4 - tahun 2021
- Sertifikasi Governance Risk & Compliance Professional (GRCP) - tahun 2021
- Training Cyber Security - tahun 2021
- Sertifikasi Governance, Risk Management and Compliance Professional (GRCP) - Tahun 2022
- Enterprise Risk Management Certified Professional (ERMCP) - tahun 2022
- Sertifikasi Qualified Chief Risk Officer (QCRO) – tahun 2023
- Sertifikasi Manajemen Risiko Jenjang 6 – 2024
- Sertifikasi Kepatuhan Jenjang 6 – 2025

Certification

- Certified Internal Audit Preparation – 2015
- Internal Capital Adequacy Assessment Process (ICAAP) & Risk-Based Bank Rating (RBBR) – 2013
- Risk Management Certification Level 4 – 2021
- Governance, Risk & Compliance Professional (GRCP) Certification – 2021
- Cyber Security Training – 2021
- Governance, Risk Management and Compliance Professional (GRCP) Certification – 2022
- Enterprise Risk Management Certified Professional (ERMCP) – 2022
- Qualified Chief Risk Officer (QCRO) Certification – 2023
- Risk Management Certification Level 6 – 2024
- Compliance Certification Level 6 – 2025

Pengalaman Kerja

- Auditor Cabang Konvensional, PT Bank Danamon Indonesia, Tbk. (2008).
- Team Leader Microfinance Audit, PT Bank Danamon Indonesia, Tbk (2010).
- Team Leader Treasury, Financial Institution & Risk Management, PT Bank Mandiri (Persero) Tbk. (2012).
- Team Leader Group Audit & Risk Advisory (PT Astra International, Tbk. (2018).
- Wholesale, Treasury & Centralized Operation Audit Head – PT Maybank Indonesia, Tbk (2019).
- Division Head Risk Management di Bank Mandiri Taspen (2020-Sekarang).

Work Experience

- Branch Conventional Auditor, PT Bank Danamon Indonesia Tbk (2008)
- Team Leader Microfinance Audit, PT Bank Danamon Indonesia Tbk (2010)
- Team Leader Treasury, Financial Institution & Risk Management, PT Bank Mandiri (Persero) Tbk (2012)
- Team Leader Group Audit & Risk Advisory, PT Astra International Tbk (2018)
- Wholesale, Treasury & Centralized Operations Audit Head, PT Maybank Indonesia Tbk (2019)
- Division Head of Risk Management at Bank Mandiri Taspen (2020–present)

Dasar Hukum Pengangkatan

Menjabat sebagai Division Head Risk Management berdasarkan Surat Keputusan Direksi No. KEP.DIR/036/III/2026 tanggal 9 Maret 2026.

Legal Basis of Appointment

Served as Division Head Risk Management based on the Board of Directors' Decree No. KEP.DIR/036/III/2026 dated March 9, 2026.



Pengembangan Kompetensi Bidang Manajemen Risiko

Competence Development in the Field of Risk Management

Nama Name	Jabatan Position	Jenis Pelatihan dan Materi Pengembangan Kompetensi / Pelatihan	Types of Training and Materials for the Development of Competence/ Training	Waktu pelaksanaan	Execution time	Penyelenggara Organizer
Roni Girsang	Division Head Risk Management	1. Sertifikasi Kepatuhan Jenjang 6 2. Refreshment Sertifikasi Manajemen Risiko Jenjang 6 3. Refreshment Awareness PDP 2025 4. Know Your Customer	1. Level 6 Compliance Certification 2. Level 6 Risk Management Certification Refreshment 3. PDP 2025 Awareness Refreshment 4. Know Your Customer	1. 20 Oktober 2025 2. 23 September 2025 3. 27 Maret 2025 4. 22 Oktober 2025	1. October 20, 2025 2. September 23, 2025 3. March 27, 2025 4. October 22, 2025	1. PT Bank Mandiri Taspen 2. PT Bank Mandiri Taspen 3. PT Bank Mandiri Taspen 4. PT Bank Mandiri Taspen
I Putu Mandala Ardha Kusuma	Dept Head Credit & Portfolio Risk	1. Refreshment Pengelolaan Transfer Dana Jenjang 5 2. Refreshment Sertifikasi Manajemen Risiko Jenjang 5 3. Refreshment Awareness PDP 2025 4. Teknik Analisa Kredit KPR Berbasis Risiko	1. Refreshment on Fund Transfer Management Level 5 2. Refreshment of Risk Management Certification Level 5 3. PDP 2025 Awareness Refreshment 4. Risk-Based Mortgage (KPR) Credit Analysis Techniques	1. 1 November 2025 2. 13 September 2025 3. 27 Maret 2025 4. 20 Februari 2025	1. November 1, 2025 2. September 13, 2025 3. March 27, 2025 4. February 20, 2025	1. PT Bank Mandiri Taspen 2. PT Bank Mandiri Taspen 3. PT Bank Mandiri Taspen 4. Infobank Institute
Oktris Novali Gusti	Dept Head Market, Liquidity Risk & Data Analytics	1. Refreshment Sertifikasi Manajemen Risiko Jenjang 5 2. Refreshment Awareness PDP 2025 3. Strategi Anti Fraud 4. Maintain Liquidity and Manage Market Risk to Increase Net Interest Income	1. Refreshment of Level 5 Risk Management Certification 2. Refreshment of PDP 2025 Awareness 3. Anti-Fraud Strategy 4. Maintain Liquidity and Manage Market Risk to Increase Net Interest Income	1. 26 Agustus 2025 2. 27 Maret 2025 3. 05 Juni 2025 4. 05 Mei 2025	1. August 26, 2025 2. March 27, 2025 3. June 5, 2025 4. May 5, 2025	1. PT Bank Mandiri Taspen 2. PT Bank Mandiri Taspen 3. PT Bank Mandiri Taspen 4. Infobank Institute
Rosanna Saragih	Dept Head Operational Risk	1. Refreshment Sertifikasi Manajemen Risiko Jenjang 5 2. Refreshment Awareness PDP 2025 3. Strategi Anti Fraud 4. Know Your Customer	1. Level 5 Risk Management Certification Refreshment 2. PDP 2025 Awareness Refreshment 3. Anti-Fraud Strategy 4. Know Your Customer	1. 26 Agustus 2025 2. 27 Maret 2025 3. 05 Juni 2025 4. 22 Oktober 2025	1. August 26, 2025 2. March 27, 2025 3. June 5, 2025 4. October 22, 2025	1. PT Bank Mandiri Taspen 2. PT Bank Mandiri Taspen 3. PT Bank Mandiri Taspen 4. PT Bank Mandiri Taspen



Nama Name	Jabatan Position	Jenis Pelatihan dan Materi Pengembangan Kompetensi / Pelatihan	Types of Training and Materials for the Development of Competence/ Training	Waktu pelaksanaan	Execution time	Penyelenggara Organizer
Cinde Trimas Kahyun	Dept Head IT, Product Delivery & Fraud Risk	1. Know Your Customer 2. BoD Talks Vol. 3 - Driving Business Through Roles and Strategic Execution 3. Leadership Excellence Advancement Development (LEAD) Beyond - Batch 3	1. Know Your Customer 2. BoD Talks Vol. 3 - Driving Business Through Roles and Strategic Execution 3. Leadership Excellence Advancement Development (LEAD) Beyond - Batch 3	1. 22 Oktober 2025 2. 12 November 2025 3. 06 November 2025	1. October 22, 2025 2. November 12, 2025 3. 06 November 2025	1. PT Bank Mandiri Taspen 2. PT Bank Mandiri Taspen 3. PT Bank Mandiri Taspen
I Dewa Gede Putra Wirawan	TL Credit Risk	1. Refreshment Sertifikasi Manajemen Risiko Jenjang 5 2. Refreshment Awareness PDP 2025 3. Teknik Analisa Kredit KPR Berdasarkan Risiko	1. Level 5 Risk Management Certification Refreshment 2. PDP 2025 Awareness Refreshment 3. Risk-Based Mortgage Credit Analysis Techniques	1. 26 Agustus 2025 2. 27 Maret 2025 3. 20 Februari 2025	1. August 26, 2025 2. March 27, 2025 3. February 20, 2025	1. PT Bank Mandiri Taspen 2. PT Bank Mandiri Taspen 3. Infobank Institute
B. Vito Bayu Aji Indi	PS Enterprise Risk Management	1. Refreshment Sertifikasi Manajemen Risiko Jenjang 4 2. Refreshment Awareness PDP 2025 3. Risk Management Maturity Assessment	1. Level 4 Risk Management Certification Refreshment 2. PDP 2025 Awareness Refreshment 3. Risk Management Maturity Assessment	1. 28 Mei 2025 2. 27 Maret 2025 3. 17 Februari 2025	1. May 28, 2025 2. March 27, 2025 3. February 17, 2025	1. PT Bank Mandiri Taspen 2. PT Bank Mandiri Taspen 3. Center for Risk Management & Sustainability (CRMS)
Dzillan Hidayat Ramadhan	PS Enterprise Risk Management	1. Refreshment Sertifikasi Manajemen Risiko Jenjang 4 2. Refreshment Awareness PDP 2025 3. Strategi Anti Fraud	1. Level 4 Risk Management Certification Refreshment 2. PDP 2025 Awareness Refreshment 3. Anti-Fraud Strategy	1. 28 Mei 2025 2. 27 Maret 2025 3. 05 Juni 2025	1. May 28, 2025 2. March 27, 2025 3. June 5, 2025	1. PT Bank Mandiri Taspen 2. PT Bank Mandiri Taspen 3. PT Bank Mandiri Taspen
Winda Lestari	PS Credit Risk	1. Refreshment Sertifikasi Manajemen Risiko Jenjang 4 2. Refreshment Awareness PDP 2025 3. Strategi Anti Fraud	1. Level 4 Risk Management Certification Refreshment 2. PDP 2025 Awareness Refreshment 3. Anti-Fraud Strategy	1. 28 Mei 2025 2. 27 Maret 2025 3. 05 Juni 2025	1. May 28, 2025 2. March 27, 2025 3. June 5, 2025	1. PT Bank Mandiri Taspen 2. PT Bank Mandiri Taspen 3. PT Bank Mandiri Taspen
Yogi Nugraha	PS Credit Risk	1. Refreshment Sertifikasi Manajemen Risiko Jenjang 4 2. Refreshment Awareness PDP 2025 3. Mandiri Subsidiaries Development Program "Training Loan Monitoring"	1. Level 4 Risk Management Certification Refreshment 2. PDP 2025 Awareness Refreshment 3. Mandiri Subsidiaries Development Program "Training Loan Monitoring"	1. 28 Mei 2025 2. 27 Maret 2025 3. 24 September 2025	1. May 28, 2025 2. March 27, 2025 3. September 24, 2025	1. PT Bank Mandiri Taspen 2. PT Bank Mandiri Taspen 3. PT. Bank Mandiri (Persero) Tbk



Nama Name	Jabatan Position	Jenis Pelatihan dan Materi Pengembangan Kompetensi / Pelatihan	Types of Training and Materials for the Development of Competence/ Training	Waktu pelaksanaan	Execution time	Penyelenggara Organizer
Anasthasia Ester Patricia	Pelaksana Credit & Portfolio Risk	1. Training Refreshment – Gratifikasi 2. Strategi Anti Fraud Semester II 2025 3. Know Your Customer	1. Refreshment Training – Gratuities 2. Anti-Fraud Strategy for Semester II 2025 3. Know Your Customer	1. 15 September 2025 2. 12 November 2025 3. 22 Oktober 2025	1. September 15, 2025 2. November 12, 2025 3. October 22, 2025	1. PT Bank Mandiri Taspen 2. PT Bank Mandiri Taspen 3. PT Bank Mandiri Taspen
Lusia Devi Astuti	TL Asset & Liabilities Management	1. Refreshment Sertifikasi Manajemen Risiko Jenjang 4 2. Know Your Customer 3. Strategi Anti Fraud	1. Risk Management Certification Refreshment Level 4 2. Know Your Customer 3. Anti-Fraud Strategy	1. 28 Mei 2025 2. 22 Oktober 2025 3. 05 Juni 2025	1. May 28, 2025 2. October 22, 2025 3. June 5, 2025	1. PT Bank Mandiri Taspen 2. PT Bank Mandiri Taspen 3. PT Bank Mandiri Taspen
Afdhini Safira Juwita	PS Middle Office	1. Sertifikasi Manajemen Risiko Jenjang 4 2. Refreshment Awareness PDP 2025 3. Strategi Anti Fraud	1. Level 4 Risk Management Certification 2. PDP 2025 Awareness Refreshment 3. Anti-Fraud Strategy	1. 27 Mei 2025 2. 27 Maret 2025 3. 05 Juni 2025	1. May 27, 2025 2. March 27, 2025 3. June 5, 2025	1. PT Bank Mandiri Taspen 2. PT Bank Mandiri Taspen 3. PT Bank Mandiri Taspen
Alfiyah Trisyani	PS Asset & Liabilities Management	1. Refreshment Sertifikasi Manajemen Risiko Jenjang 4 2. Refreshment Awareness PDP 2025 3. Maintain Liquidity and Manage Market Risk to Increase Net Interest Income	1. Level 4 Risk Management Certification Refreshment 2. Refreshment Awareness PDP 2025 3. Maintain Liquidity and Manage Market Risk to Increase Net Interest Income	1. 28 Mei 2025 2. 27 Maret 2025 3. 05 Mei 2025	1. May 28, 2025 2. March 27, 2025 3. May 5, 2025	1. PT Bank Mandiri Taspen 2. PT Bank Mandiri Taspen 3. Infobank Institute
Karin Deviera	PS Data Analyst	1. Refreshment Awareness PDP 2025 2. Strategi Anti Fraud 3. Know Your Customer	1. Refreshment Awareness PDP 2025 2. Anti Fraud Strategy 3. Know Your Customer	1. 27 Maret 2025 2. 05 Juni 2025 3. 22 Oktober 2025	1. March 27, 2025 2. June 5, 2025 3. October 22, 2025	1. PT Bank Mandiri Taspen 2. PT Bank Mandiri Taspen 3. PT Bank Mandiri Taspen
Rachel Chieko Siswanta	PS Data Analyst	1. Refreshment Sertifikasi Manajemen Risiko Jenjang 4 2. Refreshment Awareness PDP 2025 3. Strategi Anti Fraud	1. Level 4 Risk Management Certification Refreshment 2. PDP 2025 Awareness Refreshment 3. Anti-Fraud Strategy	1. 28 Mei 2025 2. 27 Maret 2025 3. 05 Juni 2025	1. May 28, 2025 2. March 27, 2025 3. June 5, 2025	1. PT Bank Mandiri Taspen 2. PT Bank Mandiri Taspen 3. PT Bank Mandiri Taspen
Rantika Tresna Lukitasari	PS Data Analyst	1. Sertifikasi Pengelolaan Transfer Dana Jenjang 5 2. Strategi Anti Fraud 3. Know Your Customer	1. Level 5 Fund Transfer Management Certification 2. Anti-Fraud Strategy 3. Know Your Customer	1. 20 September 2025 2. 12 November 2025 3. 22 Oktober 2025	1. September 20, 2025 2. November 12, 2025 3. October 22, 2025	1. PT Bank Mandiri Taspen 2. PT Bank Mandiri Taspen 3. PT Bank Mandiri Taspen



Nama Name	Jabatan Position	Jenis Pelatihan dan Materi Pengembangan Kompetensi / Pelatihan	Types of Training and Materials for the Development of Competence/ Training	Waktu pelaksanaan	Execution time	Penyelenggara Organizer
T. Rafi Nugroho Maghribi	PS Asset & Liabilities Management	1. Refreshment Sertifikasi Manajemen Risiko Jenjang 4 2. Refreshment Awareness PDP 2025 3. Maintain Liquidity and Manage Market Risk to Increase Net Interest Income	1. Level 4 Risk Management Certification Refreshment 2. Refreshment Awareness PDP 2025 3. Maintain Liquidity and Manage Market Risk to Increase Net Interest Income	1. 28 Mei 2025 2. 27 Maret 2025 3. 05 Mei 2025	1. May 28, 2025 2. March 27, 2025 3. May 5, 2025	1. PT Bank Mandiri Taspen 2. PT Bank Mandiri Taspen 3. Infobank Institute
Andry Dwi Ramdhani	Pelaksana Market, Liquidity Risk & Data Analytics	1. Refreshment Sertifikasi Manajemen Risiko Jenjang 4 2. Refreshment Awareness PDP 2025 3. Strategi Anti Fraud	1. Level 4 Risk Management Certification Refreshment 2. PDP 2025 Awareness Refreshment 3. Anti-Fraud Strategy	1. 28 Mei 2025 2. 27 Maret 2025 3. 05 Juni 2025	1. May 28, 2025 2. March 27, 2025 3. June 5, 2025	1. PT Bank Mandiri Taspen 2. PT Bank Mandiri Taspen 3. PT Bank Mandiri Taspen
Oktovany	TL Operations & Support	1. Refreshment Sertifikasi Manajemen Risiko Jenjang 4 2. Refreshment Awareness PDP 2025 3. Risk Management Maturity Assessment	1. Level 4 Risk Management Certification Refreshment 2. PDP 2025 Awareness Refreshment 3. Risk Management Maturity Assessment	1. 28 Mei 2025 2. 27 Maret 2025 3. 17 Februari 2025	1. May 28, 2025 2. March 27, 2025 3. February 17, 2025	1. PT Bank Mandiri Taspen 2. PT Bank Mandiri Taspen 3. Center for Risk Management & Sustainability (CRMS)
Thomi Irfansyah	TL Business & Technology	1. Refreshment Sertifikasi Manajemen Risiko Jenjang 4 2. Refreshment Awareness PDP 2025 3. Strategi Anti Fraud	1. Level 4 Risk Management Certification Refreshment 2. PDP 2025 Awareness Refreshment 3. Anti-Fraud Strategy	1. 28 Mei 2025 2. 27 Maret 2025 3. 05 Juni 2025	1. May 28, 2025 2. March 27, 2025 3. June 5, 2025	1. PT Bank Mandiri Taspen 2. PT Bank Mandiri Taspen 3. PT Bank Mandiri Taspen
Adiyat Triputra Priyadi	PS Business & Technology	1. Refreshment Sertifikasi Manajemen Risiko Jenjang 4 2. Refreshment Awareness PDP 2025 3. Review & Updating Tata Cara Penyusunan Kebijakan dan Prosedur Perbankan	1. Refreshment of Level 4 Risk Management Certification 2. Refreshment of PDP 2025 Awareness 3. Review and Update of Banking Policy and Procedure Preparation Procedures	1. 28 Mei 2025 2. 27 Maret 2025 3. 14 Maret 2025	1. May 28, 2025 2. March 27, 2025 3. March 14, 2025	1. PT Bank Mandiri Taspen 2. PT Bank Mandiri Taspen 3. Infobank Institute
Fakhriyatul Ailaty	PS Operations & Support	1. Refreshment Sertifikasi Manajemen Risiko Jenjang 5 2. Sertifikasi Pengelolaan Transfer Dana Jenjang 5 3. Strategi Anti Fraud	1. Level 5 Risk Management Certification Refreshment 2. Level 5 Fund Transfer Management Certification 3. Anti-Fraud Strategy	1. 03 November 2025 2. 20 September 2025 3. 12 November 2025	1. 03 November 2025 2. September 20, 2025 3. November 12, 2025	1. LPPI 2. PT Bank Mandiri Taspen 3. PT Bank Mandiri Taspen



Nama Name	Jabatan Position	Jenis Pelatihan dan Materi Pengembangan Kompetensi / Pelatihan	Types of Training and Materials for the Development of Competence/ Training	Waktu pelaksanaan	Execution time	Penyelenggara Organizer
Faris Alfiansyah	PS Operations & Support	1. Refreshment Sertifikasi Manajemen Risiko Jenjang 4 2. Compliance Management Fundamentals 3. Review & Updating Tata Cara Penyusunan Kebijakan dan Prosedur Perbankan	1. Refreshment of Level 4 Risk Management Certification 2. Compliance Management Fundamentals 3. Review and Update of Banking Policy and Procedure Preparation Procedures	1. 28 Mei 2025 2. 18 Februari 2025 3. 14 Maret 2025	1. May 28, 2025 2. February 18, 2025 3. March 14, 2025	1. PT Bank Mandiri Taspen 2. Center for Risk Management & Sustainability (CRMS) 3. Infobank Institute
Nurtilisna Sari Lubis	TL Fraud Risk	1. Refreshment Pengelolaan Transfer Dana Jenjang 5 2. Refreshment Awareness PDP 2025 3. Cyber Risk Management Fundamentals	1. Level 5 Fund Transfer Management Refreshment 2. PDP 2025 Awareness Refreshment 3. Cyber Risk Management Fundamentals	1. 01 November 2025 2. 27 Maret 2025 3. 20 Februari 2025	1. November 1, 2025 2. March 27, 2025 3. February 20, 2025	1. PT Bank Mandiri Taspen 2. PT Bank Mandiri Taspen 3. Center for Risk Management & Sustainability (CRMS)
I Dewa Gede Ngr Eka Chandra P	PS IT & Product Delivery Risk	1. Refreshment Sertifikasi Manajemen Risiko Jenjang 4 2. Strategi Anti Fraud 3. Agile Software Development	1. Level 4 Risk Management Certification Refreshment 2. Anti-Fraud Strategy 3. Agile Software Development	1. 28 Mei 2025 2. 14 Jan 2025 3. 05 Juni 2025	1. May 28, 2025 2. 14 Jan 2025 3. 05 June 2025	1. PT Bank Mandiri Taspen 2. PT Bank Mandiri Taspen 3. PT Bank Mandiri Taspen
Maulana Saputra	PS Fraud Risk	1. Refreshment Sertifikasi Manajemen Risiko Jenjang 4 2. Refreshment Awareness PDP 2025 3. Strategi Anti Fraud	1. Level 4 Risk Management Certification Refreshment 2. PDP 2025 Awareness Refreshment 3. Anti-Fraud Strategy	1. 28 Mei 2025 2. 27 Maret 2025 3. 05 Juni 2025	1. May 28, 2025 2. March 27, 2025 3. June 5, 2025	1. PT Bank Mandiri Taspen 2. PT Bank Mandiri Taspen 3. PT Bank Mandiri Taspen
Salsabil Farah Aqilah Wijaya	PS IT & Product Delivery Risk	1. Refreshment Sertifikasi Manajemen Risiko Jenjang 4 2. Refreshment Awareness PDP 2025 3. Strategi Anti Fraud	1. Level 4 Risk Management Certification Refreshment 2. PDP 2025 Awareness Refreshment 3. Anti-Fraud Strategy	1. 28 Mei 2025 2. 27 Maret 2025 3. 05 Juni 2025	1. May 28, 2025 2. March 27, 2025 3. June 5, 2025	1. PT Bank Mandiri Taspen 2. PT Bank Mandiri Taspen 3. PT Bank Mandiri Taspen

Sertifikasi Manajemen Risiko

Competence Development in the Field of Risk Management

Jabatan	Position	Jenjang 4 Tier 4	Jenjang 5 Tier 5	Jenjang 6 Tier 6	Jenjang 7 Tier 7
Distribution Head (DH)	Distribution Head (DH)	-	8	-	-
Operational Head (OH)	Operational Head (OH)	1	5	-	-
Kepala Cabang (KC)	Branch Head (KC)	-	34	-	-
Funding & Transaction Head	Funding & Transaction Head	2	1	-	-



Jabatan	Position	Jenjang 4 Tier 4	Jenjang 5 Tier 5	Jenjang 6 Tier 6	Jenjang 7 Tier 7
Kepala Cabang Pembantu (KCP)	Sub-Branch Head (KCP)	207	6	-	-
Spoke	Spoke	3	-	-	-
Operational Manager (OM)	Operational Manager (OM)	33	5	-	-
Kepala Divisi	Division Head	1	13	6	1
Kepala Departemen	Department Head	11	53	-	-
Project Manager	Project Manager	-	2	-	-

Pelaksanaan Tugas Divisi Manajemen Risiko Tahun 2025

Divisi Risk Management merupakan Satuan Kerja Manajemen Risiko yang berperan sebagai Lini Pertahanan Kedua (Second Line of Defense). Divisi Risk Management memiliki tanggung jawab untuk membantu dan/atau memantau pengendalian Risiko. Adapun pelaksanaan tugas dan tanggung jawab Divisi Risk Management antara lain:

1. Pemantauan terhadap implementasi kebijakan, strategi dan kerangka Manajemen Risiko yang direkomendasikan oleh Komite Manajemen Risiko dan yang telah disetujui oleh Direksi.
2. Pemantauan posisi/eksposur risiko secara keseluruhan, per jenis risiko maupun per jenis aktivitas fungsional termasuk pemantauan kepatuhan terhadap toleransi Risiko dan limit yang ditetapkan.
3. Penerapan stress testing guna mengetahui dampak dari implementasi kebijakan dan strategi Manajemen Risiko terhadap portfolio atau hasil kerja (performance) Bank secara keseluruhan.
4. Pengkajian terhadap usulan aktivitas dan/atau produk baru yang diajukan dan dikembangkan oleh suatu unit tertentu Bank yang difokuskan terutama pada aspek kemampuan Bank untuk mengelola produk dan/atau aktivitas baru termasuk kelengkapan sistem dan prosedur yang digunakan serta dampaknya terhadap eksposur risiko Bank secara keseluruhan.
5. Memberikan rekomendasi kepada satuan kerja bisnis dan/atau kepada komite Manajemen Risiko terkait penerapan Manajemen Risiko antara lain mengenai besaran atau maksimum eksposur Risiko yang dapat dipelihara Bank.
6. Melaksanakan kaji ulang secara berkala dengan frekuensi yang disesuaikan kebutuhan Bank, untuk memastikan:
 - a. Kecukupan kerangka Manajemen Risiko;
 - b. Keakuratan metodologi penilaian Risiko;
 - c. Kecukupan sistem informasi Manajemen Risiko
7. Mengevaluasi akurasi dan validitas data yang digunakan oleh Bank untuk mengukur Risiko bagi Bank yang menggunakan model untuk keperluan intern.
8. Memberikan rekomendasi kepada satuan kerja operasional (risk-taking unit) dan/atau kepada komite Manajemen Risiko, sesuai kewenangan yang dimiliki.

Implementation of The Tasks of The Risk Management Division in 2025

The Risk Management Division is a Risk Management Unit which acts as the Second Line of Defense. The Risk Management Division has the responsibility to assist and/or monitor risk control. The implementation of the duties and responsibilities of the Risk Management Division includes:

1. Monitoring the implementation of Risk Management policies, strategies and frameworks recommended by the Risk Management Committee and approved by the Board of Directors.
2. Monitoring overall risk position/exposure, per type of risk and per type of functional activity including monitoring compliance with established risk tolerances and limits.
3. Implementation of stress testing to determine the impact of the implementation of Risk Management policies and strategies on the Bank's overall portfolio or performance.
4. Review of proposed new activities and/or products proposed and developed by a particular Bank unit which is focused primarily on aspects of the Bank's ability to manage new products and/or activities including the completeness of the systems and procedures used and their impact on the Bank's overall risk exposure.
5. Provide recommendations to business units and/or to the Risk Management committee regarding the implementation of Risk Management, including regarding the amount or maximum risk exposure that the Bank can maintain.
6. Carry out regular reviews with a frequency adjusted to the Bank's needs, to ensure:
 - a. Adequacy of the Risk Management framework;
 - b. Accuracy of Risk assessment methodology;
 - c. Adequacy of the Risk Management information system
7. Evaluate the accuracy and validity of data used by the Bank to measure Risk for Banks that use models for internal purposes.
8. Provide recommendations to operational units (risk-taking units) and/or to the Risk Management committee, according to their authority.



9. Menyusun dan menyampaikan laporan profil Risiko kepada direktur utama, direktur yang membawahkan fungsi Manajemen Risiko dan kepatuhan, dan komite Manajemen Risiko secara berkala atau paling sedikit secara triwulanan. Frekuensi laporan harus ditingkatkan dalam hal kondisi pasar berubah dengan cepat.
10. Memberikan masukan kepada Direksi dalam penyusunan kebijakan, strategi, dan kerangka Manajemen Risiko.
11. Mengembangkan prosedur dan alat untuk identifikasi, pengukuran, pemantauan, dan pengendalian Risiko.
12. Mendesain dan menerapkan perangkat yang dibutuhkan dalam penerapan Manajemen Risiko.

Komite di Bawah Direksi

Direksi dibantu oleh 5 (lima) Komite yang semuanya bertugas memberikan opini obyektif kepada Direksi dan membantu meningkatkan efektivitas pelaksanaan tugas Direksi secara sistematis. Anggota Komite ditunjuk oleh Direksi dan dalam pelaksanaan rapat memberikan kontribusi sesuai dengan bidang keahliannya.

Komite Manajemen Risiko

Komite Manajemen Risiko (KMR) bertugas memberikan rekomendasi kepada Direktur Utama yang meliputi rekomendasi penyusunan kebijakan manajemen risiko, penetapan risk appetite dan risk tolerance, penilaian efektivitas penerapan kerangka manajemen risiko sesuai SK Direksi No. KEP.DIR/158/V/2022 tanggal 31 Mei 2022 perihal Komite Manajemen Risiko (KMR) PT Bank Mandiri Taspen.

STRUKTUR DAN KEANGGOTAAN KOMITE MANAJEMEN RISIKO

Struktur dan keanggotaan Komite Manajemen Risiko berdasarkan SK Direksi No SK KEP.DIR/158/V/2022 tanggal 31 Mei 2022 perihal Komite Manajemen Risiko (KMR) PT Bank Mandiri Taspen adalah sebagai berikut.

Ketua Chairman	Direktur yang Membawahkan Fungsi Manajemen Risiko Director in Charge of Risk Management Function
Wakil Ketua Vice Chairman	Direktur yang membawahkan Fungsi kepatuhan Director in Charge of Compliance Function
Sekretaris Secretary	Kepala Divisi Risk Management Head of Risk Management Division
Sekretaris Pengganti (Alternate) Alternate Secretary	Kepala Divisi Compliance Head of Compliance Division

9. Prepare and submit Risk profile reports to the President Director, Director in charge of the Risk Management and compliance function, and the Risk Management committee periodically or at least quarterly. The frequency of reports should be increased in case market conditions change rapidly.
10. Provide input to the Board of Directors in preparing policies, strategies and Risk Management frameworks
11. Develop procedures and tools for risk identification, measurement, monitoring and control.
12. Design and implement the tools needed to implement Risk Management.

Committees Under the Board of Director

The Board of Directors was assisted by 5 (five) Committees all of whom are tasked with providing objective opinions to the Board of Directors and helping to increase the effectiveness of the implementation of the Board of Directors tasks systematically. The members of the Committee are appointed by the Board of Directors and in the implementation of the meetings contribute according to their field of expertise.

Risk Management Committee

Risk Management Committee served to give recommendation to the President Director, including recommendation for preparation of risk management policy, establishment of risk appetite and risk tolerance, assessment of framework implementation effectiveness consistent with the Decree of the Board of Directors No. KEP.DIR/158/V/2022 dated May, 31 2022 regarding the Risk Management Committee (KMR) of PT Bank Mandiri Taspen.

STRUCTURE AND MEMBERSHIP RISK MANAGEMENT COMMITTEE

The structure and membership of the Risk Management Committee based on the Decree of the Board of Directors No. SK KEP. DIR/158/V/2022 dated May, 31 2022 egarding the Risk Management Committee (KMR) of PT Bank Mandiri Taspen is as follows.



Anggota tetap yang memiliki hak suara (Permanent voting members) Permanent voting members	Seluruh Direktur kecuali Direktur Utama dan Direktur yang Membawahkan Fungsi Kepatuhan All Directors except the President Director and Director in Charge of Compliance Function
Anggota tetap yang tidak memiliki hak suara (Permanent Non-voting Members) Permanent Non-voting Members	1. Direktur yang membawahkan fungsi kepatuhan / Director in charge of compliance function 2. Kepala Divisi Internal Audit / Head of Internal Audit Division 3. Kepala Divisi Compliance / Head of Compliance Division 4. Kepala Divisi RBC / Head of RBC Division 5. Kepala Divisi Corporate Secretary & Legal / Head of Corporate Secretary & Legal Division 6. Kepala Divisi Risk Management / Head of Risk Management Division
Anggota Tidak Tetap yang tidak memiliki hak suara (Contributing Non-voting Members) Contributing Non-voting Members	Kepala Divisi lainnya yang diundang sesuai dengan permasalahan yang dibahas dan kebutuhan Bank Other Division Heads invited according to the issues discussed and the Bank's needs

URAIAN TUGAS DAN TANGGUNG JAWAB KOMITE MANAJEMEN RISIKO

Komite Manajemen Risiko bertugas menentukan strategi, kebijakan dan prosedur Manajemen Risiko, mengawasi pelaksanaannya, mengembangkan budaya manajemen risiko serta memastikan adanya sumber daya yang memadai untuk pelaksanaan manajemen risiko di seluruh Bank Mandiri Taspen.

DESCRIPTIONS OF RISK MANAGEMENT COMMITTEE'S DUTIES AND RESPONSIBILITIES

Risk Management Committee is in charge of determining Risk Management strategy, policy and procedure, supervising the implementation, developing risk management culture and ensuring sufficient resources for the implementation of risk management across Bank Mandiri Taspen.

PROFIL ANGGOTA KOMITE MANAJEMEN RISIKO

Profil anggota Komite Manajemen Risiko per 31 Desember 2025 adalah sebagai berikut

RISK MANAGEMENT COMMITTEE MEMBER PROFILE

The profile of the Risk Management Committee members as of 31 December 2025 was as follows.

Nama Name	Jabatan	Position	Keterangan Information	Profil	Profile
Rima Cahyani*	Ketua / Anggota tetap yang memiliki hak suara	Chairman / Permanent Member who has voting rights	Direktur Keuangan & Risk Director of Finance & Risk	Profil dapat dilihat pada bagian Profil Direksi dalam Laporan Tahunan ini.	Profiles can be seen in the Board of Directors Profile section in this Annual Report
Rio Lanasier*	Wakil Ketua/ anggota tetap yang tidak memiliki hak suara	Vice Chairman/ permanent member who does not have voting rights	Direktur Compliance & Human Resource Director of Compliance & Human Resources	Profil dapat dilihat pada bagian Profil Direksi dalam Laporan Tahunan ini.	Profiles can be seen in the Board of Directors Profile section in this Annual Report
Roni Girsang	Sekretaris/anggota tetap yang tidak memiliki hak suara	Secretary/ permanent member who does not have voting rights	Kepala Divisi Risk Management Head of Risk Management Division	Profil dapat dilihat pada bagian Profil Pejabat Eksekutif dalam Laporan Tahunan ini.	Profiles can be seen in the Executive Officers Profile section in this Annual Report.
Sisi Rahmina	Sekretaris Pengganti (Alternate)/anggota tetap yang tidak memiliki hak suara	Alternate Secretary/ permanent member who does not have voting rights	Kepala Divisi Compliance Head of Compliance Division	Profil dapat dilihat pada bagian Profil Pejabat Eksekutif dalam Laporan Tahunan ini.	Profiles can be seen in the Executive Officers Profile section in this Annual Report.
Henrisa Yunan Lubis**	Anggota tetap yang memiliki hak suara	Permanent voting members	Direktur IT & Digital Director of IT & Digital	Profil dapat dilihat pada bagian Profil Direksi dalam Laporan Tahunan ini.	Profiles can be seen in the Board of Directors Profile section in this Annual Report.
Mahrauz Purnaditya**	Anggota tetap yang memiliki hak suara	Permanent voting member	Direktur Bisnis Director of Business	Profil dapat dilihat pada bagian Profil Direksi dalam Laporan Tahunan ini.	Profiles can be seen in the Board of Directors Profile section in this Annual Report.



Nama Name	Jabatan	Position	Keterangan Information	Profil	Profile
Rudi As Aturridha**	Anggota tetap yang memiliki hak suara	Permanent voting member	Wakil Direktur Utama Vice President Director	Profil dapat dilihat pada bagian Profil Direksi dalam Laporan Tahunan ini.	Profiles can be seen in the Board of Directors Profile section in this Annual Report.
Rizky Olyvia Nasution**	Anggota tetap yang memiliki hak suara	Permanent voting member	Direktur Funding (Retail & Network) Director of Funding (Retail & Network)	Profil dapat dilihat pada bagian Profil Direksi dalam Laporan Tahunan ini.	Profiles can be seen in the Board of Directors Profile section in this Annual Report.
Noer Fajriensyah**	Anggota tetap yang memiliki hak suara	Permanent voting member	Direktur Transformasi & Pengembangan Usaha Director of Transformation & Business Development	Profil dapat dilihat pada bagian Profil Direksi dalam Laporan Tahunan ini.	Profiles can be seen in the Board of Directors Profile section in this Annual Report.
M. Jacobie Henry Widodo	Anggota tetap yang tidak memiliki hak suara	Permanent non-voting members	Kepala Divisi Internal Audit Head of Internal Audit Division	Profil dapat dilihat pada bagian Profil Pejabat Eksekutif dalam Laporan Tahunan ini.	Profiles can be seen in the Executive Officers Profile section in this Annual Report.
Aditya Subiyanto	Anggota tetap yang tidak memiliki hak suara	Permanent non-voting members	Kepala Divisi Risk Business Control Head of Risk Business Control Division	Profil dapat dilihat pada bagian Profil Pejabat Eksekutif dalam Laporan Tahunan ini.	Profiles can be seen in the Executive Officers Profile section in this Annual Report.

*) Telah diangkat berdasarkan keputusan sirkuler Pemegang Saham tanggal 04 Desember 2025 dan telah lulus Penilaian Kemampuan & Kepatutan oleh Otoritas Jasa Keuangan / Appointed based on the Circular Resolution of the Shareholders dated December 4, 2025 and has passed the Fit and Proper Test conducted by Otoritas Jasa Keuangan.

**) Telah diangkat berdasarkan keputusan sirkuler Pemegang Saham tanggal 04 Desember 2025 dan masih dalam proses Penilaian Kemampuan & Kepatutan oleh Otoritas Jasa Keuangan / Appointed based on the Circular Resolution of the Shareholders dated December 4, 2025 and is currently in the process of the Fit and Proper Test conducted by Otoritas Jasa Keuangan.

PELATIHAN DAN PENGEMBANGAN KOMPETENSI

Pelatihan anggota Komite yang berasal dari Direksi dapat dilihat pada Sub Bab Pelatihan dan/atau Peningkatan Kompetensi Anggota Direksi dalam Bab Corporate Governance dalam Laporan Tahunan ini.

INDEPENDENSI KOMITE MANAJEMEN RISIKO

Seluruh anggota Komite tidak memiliki afiliasi dengan Direktur lainnya, Komisaris maupun Pemegang Saham Pengendali, bukan merupakan pemegang saham Perusahaan yang dapat mempengaruhi kemampuannya untuk bertindak independent, Komisaris, Direktur maupun karyawan dari perusahaan yang memiliki afiliasi maupun bisnis dengan Bank.

RAPAT DAN PELAKSANAAN TUGAS KOMITE MANAJEMEN RISIKO

Komite Manajemen Risiko melaksanakan tugas dan tanggung jawabnya melalui penyelenggaraan rapat komite sebagai forum pengambilan keputusan strategis terkait pengelolaan risiko Bank. Komite Manajemen Risiko mengadakan rapat minimal 4 (empat) kali dalam 1 (satu) tahun atau sewaktu-waktu sesuai dengan kebutuhan. Selama tahun 2025 beberapa agenda penting yang dilakukan melalui rapat antara lain:

TRAINING AND COMPETENCY DEVELOPMENT

Training for committee members who are part of the Board of Directors can be found in the subsection on Training and/ or Competency Enhancement for Members of the Board of Directors in the Corporate Governance chapter of this Annual Report.

RISK MANAGEMENT COMMITTEE INDEPENDENCE

All members of the Committee are not affiliated with other Directors, Commissioners or Controlling Shareholders, are not shareholders of the Company which may affect their ability to act independently, Commissioners, Directors or employees of companies that have affiliation or business with the Bank.

MEETINGS AND IMPLEMENTATION OF RISK MANAGEMENT COMMITTEE TASKS

The Risk Management Committee carries out its duties and responsibilities through the holding of committee meetings as a forum for strategic decision-making related to the Bank's risk management. The Risk Management Committee meets at least four times a year, or as needed. During 2025, several important agenda items will be addressed through meetings, including:



No	Tanggal Rapat Meeting Date	Agenda Rapat	Meeting Agenda	Peserta	Participant
1	17 Januari 2025 January 17, 2025	1. Penilaian Tingkat Kesehatan Bank Mandiri Taspen Semester II – Desember 2024 2. Penilaian Ketahanan dan Keamanan Siber Bank Mandiri Taspen periode tahun 2024	1. Assessment of Bank Mandiri Taspen's Soundness Level for Semester II – December 2024 2. Assessment of Cyber Resilience and Security of Bank Mandiri Taspen for the 2024 period	1. Dir. Utama 2. Dir. Finance, Risk & Operation 3. Dir. Business 4. Dir. IT & Digital 5. Divisi Risk Management 6. Divisi Corsec & Legal 7. Divisi Risk Business Control 8. Divisi Compliance 9. Divisi IT Operations 10. Divisi SPM & Accounting 11. Divisi Digital Banking Product 12. Divisi Chief Information & Security Officer	1. President Director 2. Director of Finance, Risk & Operations 3. Director of Business 4. Director of IT & Digital 5. Risk Management Division 6. Corporate Secretary & Legal Division 7. Risk Business Control Division 8. Compliance Division 9. IT Operations Division 10. Accounting & Financial Reporting (SPM & Accounting) Division 11. Digital Banking Product Division 12. Chief Information & Security Officer (CISO) Division
2	18 Februari 2025 February 18, 2025	Usulan Penetapan Risk Appetite Statement (RAS) Bank Mandiri Taspen	Proposal for the Determination of Bank Mandiri Taspen's Risk Appetite Statement (RAS).	1. Dir. Finance, Risk & Operations 2. Dir. Business 3. Dir. IT & Digital 4. Dir. Compliance & Control	1. Director of Finance, Risk & Operations 2. Director of Business 3. Director of IT & Digital 4. Director of Compliance & Control
3	15 April 2025 April 15, 2025	Penilaian Profil Risiko Bank Mandiri Taspen Triwulan I – Maret 2025	Risk Profile Assessment of Bank Mandiri Taspen for Quarter I – March 2025.	1. Dir. Finance, Risk & Operations 2. Dir. Business 3. Dir. IT & Digital 4. Dir. Compliance & Control 5. Divisi Risk Management 6. Divisi Corporate Secretary & Legal 7. Divisi Risk Business Control 8. Divisi Compliance 9. Divisi Internal Audit 10. Divisi IT Operations 11. Divisi Central Operation 12. Divisi Digital Transformation	1. Director of Finance, Risk & Operations 2. Director of Business 3. Director of IT & Digital 4. Director of Compliance & Control 5. Risk Management Division 6. Corporate Secretary & Legal Division 7. Risk Business Control Division 8. Compliance Division 9. Internal Audit Division 10. IT Operations Division 11. Central Operations Division 12. Digital Transformation Division
4	3 Juni 2025 June 3, 2025	Usulan penyesuaian Risk Appetite Statement 2025	Proposed adjustment to the Risk Appetite Statement (RAS) for 2025.	1. Dir. Finance, Risk & Operations 2. Dir. IT & Digital 3. Dir. Compliance & Control 4. Divisi Risk Management 5. Divisi Corporate Secretary & Legal 6. Divisi Risk Business Control 7. Divisi Compliance	1. Director of Finance, Risk & Operations 2. Director of IT & Digital 3. Director of Compliance & Control 4. Risk Management Division 5. Corporate Secretary & Legal Division 6. Risk Business Control Division 7. Compliance Division
5	20 Juni 2025 June 20, 2025	Usulan Penetapan Perubahan Metodologi Penilaian Risk-Based Bank Rating (RBRR)	Proposal for the Determination of Changes to the Risk-Based Bank Rating (RBRR) Assessment Methodology.	1. Dir. Finance, Risk & Operations 2. Dir. Business 3. Dir. IT & Digital 4. Dir. Compliance & Control	1. Director of Finance, Risk & Operations 2. Director of Business 3. Director of IT & Digital 4. Director of Compliance & Control
6	17 Juli 2025 July 17, 2025	1. Penilaian Profil Risiko bank Mandiri Taspen Triwulan II – Juni 2025 2. Penilaian Tingkat Kesehatan Bank Mandiri Taspen Semester I – Juni 2025	1. Risk Profile Assessment of Bank Mandiri Taspen for Quarter II – June 2025 2. Assessment of Bank Mandiri Taspen's Soundness Level for Semester I – June 2025	1. Dir. Finance, Risk & Operations 2. Dir. Business 3. Dir. IT & Digital 4. Dir. Compliance & Control 5. Divisi Risk Management 6. Divisi Corporate Secretary & Legal 7. Divisi Compliance 8. Divisi Internal Audit	1. Director of Finance, Risk & Operations 2. Director of Business 3. Director of IT & Digital 4. Director of Compliance & Control 5. Risk Management Division 6. Corporate Secretary & Legal Division 7. Compliance Division 8. Internal Audit Division



No	Tanggal Rapat Meeting Date	Agenda Rapat	Meeting Agenda	Peserta	Participant
7	14 Oktober 2025 October 14, 2025	Penilaian Profil Risiko Bank Mandiri Taspen Triwulan III – September 2025	Risk Profile Assessment of Bank Mandiri Taspen for Quarter III – September 2025.	1. Dir. Finance, Risk & Operations 2. Dir. Business 3. Dir. IT & Digital 4. Dir. Compliance & Control 5. Divisi Risk Management 6. Divisi Corporate Secretary & Legal 7. Divisi Compliance 8. Divisi Risk Business Control 9. Divisi Internal Audit 10. Divisi SPM & Accounting	1. Director of Finance, Risk & Operations 2. Director of Business 3. Director of IT & Digital 4. Director of Compliance & Control 5. Risk Management Division 6. Corporate Secretary & Legal Division 7. Compliance Division 8. Risk Business Control Division 9. Internal Audit Division 10. Accounting & Financial Reporting (SPM & Accounting) Division

Komite Kredit

Komite Kredit adalah adalah suatu komite yang terdiri dari minimal 2 (dua) orang anggota yang mewakili fungsi Bisnis dan Credit Risk Approval, yang berwenang dan bertanggung jawab untuk merekomendasikan dan/atau memutus kredit sesuai kewenangan yang melekat pada individu, dasar kerja Komite Kredit tertuang dalam Standar Prosedur Kredit Retail dan Standar Prosedur Kredit Mikro.

STRUKTUR DAN KEANGGOTAAN KOMITE KREDIT

Keanggotaan dalam Komite Kredit dikelompokkan dalam beberapa kategori sesuai dengan limit kewenangan yang diberikan kepada individu dengan memenuhi syarat tertentu sebagai berikut:

Credit Committee

Credit Committee is a committee which consists of at least 2 (two) members representing Business and Credit Risk Approval functions who are in charge and responsible to recommend and/or determine credit according to authority attached to the individual, The basis of the Credit Committee's works is stated on the Retail Credit Procedure Standard and Micro Credit Procedure Standard.

STRUCTURE AND MEMBERSHIP OF CREDIT COMMITTEE

The membership of the Credit Committee is grouped into several categories according to the limit of authority given to the individuals by fulfilling the following requirements:

No.	Kategori Category	Limit	Limit
1.	A (Direksi) A (Board of Directors)	sampai dengan BMPK	up to BMPK
2.	B	sampai dengan 5 Miliar	Up to 5 Billion
3.	C	sampai dengan 2 Miliar	Up to 2 Billion
4.	D	sampai dengan 1 Milyar	Up to 1 Billion
5.	E	sampai dengan 500 Juta	Up to 500 Million
6.	F	sampai dengan 350 Juta	Up to 350 Million
7.	G	sampai dengan 200 Juta	Up to 200 Million
8.	H	sampai dengan 100 Juta	Up to 100 Million

PROFIL ANGGOTA KOMITE KREDIT

Profil Anggota Komite Kredit dapat dilihat pada bagian Profil Direksi dan Profil Pejabat Eksekutif dalam Bab Profil Perusahaan dalam Laporan Tahunan ini.

ROFILE OF CREDIT COMMITTEE MEMBERS

The profile of the Credit Committee members can be found in the sections on the Board of Directors' Profiles and Executive Officers' Profiles in the Company Profile chapter of this Annual Report.



URAIAN TUGAS DAN TANGGUNG JAWAB KOMITE KREDIT

A. Kewenangan Komite Kredit

Komite Kredit berwenang untuk merekomendasikan dan/atau memutus pemberian kredit (baru, tambahan, penurunan, perpanjangan dan/atau restrukturisasi) yang dikelola bisnis unit sesuai limit kewenangan, termasuk penetapan/perubahan struktur kredit. Struktur kredit termasuk namun tidak terbatas pada limit kredit, tujuan/obyek pembiayaan, jenis kredit, sifat kredit, jangka waktu kredit, grace period, porsi pembiayaan, syarat kredit/covenant, dan agunan kredit.

B. Penanganan restrukturisasi kredit didasarkan pada penilaian kelayakan kredit dengan memperhatikan risiko dan pendapatan kredit yang akan diterima melalui upaya penyelamatan tersebut. Upaya ini dimaksudkan untuk:

1. Meminimalkan kemungkinan timbulnya kerugian bagi Bank.
2. Menyelamatkan kembali kredit yang ada agar menjadi lancar kembali, serta
3. Memperbaiki kualitas usaha nasabah.

C. Momentum restrukturisasi kredit hendaknya digunakan oleh Bank untuk memperkuat posisi tawar (bargaining position) Bank, diantaranya melalui:

1. Meninjau kembali (Review) ketentuan dan syarat-syarat kredit.
2. Review kondisi agunan, diantaranya:
 - a. Menyempurnakan pengikatan agunan.
 - b. Meningkatkan nilai pengikatan agunan, atau
 - c. Menambah agunan kebendaan atau non kebendaan.

INDEPENDENSI KOMITE KREDIT

Seluruh anggota Komite tidak memiliki afiliasi dengan Direktur lainnya, Komisaris maupun Pemegang Saham Pengendali, bukan merupakan pemegang saham Perusahaan yang dapat mempengaruhi kemampuannya untuk bertindak independent, Komisaris, Direktur maupun karyawan dari perusahaan yang memiliki afiliasi maupun bisnis dengan Bank.

PELATIHAN DAN PENGEMBANGAN KOMPETENSI

Pelatihan anggota Komite yang berasal dari Direksi dapat dilihat pada Sub Bab Pelatihan dan/atau Peningkatan Kompetensi Anggota Direksi dalam Bab Corporate Governance dalam Laporan Tahunan ini.

PELAKSANAAN TUGAS KOMITE KREDIT

Komite Kredit melaksanakan tugas dan tanggung jawabnya melalui rapat komite sebagai sarana evaluasi dan pengambilan keputusan atas usulan kredit. Dalam pelaksanaan tugasnya selama tahun 2025, Komite Kredit telah mengadakan rapat dan menghasilkan keputusan kredit sebanyak 48 (empat puluh delapan) keputusan kredit yang merupakan wewenang Direksi.

DESCRIPTION OF LOAN COMMITTEE'S DUTIES AND RESPONSIBILITIES

A. The Authority of Loan Committee

Komite or cut off the credit (new, additional, decrease, extension and/or restructuring) that is managed by the business unit according to the authority limit, including the stipulation/ change of credit structure. Credit structure is included but is not limited to credit limits, destination/ financing object, type of credit, credit property, credit period, grace period, portion of financing, credit requirements/ covenant, and credit collateral.

B. The handling of credit restructuring is based on an assessment of credit worthiness by concerning about the risks and credit revenues that will be received through these rescue efforts. This effort is intended to:

1. Minimizing the possibility of loss for the Bank.
2. Saving back the existing credit to be normal, and
3. Improving the quality of the customer's business.

C. The momentum of credit restructuring should be used by the Bank to strengthen the Bank's bargaining position, including by:

1. Reviewing the terms and conditions of credit.
2. Reviewing of collateral conditions, including:
 - a. Improving bond collateral.
 - b. Increasing the value of bond collateral or
 - c. Adding material or non-material collateral.

CREDIT COMMITTEE INDEPENDENCE

All members of the Committee have no affiliation with other Directors, Commissioners, or the Controlling Shareholders. They are not shareholders of the Company in a manner that could affect their ability to act independently, nor are they Commissioners, Directors, or employees of companies that have affiliations or business relationships with the Bank.

TRAINING AND COMPETENCY DEVELOPMENT

Training for committee members who are part of the Board of Directors can be found in the subsection on Training and/or Competency Enhancement for Members of the Board of Directors in the Corporate Governance chapter of this Annual Report.

IMPLEMENTATION OF LOAN COMMITTEE'S DUTIES

The Credit Committee carried out its duties and responsibilities through committee meetings as a means of evaluating and making decisions on credit proposals. In carrying out its duties during 2025, the Credit Committee had held meetings and issued 48 (forty-eight) credit decisions, which fell under the authority of the Board of Directors.



Asset and Liability Management Committee (ALCO)

Asset and Liability Management Committee (ALCO) bertugas membantu Direksi menciptakan tingkat profitabilitas yang optimal serta risiko likuiditas dan risiko suku bunga yang terkendali, melalui penetapan kebijakan dan strategi aset dan liabilitas Bank sesuai SK Direksi No. KEP.DIR/162/VI/2022 tanggal 30 Juni 2022 perihal Asset Liability Committee (ALCO).

STRUKTUR DAN KEANGGOTAAN ALCO

Struktur dan keanggotaan ALCO berdasarkan SK Direksi No. KEP.DIR/162/VI/2022 tanggal 30 Juni 2022 perihal Asset Liability Committee (ALCO) adalah sebagai berikut

Asset and Liability Management Committee (ALCO)

The Asset and Liability Management Committee (ALCO) was tasked with assisting the Board of Directors in creating an optimal level of profitability and controlled liquidity risk and interest rate risk, through the establishment of policies and strategies for the Bank's assets and liabilities in accordance with the Decree of the Board of Directors No. KEP.DIR/162/VI/2022 dated June 30, 2022 regarding the Asset Liability Committee (ALCO).

STRUCTURE AND MEMBERSHIP OF ALCO

The structure and membership of ALCO is based on the Decree of the Board of Directors No. KEP.DIR/162/VI/2022 dated June 30, 2022 are as follows

Ketua Chairman	Direktur Utama	President Director
Sekretaris Secretary	Kepala Divisi Risk Management	Head of Risk Management Division
Sekretaris Pengganti (Alternate) I Alternate Secretary I	Kepala Divisi Treasury	Head of Treasury Division
Sekretaris Pengganti (Alternate) II Alternate Secretary II	Kepala Divisi SPM & Accounting	Head of SPM & Accounting Division
Anggota tetap yang memiliki hak suara (Permanent voting members) Permanent - Voting Members	1. Direktur Utama 2. Direktur IT & Network 3. Direktur Finance, Risk & Operations 4. Direktur Business	1. President Director 2. IT & Network Director 3. Finance, Risk & Operations Director 4. Business Director
Anggota tetap yang tidak memiliki hak suara (Permanent Non-voting Members) Permanent Non - Voting Members	1. Direktur Compliance & Control 2. Kepala Divisi Funding & Investment Product 3. Kepala Divisi Treasury 4. Kepala Divisi SPM & Accounting 5. Kepala Divisi Risk Management 6. Kepala Divisi Retail & Digital Banking 7. Kepala Divisi Pension Business 8. Kepala Divisi Micro & Retail Business 9. Kepala Divisi Distribution & Portfolio Management	1. Director of Compliance & Control 2. Head of Funding & Investment Product Division 3. Head of Treasury Division 4. Head of SPM & Accounting Division 5. Head of Risk Management Division 6. Head of Retail & Digital Banking Division 7. Head of Pension Business Division 8. Head of Micro & Retail Business Division 9. Head of Distribution & Portfolio Management Division
Anggota Pemberi Kontribusi Tanpa hak Suara (Contributing Non Permanent Non - Voting Members)¹⁾ Contributing Non Permanent Non - Voting Members)*	Kepala Divisi Lainnya yang diundang sesuai dengan permasalahan yang dibahas dan kebutuhan Bank.	Other Division Heads invited according to the issues discussed and the Bank's needs.

URAIAN TUGAS DAN TANGGUNG JAWAB ALCO

Adapun tugas dan tanggung jawab Asset and Liability Committee (ALCO) yaitu:

1. Menetapkan, mengembangkan dan mengkaji ulang strategi pengelolaan assets and liabilities.
2. Mengevaluasi posisi assets and liabilities Bank sesuai dengan pengelolaan risiko likuiditas dan suku bunga.

DESCRIPTION OF ALCO'S DUTIES AND RESPONSIBILITY

The duties and responsibilities of the Asset and Liability Committee (ALCO) are:

1. Establishing, developing and reviewing the strategy for managing assets and liabilities.
2. Evaluating the position of the assets and liabilities of the Bank in accordance with the management of liquidity risk and interest rates.



3. Mengevaluasi posisi Bank dan strategi Assets And Liabilities Management (ALM) guna memastikan hasil risk taking position Bank telah konsisten dengan tujuan pengelolaan risiko suku bunga dan likuiditas.
4. Melakukan evaluasi/kajian ulang pricing aktiva dan pasiva untuk memastikan pricing tersebut dapat mengoptimalkan hasil penanaman dana, meminimalkan biaya dana dan memelihara struktur neraca Bank sesuai dengan strategi ALM Bank.
5. Membahas dan menetapkan batasan liquidity management, gap management dan pricing management.
6. Menetapkan metodologi fund transfer pricing.
7. Melakukan evaluasi kondisi pasar dan pengaruhnya terhadap kondisi likuiditas Bank dan permodalan.
8. Melakukan evaluasi komposisi pendanaan dan menyetujui setiap perubahan dalam strategi dan alternatif pendanaan termasuk institusi/struktur pendanaan baru.
9. Melakukan Review tentang strategis likuiditas, suku bunga dan permodalan yang diajukan dalam Komite dan sekaligus monitoring implementasinya.

3. Evaluating the position of the Bank and the strategy of Assets and Liabilities Management (ALM) to ensure that the results of the Bank's risk taking position were consistent with the objectives of managing interest-like risk and liquidity.
4. Evaluating/ reviewing the pricing of assets and liabilities to ensure that pricing could optimize investment returns, minimize cost of funds and maintain the Bank's balance sheet structure in accordance with the Bank's ALM strategy.
5. Discussing and determining the limits of liquidity management, gap management and pricing management.
6. Establishing a fund transfer pricing methodology.
7. Evaluating market conditions and their effects on the condition of the Bank's liquidity and capital.
8. Evaluating the composition of funding and approve any changes in strategy and alternative funding including new funding institutions/structures.
9. Conducting a review on the strategic liquidity, interest rate and capital proposed in the Committee and simultaneously monitoring its implementation.

PROFIL ANGGOTA ALCO

ALCO MEMBER PROFILE

Nama Name	Jabatan	Position	Keterangan Information	Profil	Profil
Panji Irawan	Ketua / Anggota tetap yang memiliki hak suara	Chairman / Permanent members with voting rights	Direktur Utama President Director	Profil dapat dilihat pada bagian Profil Direksi dalam Laporan Tahunan ini.	Profiles can be seen in the Board of Directors Profile section in this Annual Report
Roni Girsang	Sekretaris / Anggota tetap yang tidak memiliki hak suara	Secretary / Permanent members with voting rights	Kepala Divisi Risk Management Head of Risk Management Division	Profil dapat dilihat pada bagian Profil Pejabat Eksekutif dalam Laporan Tahunan ini.	Profiles can be seen in the Board of Directors Profile section in this Annual Report
Lalla Nurlaty Suri	Sekretaris Pengganti (Alternate) I / Anggota tetap yang tidak memiliki hak suara	Alternate Secretary I / Permanent members have no voting rights	Kepala Divisi Treasury Head of Treasury Division	Profil dapat dilihat pada bagian Profil Pejabat Eksekutif dalam Laporan Tahunan ini.	Profiles can be seen in the Board of Directors Profile section in this Annual Report
Agus Syaiful Anwar	Sekretaris Pengganti (Alternate) II / Anggota tetap yang tidak memiliki hak suara	Alternate Secretary II / Permanent members have no voting rights	Kepala Divisi SPM & Accounting Head of SPM & Accounting Division	Profil dapat dilihat pada bagian Profil Pejabat Eksekutif dalam Laporan Tahunan ini.	Profiles can be seen in the Board of Directors Profile section in this Annual Report
Yuli Christiani Clara	Anggota tetap yang tidak memiliki hak suara	Permanent members have no voting rights	Kepala Divisi Funding & Investment Product Head of Funding & Investment Product Division	Profil dapat dilihat pada bagian Profil Pejabat Eksekutif dalam Laporan Tahunan ini.	Profiles can be seen in the Board of Directors Profile section in this Annual Report
Susi Melinda Panggabean	Anggota tetap yang tidak memiliki hak suara	Permanent members have no voting rights	Kepala Divisi Funding & Investment Product Head of Funding & Investment Product Division	Profil dapat dilihat pada bagian Profil Pejabat Eksekutif dalam Laporan Tahunan ini.	Profiles can be seen in the Board of Directors Profile section in this Annual Report
Sisi Rahmina	Anggota tetap yang tidak memiliki hak suara	Permanent members have no voting rights	Kepala Divisi Compliance Head of Compliance Division	Profil dapat dilihat pada bagian Profil Pejabat Eksekutif dalam Laporan Tahunan ini.	Profiles can be seen in the Board of Directors Profile section in this Annual Report



Nama Name	Jabatan	Position	Keterangan Information	Profil	Profil
Pangrukti Kisbandini	Anggota tetap yang tidak memiliki hak suara	Permanent members have no voting rights	Kepala Divisi Digital Banking Product (dh. Divisi Retail & Digital Banking) Head of Digital Banking Product Division (formerly Retail & Digital Banking Division)	Profil dapat dilihat pada bagian Profil Pejabat Eksekutif dalam Laporan Tahunan ini.	Profiles can be seen in the Board of Directors Profile section in this Annual Report
Mochammad Azis Yusup	Anggota tetap yang tidak memiliki hak suara	Permanent members have no voting rights	Kepala Divisi Business Pension Head of Business Pension Division	Profil dapat dilihat pada bagian Profil Pejabat Eksekutif dalam Laporan Tahunan ini.	Profiles can be seen in the Board of Directors Profile section in this Annual Report
Mohamad Razif	Anggota tetap yang tidak memiliki hak suara	Permanent members have no voting rights	Kepala Divisi Consumer Business & Recovery (dh. Divisi Micro & Retail Business) Head of Consumer Business & Recovery Division (formerly Micro & Retail Business Division)	Profil dapat dilihat pada bagian Profil Pejabat Eksekutif dalam Laporan Tahunan ini.	Profiles can be seen in the Board of Directors Profile section in this Annual Report
Erlinda Rusda	Anggota tetap yang tidak memiliki hak suara	Permanent members have no voting rights	Kepala Divisi Distribution & Portfolio Management Head of Distribution and Portfolio Management Division	Profil dapat dilihat pada bagian Profil Pejabat Eksekutif dalam Laporan Tahunan ini.	Profiles can be seen in the Board of Directors Profile section in this Annual Report

INDEPENDENSI ALCO

Seluruh anggota Komite tidak memiliki afiliasi dengan Direktur lainnya, Komisaris maupun Pemegang Saham Pengendali, bukan merupakan pemegang saham Perusahaan yang dapat mempengaruhi kemampuannya untuk bertindak independen, Komisaris, Direktur maupun karyawan dari perusahaan yang memiliki afiliasi maupun bisnis dengan Bank.

PELATIHAN DAN PENGEMBANGAN KOMPETENSI

Pelatihan anggota Komite yang berasal dari Direksi dapat dilihat pada Sub Bab Pelatihan dan/atau Peningkatan Kompetensi Anggota Direksi dalam Bab Corporate Governance dalam Laporan Tahunan ini.

RAPAT DAN PELAKSANAAN TUGAS ALCO

ALCO melaksanakan tugas dan tanggung jawabnya melalui rapat komite sebagai forum pembahasan dan pengambilan keputusan terkait pengelolaan aset dan liabilitas Bank. ALCO mengadakan rapat secara berkala minimal 4 (empat) kali dalam 1 (satu) tahun, atau setiap waktu bilamana dipandang perlu atas permintaan seorang atau lebih anggota Komite, atau atas permintaan Direksi, atau atas usulan tertulis dari bidang terkait yang menyampaikan hal-hal yang akan dibahas dan diputuskan melalui koordinasi dengan Sekretaris Komite.

ALCO INDEPENDENCE

All members of the Committee are not affiliated with other Directors, Commissioners or Controlling Shareholders, are not shareholders of the Company which can affect their ability to act independently, Commissioners, Directors or employees of companies that have affiliation or business with the Bank.

TRAINING AND COMPETENCY DEVELOPMENT

Training for committee members who are part of the Board of Directors can be found in the subsection on Training and/or Competency Enhancement for Members of the Board of Directors in the Corporate Governance chapter of this Annual Report.

ALCO MEETINGS AND TASKS IMPLEMENTATION

ALCO carried out its duties and responsibilities through committee meetings as a forum for discussion and decision-making related to the Bank's asset and liability management. The ALCO holds regular meetings at least 4 (four) times in 1 (one) year, or at any time if deemed necessary at the request of one or more members of the Committee, or the request of the Board of Directors, or upon written proposals from related fields that convey matters which will be discussed and decided in coordination with the Committee Secretary.



Selama tahun 2025 beberapa agenda penting yang dilakukan melalui rapat antara lain:

During 2025 several important agendas carried out through meetings including:

No	Tanggal Rapat Meeting Date	Agenda Rapat	Meeting Agenda	Peserta Participant
1	21 Januari 2025 January 21, 2025	Update Proyeksi Likuiditas Bank	Update on the Bank's Liquidity Projection.	1. Elmamber P. Sinaga 2. Putu Apriyanto 3. Maswar Purnama 4. Widi Nugroho 5. Resi Lora 6. Roni Girsang 7. Aldien Haekalani 8. Agus Syaiful Anwar 9. Erlinda Rusda 10. Yuli Christiani Clara 11. Oktris Novali Gusti
2	7 Maret 2025 March 7, 2025	Usulan Suku Bunga Dasar Kredit (SBDK) Maret 2025	Proposal for the Base Lending Rate (Suku Bunga Dasar Kredit/SBDK) for March 2025.	1. Elmamber P. Sinaga 2. Putu Apriyanto 3. Maswar Purnama 4. Widi Nugroho 5. Resi Lora
3	15 Mei 2025 May 15, 2025	1. Usulan Optimalisasi Likuiditas 2. Usulan Review Limit Aktivitas Trading	1. Proposal for Liquidity Optimization 2. Proposal for Review of Trading Activity Limits	1. Elmamber P. Sinaga 2. Putu Apriyanto 3. Maswar Purnama 4. Widi Nugroho 5. Resi Lora 6. Roni Girsang 7. Aldien Haekalani 8. Agus Syaiful Anwar 9. Oktris Novali Gusti
4	25 Juni 2025 June 25, 2025	1. Usulan Final Structure Obligasi 2. Usulan Bilateral Loan	1. Proposal for the Final Structure of Bonds 2. Proposal for Bilateral Loan	1. Elmamber P. Sinaga 2. Putu Apriyanto 3. Maswar Purnama 4. Widi Nugroho 5. Roni Girsang 6. Aldien Haekalani 7. Agus Syaiful Anwar 8. Oktris Novali Gusti
5	26 Juni 2025 June 26, 2025	Usulan Suku Bunga Dasar Kredit (SBDK) Periode Juni 2025	Proposal for the Base Lending Rate (Suku Bunga Dasar Kredit/SBDK) for the June 2025 period.	1. Elmamber P. Sinaga 2. Putu Apriyanto 3. Maswar Purnama 4. Widi Nugroho 5. Resi Lora
6	16 Juli 2025 July 16, 2025	Usulan Penambahan Ketentuan Pemberian Suku Bunga Kredit Segmen Kredit Pensiun dan KSM Dapen dengan Jenis Pengajuan Top Up	Proposal for the Addition of Provisions on Interest Rate Setting for Pension Loan Segment and Dapen KSM Credit with Top-Up Application Type.	1. Maswar Purnama 2. Putu Apriyanto 3. Widi Nugroho 4. Resi Lora
7	22 Juli 2025 July 22, 2025	1. Usulan Penambahan Plafond Surat Berharga & Penyesuaian Roadmap EVE 2. Usulan Pelunasan dan Penambahan Plafond Bilateral Loan 3. Usulan Suku Bunga Kredit Restrukturisasi	1. Proposal for the Increase of Securities Limit and Adjustment of the EVE Roadmap 2. Proposal for Early Repayment and Increase of Bilateral Loan Limit 3. Proposal for Restructured Loan Interest Rate	1. Maswar Purnama 2. Widi Nugroho 3. Putu Apriyanto 4. Resi Lora 5. Roni Girsang 6. Aldien Haekalani 7. Agus Syaiful Anwar 8. Erlinda Rusda 9. Josia Conscious Parangin Angin 10. Adang Wahyudin 11. I Gusti Putu Wira Kusuma 12. Oktris Novali Gusti
8	25 Agustus 2025 August 25, 2025	Evaluasi Penyesuaian Limit Komposisi Surat Berharga Banking Book dan Penyesuaian Ketentuan Optimalisasi Likuiditas	Evaluation of the Adjustment of the Banking Book Securities Composition Limit and the Adjustment of Liquidity Optimization Provisions.	1. Maswar Purnama 2. Widi Nugroho 3. Putu Apriyanto 4. Resi Lora
9	30 September 2025 30 September 2025	Usulan Suku Bunga Dasar Kredit (SBDK) Periode September 2025	Proposal for the Base Lending Rate for the September 2025 period.	1. Maswar Purnama 2. Widi Nugroho 3. Putu Apriyanto 4. Resi Lora



No	Tanggal Rapat Meeting Date	Agenda Rapat	Meeting Agenda	Peserta Participant
10	2 Oktober 2025 October 2, 2025	1. Usulan Bilateral Loan 2. Usulan Penambahan Limit Aktivitas Trading & Plafon Surat Berharga Banking Book	1. Proposal for Bilateral Loan 2. Proposal for the Increase of Trading Activity Limits and Banking Book Securities Ceiling	1. Maswar Purnama 2. Putu Apriyanto 3. Widi Nugroho 4. Resi Lora 5. Roni Girsang 6. Lalla Nurlaty Suri 7. Agus Syaiful Anwar 8. Oktris Novali Gusti
11	18 November 2025 November 18, 2025	1. Update Proyeksi Likuiditas Akhir Tahun 2025 dan Usulan Pengelolaan Likuiditas 2. Usulan Rencana Penerbitan Obligasi Tahun 2025	1. Update on the Year-End 2025 Liquidity Projection and Proposal for Liquidity Management 2. Proposal for the 2025 Bond Issuance Plan	1. Maswar Purnama 2. Putu Apriyanto 3. Widi Nugroho 4. Resi Lora 5. Roni Girsang 6. Lalla Nurlaty Suri 7. Agus Syaiful Anwar 8. Oktris Novali Gusti 9. IGP Wira Kusuma

Komite Teknologi Informasi

Komite Teknologi Informasi bertugas untuk membantu Direksi dalam menjalankan kebijakan dan strategi yang terkait dengan aktivitas pengembangan Teknologi Informasi. Penyesuaian keanggotaan Komite dan Tata tertib Komite terakhir diubah dengan Surat Keputusan Direksi No. KEP.DIR/160/V/2022 tertanggal 31 Mei 2022 tentang Komite Teknologi Informasi (Komite TI) PT Bank Mandiri Taspen.

STRUKTUR DAN KEANGGOTAAN KOMITE TEKNOLOGI INFORMASI

Information Technology Committee

The Information Technology Committee is tasked with assisting the Board of Directors in implementing policies and strategies related to Information Technology development activities. The adjustment of Committee membership and Committee Rules of Conduct was last amended by Decree of the Board of Directors No. KEP.DIR/160/V/2022 dated May 31, 2022 concerning the Information Technology Committee (IT Committee).

STRUCTURE AND MEMBERSHIPS OF INFORMATION TECHNOLOGY COMMITTEE

Ketua Chairman	Direktur yang membawahkan fungsi Teknologi Informasi	Director in charge of Information Technology function
Sekretaris 1 Secretary 1	Kepala Divisi IT Planning & Development	Head of IT Planning & Development Division
Sekretaris 2 Secretary 2	1. Kepala Divisi IT Operations 2. Kepala Divisi Chief Information Security Officer (CISO)	1. Head of IT Operations Division 2. Head of Chief Information Security Officer (CISO) Division
Anggota yang Memiliki Hak Suara (Voting Members) Voting Members		
Anggota Tetap yang Memiliki Hak Suara (Permanent Voting Members) Permanent Voting Members	1. Direktur yang membawahkan fungsi Teknologi Informasi 2. Direktur yang membawahkan fungsi Finance, Risk & Operations 3. Direktur yang membawahkan fungsi Business	1. Director in charge of Information Technology function 2. Director in charge of Finance, Risk & Operations function 3. Director in charge of Business function
Anggota Tidak Tetap yang Memiliki Hak Suara (Non - Permanent Voting Members) Non-Permanent Members with Voting Rights	Direktur Utama	President director



Anggota Tetap yang Tidak Memiliki Hak Suara (Contributing Non - Voting Members): Contributing Non - Voting Members:		
Anggota Tetap Yang Tidak Memiliki Hak Suara (Permanent Non-Voting Members)	1. Direktur yang membawahkan fungsi Kepatuhan; dan/atau 2. Kepala Divisi/Department Head Compliance*)	1. Director in charge of Compliance function; and/or 2. Division Head/Department Head Compliance*)
Anggota Pemberi Kontribusi Yang Tidak Memiliki Suara (Contributing Non-Voting Members): Contributing Non-Voting Members:		
Anggota Tetap (Contributing Permanent Non-Voting Members) Contributing Permanent Non-Voting Members	1. Divisi IT Planning & Development; 2. Divisi IT Operations; 3. Divisi CISO; 4. Divisi SPM & Accounting; 5. Divisi Procurement & Asset Management; 6. Divisi Risk Management; dan 7. Unit Project Management Office.	1. IT Planning & Development Division; 2. IT Operations Division; 3. CISO Division; 4. SPM & Accounting Division; 5. Procurement & Asset Management Division; 6. Risk Management Division; and 7. Project Management Office Unit.
Anggota Tidak Tetap (Contributing Non Permanent Non-Voting Members) Contributing Non Permanent Non-Voting Members	Divisi lainnya yang diundang terkait dengan isu/kendala/pengusul inisiatif yang menjadi agenda Komite.	Other divisions invited are related to issues/obstacles/initiative proposers that are on the Committee's agenda.

*) Dalam pelaksanaan rapat Komite TI, Direktur Yang membawahkan Fungsi Compliance dapat mendelegasikan kepada Kepala Divisi Compliance atau Department Head Compliance sebagai Satuan Kerja Kepatuhan (SKK). / In implementing IT Committee meetings, the Director in charge of the Compliance Function can delegate to the Head of the Compliance Division or the Compliance Department Head as the Compliance Work Unit (SKK).

URAIAN TUGAS DAN TANGGUNG JAWAB KOMITE TEKNOLOGI INFORMASI

Tugas dan Tanggung Jawab Komite Teknologi Informasi antara lain:

1. Menyusun Rencana Strategis TI (RSTI) atau IT Strategic Plan dan memastikan bahwa ITSP tersebut konsisten dan mendukung strategi bisnis Perseroan secara bankwide untuk selanjutnya diajukan kepada Rapat Direksi guna memperoleh persetujuan.
2. Menyusun dan memastikan prioritas TI proyek sesuai dengan IT Strategic Plan dengan penekanan pada efisiensi dan efektivitas.
3. Memastikan kebijakan, standar, dan prosedur TI.
4. Memastikan bahwa proyek TI dilaksanakan sesuai dengan Project Charter yang ditetapkan.
5. Menyusun dan memastikan bahwa mekanisme pemenuhan infrastruktur TI sudah tersedia dan pelaksanaannya sesuai ketentuan yang berlaku.
6. Mengevaluasi proyek-proyek TI mengambil tindakan korektif dalam hal hasil evaluasi proyek mengindikasikan diperlukan tindakan korektif.

DESCRIPTION OF DUTIES AND RESPONSIBILITIES OF THE INFORMATION TECHNOLOGY COMMITTEE

The Duties and Responsibilities of the Information Technology Committee include:

1. Develop an Information Technology (IT) Strategic Plan (Master Plan) and ensure that the IT Strategic Plan is consistent and supports the Bank's business strategy on a bank-wide basis for further submission to the Board of Directors Meeting for approval.
2. Develop and ensure IT project priorities are in accordance with the IT Strategic Plan with an emphasis on efficiency and effectiveness.
3. Ensure IT policies, standards, and procedures.
4. Ensure that IT projects are implemented in accordance with the established Project Charter.
5. Develop and ensure that the IT infrastructure compliance mechanism is in place and its implementation is in accordance with applicable regulations.
6. Evaluate IT projects take corrective action in the event that the project evaluation results indicate corrective action is required.



PROFIL ANGGOTA KOMITE TEKNOLOGI INFORMASI

PROFILE OF MEMBERS OF THE INFORMATION
TECHNOLOGY COMMITTEE

Nama Name	Jabatan	Position	Keterangan Description	Profil	Profil
Henrisa Yunan Lubis**	Ketua	Chairman	Direktur IT & Digital Director of IT & Digital	Profil dapat dilihat pada bagian Profil Direksi dalam Laporan Tahunan ini.	Profiles can be seen in the Board of Directors Profile section in this Annual Report.
Hendi Hadianito	Sekretaris 1/ anggota pemberi kontribusi yang tidak memiliki hak suara	Secretary 1/non-voting contributing member	Kepala Divisi IT Planning & Development Head of IT Planning & Development Division	Profil dapat dilihat pada bagian Profil Pejabat Eksekutif dalam Laporan Tahunan ini.	Profiles can be seen in the Executive Officers Profile section in this Annual Report.
Purnama Sulfa Syukur	Sekretaris 2/ anggota pemberi kontribusi yang tidak memiliki hak suara	Secretary 2/non-voting contributing member	Kepala Divisi Chief Information Security Officer Division Head, Chief Information Security Officer	Profil dapat dilihat pada bagian Profil Pejabat Eksekutif dalam Laporan Tahunan ini.	Profiles can be seen in the Executive Officers Profile section in this Annual Report.
Rima Cahyani*	Anggota tetap yang memiliki hak suara	Permanent voting member	Direktur Keuangan & Risk Director of Finance & Risk	Profil dapat dilihat pada bagian Profil Direksi dalam Laporan Tahunan ini.	Profiles can be seen in the Board of Directors Profile section in this Annual Report.
Mahrauz Purnaditya**	Anggota tetap yang memiliki hak suara	Permanent voting member	Direktur Business Director of Business	Profil dapat dilihat pada bagian Profil Direksi dalam Laporan Tahunan ini.	Profiles can be seen in the Board of Directors Profile section in this Annual Report.
Panji Irawan*	Anggota tidak tetap yang memiliki hak suara	Non-Permanent voting member	Direktur Utama President Director	Profil dapat dilihat pada bagian Profil Direksi dalam Laporan Tahunan ini.	Profiles can be seen in the Board of Directors Profile section in this Annual Report.
Rio Lanasier*	Anggota tetap yang tidak memiliki hak suara	Permanent Non-Voting Members	Direktur Compliance & Human Resource Director of Compliance & Human Resource Director of Compl	Profil dapat dilihat pada bagian Profil Direksi dalam Laporan Tahunan ini.	Profiles can be seen in the Board of Directors Profile section in this Annual Report.
Sisi Rahmina	Anggota tetap yang tidak memiliki hak suara	Permanent Non-Voting Members	Kepala Divisi Compliance Head of Compliance Division	Profil dapat dilihat pada bagian Profil Direksi dalam Laporan Tahunan ini.	Profiles can be seen in the Board of Directors Profile section in this Annual Report.
Fajar M.S. Sukmono	Anggota pemberi kontribusi yang tidak memiliki suara	Contributing Non-Voting Members	Kepala Divisi IT Operations Head of IT Operations Division	Profil dapat dilihat pada bagian Profil Pejabat Eksekutif dalam Laporan Tahunan ini.	Profiles can be seen in the Executive Officers Profile section in this Annual Report.
Agus Syaiful Anwar	Anggota pemberi kontribusi yang tidak memiliki suara	Contributing Non-Voting Members	Kepala Divisi SPM & Accounting Head of SPM & Accounting Division	Profil dapat dilihat pada bagian Profil Pejabat Eksekutif dalam Laporan Tahunan ini.	Profiles can be seen in the Executive Officers Profile section in this Annual Report.
Sangkot Parangin Angin	Anggota pemberi kontribusi yang tidak memiliki hak suara	Contributing Non-Voting Members	Kepala Procurement & Asset Management Head of Procurement & Asset Management	Profil dapat dilihat pada bagian Profil Pejabat Eksekutif dalam Laporan Tahunan ini.	Profiles can be seen in the Executive Officers Profile section in this Annual Report.
Roni Girsang	Anggota pemberi kontribusi yang tidak memiliki hak suara	Contributing Non-Voting Members	Kepala Risk Management Head of Risk Management	Profil dapat dilihat pada bagian Profil Pejabat Eksekutif dalam Laporan Tahunan ini.	Profiles can be seen in the Executive Officers Profile section in this Annual Report.



Nama Name	Jabatan	Position	Keterangan Description	Profil	Profil
Saptono Andi Setyawan	Anggota pemberi kontribusi yang tidak memiliki hak suara	Contributing Non-Voting Members	Department Head Project Management Office Department Head Project Management Office	Tempat, Tanggal Lahir: Banyumas, 07 September 1971 Pendidikan: - S1 Ilmu Administrasi Negara, FISIP, Universitas Jenderal Soedirman Pengalaman Kerja: - Cluster Manager di PT Bank Mandiri - Kepala Cabang Micro PT Bank Mandiri - Micro Mandiri Manager PT Bank Mandiri - Sales & Transaction Control PT Bank Mandiri - Verifikator PT Bank Mandiri - Internal Control & Compliance PT Bank Mandiri - Clearing & Other Services PT Bank Mandiri - GA PT Bank Mandiri - HR & GA PT Bank Ekspor Impor Indonesia Dasar Pengangkatan: Diangkat sebagai Department Head PMO berdasarkan keputusan Direksi Nomor SKD. CHC/3522/2017	Place and Date of Birth: Banyumas, September 7, 1971 Education: - Bachelor's Degree in Public Administration, Faculty of Social and Political Sciences (FISIP), Jenderal Soedirman University Work Experience: - Cluster Manager, PT Bank Mandiri - Head of Micro Branch, PT Bank Mandiri - Micro Mandiri Manager, PT Bank Mandiri - Sales & Transaction Control, PT Bank Mandiri - Verifier, PT Bank Mandiri - Internal Control & Compliance, PT Bank Mandiri - Clearing & Other Services, PT Bank Mandiri - General Affairs (GA), PT Bank Mandiri - Human Resources & General Affairs, PT Bank Ekspor Impor Indonesia Appointment Basis: Appointed as Department Head of PMO based on Board of Directors Decree No. SKD.CHC/3522/2017

*) Telah diangkat berdasarkan keputusan sirkuler Pemegang Saham tanggal 04 Desember 2025 dan telah lulus Penilaian Kemampuan & Kepatutan oleh Otoritas Jasa Keuangan / Appointed based on the Circular Resolution of the Shareholders dated December 4, 2025 and has passed the Fit and Proper Test conducted by Otoritas Jasa Keuangan.

**) Telah diangkat berdasarkan keputusan sirkuler Pemegang Saham tanggal 04 Desember 2025 dan masih dalam proses Penilaian Kemampuan & Kepatutan oleh Otoritas Jasa Keuangan / Appointed based on the Circular Resolution of the Shareholders dated December 4, 2025 and is currently in the process of the Fit and Proper Test conducted by Otoritas Jasa Keuangan.

PELATIHAN DAN PENGEMBANGAN KOMPETENSI

Pelatihan anggota Komite yang berasal dari Direksi dapat dilihat pada Sub Bab Pelatihan dan/atau Peningkatan Kompetensi Anggota Direksi dalam Bab Corporate Governance dalam Laporan Tahunan ini.

INDEPENDENSI KOMITE TEKNOLOGI INFORMASI

Seluruh anggota Komite tidak memiliki afiliasi dengan Direktur lainnya, Komisaris maupun Pemegang Saham Pengendali, bukan merupakan pemegang saham Perusahaan yang dapat mempengaruhi kemampuannya untuk bertindak independen, Komisaris, Direktur maupun karyawan dari perusahaan yang memiliki afiliasi maupun bisnis dengan Bank.

RAPAT DAN PELAKSANAAN TUGAS KOMITE TEKNOLOGI INFORMASI

Komite Teknologi Informasi melaksanakan tugas dan tanggung jawabnya melalui rapat komite sebagai sarana evaluasi dan pengambilan keputusan terkait teknologi informasi Bank.

TRAINING AND COMPETENCY DEVELOPMENT

Training for committee members who are part of the Board of Directors can be found in the subsection on Training and/or Competency Enhancement for Members of the Board of Directors in the Corporate Governance chapter of this Annual Report.

INDEPENDENCE OF INFORMATION TECHNOLOGY COMMITTEE

All members of the Committee are not affiliated with other Directors, Commissioners or Controlling Shareholders, are not shareholders of the Company which can affect their ability to act independently, Commissioners, Directors or employees of companies that have affiliation or business with the Bank.

MEETINGS AND IMPLEMENTATION OF THE TASKS OF THE INFORMATION TECHNOLOGY COMMITTEE

The Information Technology Committee carried out its duties and responsibilities through committee meetings as a forum for evaluation and decision-making related to the



Komite Teknologi Informasi mengadakan rapat sekurang-kurangnya 2 (dua) kali dalam 1 (satu) tahun, atau setiap waktu bilamana dipandang perlu atas permintaan seorang atau lebih anggota Komite, atau atas permintaan Direksi, atau atas usulan tertulis dari bidang terkait yang menyampaikan hal-hal yang akan dibahas dan diputuskan melalui koordinasi dengan Sekretaris Komite.

Bank's information technology. The Information Technology Committee held meetings at least 2 (two) times in 1 (one) year, or at any time if deemed necessary at the request of one or more members of the Committee, or at the request of the Board of Directors, or on a written proposal from the related field that conveyed the following: matters to be discussed and decided in coordination with the Committee Secretary.

Selama tahun 2025 beberapa agenda penting yang dilakukan melalui rapat antara lain:

During 2025 several important agendas were carried out through meetings, including:

No	Tanggal Rapat Meeting Date	Agenda Rapat Meeting Agenda	Peserta	Participant
1	25 Juni 2025 June 25, 2025	- Update Inisiatif Project-CR Tahun 2025 - Revisi Rencana Pengembangan Teknologi Informasi (RPTI) Tahun 2025 - Usulan / Rekomendasi Komite TI - Update on Project Credit Risk (Project-CR) Initiatives for 2025 - Revision of the 2025 Information Technology Development Plan (RPTI) - Proposal/Recommendations of the IT Committee	- Direktur Utama - Direktur Business - Direktur IT & Digital - Direktur Finance, Risk & Operations - Divisi IT Planning & Development - Divisi IT Operations - Divisi Digital Transformation - Divisi Digital Banking Product - Divisi Risk Management - Divisi SPM & Accounting - Divisi Compliance - Divisi Central Operation - Divisi Operational Excellence & Customer Experience	- President Director - Director of Business - Director of IT & Digital - Director of Finance, Risk & Operations - IT Planning & Development Division - IT Operations Division - Digital Transformation Division - Digital Banking Product Division - Risk Management Division - Accounting & Financial Reporting (SPM & Accounting) Division - Compliance Division - Central Operations Division - Operational Excellence & Customer Experience Division
2	24 November 2025 November 24, 2025	- Update Inisiatif Project-CR Tahun 2025 - Laporan Rencana Pengembangan Teknologi Informasi (RPTI) Tahun 2026 - Usulan / Rekomendasi Komite TI - Update on Project Credit Risk (Project-CR) Initiatives for 2025 - Report on the 2026 Information Technology Development Plan (RPTI) - Proposal/Recommendations of the IT Committee	- Direktur Business - Direktur IT & Digital - Direktur Finance, Risk & Operations - Direktur Compliance & Control - Divisi IT Planning & Development - Divisi Central Operation - Divisi CISO - Divisi Compliance - Divisi Consumer Business & Recovery - Divisi Corporate Secretary & Legal - Divisi Credit Operation - Divisi Digital Banking Product - Divisi Digital Transformation - Divisi Distribution & Portfolio Management - Divisi Funding & Investment Product - Divisi Human Capital - Divisi IT Operations - Divisi Operational Excellence & Customer Experience - Divisi Pension & Loyalty Management - Divisi Pension Business - Divisi Procurement & Asset Management - Divisi Risk Business Control - Divisi Risk Management - Divisi SPM & Accounting - Divisi Treasury	- Director of Business - Director of IT & Digital - Director of Finance, Risk & Operations - Director of Compliance & Control - IT Planning & Development Division - Central Operations Division - Chief Information Security Officer (CISO) Division - Compliance Division - Consumer Business & Recovery Division - Corporate Secretary & Legal Division - Credit Operations Division - Digital Banking Product Division - Digital Transformation Division - Distribution & Portfolio Management Division - Funding & Investment Product Division - Human Capital Division - IT Operations Division - Operational Excellence & Customer Experience Division - Pension & Loyalty Management Division - Pension Business Division - Procurement & Asset Management Division - Risk Business Control Division - Risk Management Division - Accounting & Financial Reporting (SPM & Accounting) Division - Treasury Division



No	Tanggal Rapat Meeting Date	Agenda Rapat Meeting Agenda	Peserta	Participant
3	25 November 2025 November 25, 2025	1. Rencana Strategis Teknologi Informasi (RSTI) Periode Tahun 2026 – 2030 2. Usulan / Rekomendasi Komite TI 1. Information Technology Strategic Plan (ITSP) for the 2026–2030 period 2. IT Committee Proposal/ Recommendations	1. Direktur Business 2. Direktur IT & Digital 3. Direktur Finance, Risk & Operations 4. Direktur Compliance & Control 5. Divisi IT Planning & Development 6. Divisi IT Operations 7. Divisi CISO 8. Divisi Digital Banking Product 9. Divisi Digital Transformation	1. Director of Business 2. Director of IT & Digital 3. Director of Finance, Risk & Operations 4. Director of Compliance & Control 5. IT Planning & Development Division 6. IT Operations Division 7. Chief Information Security Officer (CISO) Division 8. Digital Banking Product Division 9. Digital Transformation Division

Komite Kebijakan Perkreditan (KKP)

Dalam rangka melaksanakan amanat POJK No.42/POJK.03/2017 tentang Kewajiban Penyusunan dan Pelaksanaan Kebijakan Perkreditan atau Pembiayaan Bank Bagi Bank Umum, Bank membentuk Komite Kebijakan Perkreditan melalui Surat Keputusan Direksi Nomor: KEP.DIR/157/V/2022 tanggal 31 Mei 2022 tentang Pembentukan Komite Kebijakan Perkreditan (KKP) PT Bank Mandiri Taspen. Komite ini bertugas untuk memberikan masukan kepada direksi dalam penyusunan Kebijakan Perkreditan Bank (KPB) serta Mengawasi agar KPB dapat diterapkan dan dilaksanakan secara konsekuen dan konsisten.

STRUKTUR DAN KEANGGOTAAN KOMITE KEBIJAKAN PERKREDITAN

Ketua Chairman	Direktur Utama	Direktur Utama
Wakil Ketua Vice Chairman	Direktur Business	Direktur Business
Sekretaris Secretary	Kepala Divisi Risk Management	Kepala Divisi Risk Management
Sekretaris Pengganti 1 Alternate Secretary 1	Kepala Divisi Micro & Retail Business	Kepala Divisi Micro & Retail Business
Sekretaris Pengganti 2 Alternate Secretary 2	Kepala Divisi Pension Business	Kepala Divisi Pension Business
Anggota yang Memiliki Hak Suara (Voting Members) Voting Members		
Anggota Tetap yang Memiliki Hak Suara (Permanent Voting Members) Permanent Voting Members	Seluruh Direktur kecuali Direktur Yang Membawahkan Fungsi Kepatuhan	All Directors except the Director in Charge of Compliance Functions

Credit Policy Committee (KKP)

In order to implement the mandate of Financial Services Authority Regulation (POJK) No. 42/POJK.03/2017 concerning the Obligation to Prepare and Implement Bank Lending or Financing Policies for Commercial Banks, the Bank established a Credit Policy Committee through Board of Directors Decree No. KEP.DIR/157/V/2022 dated 31 May 2022 regarding the Establishment of the Credit Policy Committee (CPC) of PT Bank Mandiri Taspen. This Committee was responsible for providing recommendations to the Board of Directors in the formulation of the Bank's Credit Policy (KPB), as well as overseeing its consistent and effective implementation.

STRUCTURE AND MEMBERSHIP CREDIT POLICY COMMITTEE



Anggota Tidak Tetap yang Memiliki Hak Suara (Non - Permanent Voting Members) Non - Permanent Voting Members	1. Direktur Yang Membawahkan Fungsi Kepatuhan 2. Kepala Divisi Internal Audit 3. Kepala Divisi Micro & retail Business 4. Kepala Divisi Distribution & Portfolio Management 5. Kepala Divisi Pension Business 6. Kepala Divisi Credit Recovery 7. Kepala Divisi Credit Operation 8. Kepala Divisi Retail & Digital Banking 9. Kepala Divisi Risk Management 10. Kepala Divisi Compliance 11. Kepala Divisi RBC 12. Kepala Divisi Corporate Secretary & Legal 13. Kepala Unit Risk Approval*)	1. Director in Charge of Compliance Function 2. Head of Internal Audit Division 3. Head of Micro & Retail Business Division 4. Head of Distribution & Portfolio Management Division 5. Head of Pension Business Division 6. Head of Credit Recovery Division 7. Head of Credit Operations Division 8. Head of Retail & Digital Banking Division 9. Head of Risk Management Division 10. Head of Compliance Division 11. Head of Risk Business Control (RBC) Division 12. Head of Corporate Secretary & Legal Division 13. Head of Risk Approval Unit*
	Kepala Divisi lainnya yang diundang sesuai dengan permasalahan yang dibahas dan kebutuhan Bank	Other Division Heads invited according to the issues discussed and the Bank's needs

*) pelaksanaan tugas sementara dilaksanakan oleh Kepala Divisi yang membawahkan Unit Risk Approval

*) The implementation of temporary duties is carried out by the Division Head who is in charge of the Risk Approval Unit

URAIAN TUGAS DAN TANGGUNG JAWAB KOMITE KEBIJAKAN PERKREDITAN

Tugas dan Tanggung Jawab Komite Kebijakan Perkreditan antara lain:

1. Memberikan masukan kepada direksi dalam penyusunan Kebijakan Perkreditan Bank (KPB), terutama yang berkaitan dengan perumusan prinsip kehati-hatian dalam perkreditan yang paling sedikit harus meliputi kebijakan pokok dalam perkreditan atau pembiayaan, tata cara penilaian kualitas Kredit atau Pembiayaan, dan profesionalisme serta integritas pejabat perkreditan atau pembiayaan.
2. Mengawasi agar KPB dapat diterapkan dan dilaksanakan secara konsekuen dan konsisten serta merumuskan pemecahan dalam hal terdapat hambatan atau kendala dalam penerapan KPB. Selanjutnya KKP juga melakukan kajian berkala terhadap KPB dan memberikan saran kepada direksi dalam hal diperlukan perubahan atau perbaikan KPB; dan
3. Memantau dan mengevaluasi:
 - a. Perkembangan dan kualitas portofolio perkreditan atau pembiayaan secara keseluruhan;
 - b. Usulan rekanan perkreditan dan kinerja rekanan perkreditan secara keseluruhan;
 - c. Usulan exception dalam produk kredit dan kewenangan memutus exception;
 - d. Usulan produk kredit atau turunan produk kredit, termasuk perubahan Risk Acceptance Criteria (RAC);
 - e. Kebenaran pelaksanaan kewenangan memutus Kredit atau Pembiayaan dan Restrukturisasi Kredit;
 - f. Kebenaran proses pemberian, perkembangan, dan kualitas Kredit atau Pembiayaan yang diberikan kepada pihak terkait dengan Bank dan debitur besar tertentu;
 - g. Kebenaran pelaksanaan ketentuan BMPK;

DESCRIPTION OF DUTIES AND RESPONSIBILITIES OF THE CREDIT POLICY COMMITTEE

Duties and Responsibilities of the Credit Policy Committee include:

1. Providing input to the board of directors in the preparation of Bank Credit Policies (KPB), especially those relating to the formulation of the principle of prudence in credit which must at least include basic policies in credit or financing, procedures for assessing the quality of Credit or Financing, and the professionalism and integrity of credit officers or financing.
2. Supervising that KPB can be implemented and implemented consistently and formulating solutions in the event that there are obstacles or obstacles in the implementation of KPB. Furthermore, the KKP also conducted periodic reviews of the KPB and provided advice to the board of directors in the event that changes or improvements to the KPB were required; and
3. Monitoring and evaluating:
 - a. Development and quality of the overall credit or financing portfolio;
 - b. Proposed credit partners and overall credit partner performance;
 - c. Proposed exceptions in credit products and the authority to decide on exceptions;
 - d. Proposed credit products or derivative credit products, including changes to the Risk Acceptance Criteria (RAC);
 - e. The truth of the implementation of the authority to decide on Credit or Financing and Credit Restructuring;
 - f. The truth of the process of granting, development and quality of Credit or Financing provided to parties related to the Bank and certain large debtors;
 - g. The truth of the implementation of the BMPK provisions;



- h. Ketaatan terhadap ketentuan peraturan perundang-undangan dan peraturan lain dalam pelaksanaan pemberian Kredit atau Pembiayaan;
- i. Penyelesaian Kredit atau Pembiayaan bermasalah sesuai dengan yang ditetapkan dalam KPB; dan
- j. Upaya Bank dalam memenuhi kecukupan jumlah penyisihan penghapusan Kredit atau Pembiayaan.

- h. compliance with the provisions of laws and regulations and other regulations in the implementation of the provision of Credit or Financing;
- i. settlement of non-performing Credit or Financing as stipulated in the KPB; and
- j. the Bank's efforts to meet the adequacy of the allowance for credit or financing losses.

PROFIL ANGGOTA KOMITE KEBIJAKAN PERKREDITAN

PROFILE OF MEMBERS OF THE CREDIT POLICY COMMITTEE

Nama Name	Jabatan	Position	Keterangan Information	Profil	Profil
Panji Irawan*	Ketua/anggota tetap yang memiliki hak suara	Chairman/ permanent member with voting rights	Direktur Utama President Director	Profil dapat dilihat pada bagian Profil Direksi dalam Laporan Tahunan ini.	Profiles can be seen in the Board of Directors Profile section in this Annual Report.
Mahraza Purnaditya**	Wakil Ketua/ anggota tetap yang memiliki hak suara	Deputy Chairman/ permanent member with voting rights	Direktur Bisnis Director of Business	Profil dapat dilihat pada bagian Profil Direksi dalam Laporan Tahunan ini.	Profiles can be seen in the Board of Directors Profile section in this Annual Report.
Roni Girsang	Sekretaris/anggota tetap yang tidak memiliki hak suara	Secretary/ permanent member without voting rights	Kepala Divisi Risk Management Head of Risk Management Division	Profil dapat dilihat pada bagian Profil Pejabat Eksekutif dalam Laporan Tahunan ini.	Profiles can be seen in the Executive Officers Profile section in this Annual Report.
Mohamad Razif	Sekretaris Pengganti 1/ anggota tetap yang tidak memiliki hak suara	Alternate Secretary 1/ permanent member without voting rights	Kepala Divisi Consumer Business & Recovery (dh. Divisi Micro & Retail Business) Head of Consumer Business & Recovery Division (formerly Micro & Retail Business Division)	Profil dapat dilihat pada bagian Profil Pejabat Eksekutif dalam Laporan Tahunan ini.	Profiles can be seen in the Executive Officers Profile section in this Annual Report.
Mochammad Azis Yusup	Sekretaris Pengganti 2/ anggota tetap yang tidak memiliki hak suara	Alternate Secretary 2/ permanent member without voting rights	Kepala Divisi Pension Business Head of Pension Business Division	Profil dapat dilihat pada bagian Profil Pejabat Eksekutif dalam Laporan Tahunan ini.	Profiles can be seen in the Executive Officers Profile section in this Annual Report.
Rima Cahyani*	Anggota tetap yang memiliki hak suara	Permanent member with voting rights	Direktur Keuangan & Risk Director of Finance & Risk	Profil dapat dilihat pada bagian Profil Direksi dalam Laporan Tahunan ini.	Profiles can be seen in the Board of Directors Profile section in this Annual Report.
Henrisa Yunan Lubis**	Anggota tetap yang memiliki hak suara	Permanent member with voting rights	Direktur IT & Digital Director of IT & Digital	Profil dapat dilihat pada bagian Profil Direksi dalam Laporan Tahunan ini.	Profiles can be seen in the Board of Directors Profile section in this Annual Report.
Rudi As Aturridha**	Anggota tetap yang memiliki hak suara	Permanent member with voting rights	Wakil Direktur Utama Vice President Director	Profil dapat dilihat pada bagian Profil Direksi dalam Laporan Tahunan ini.	Profiles can be seen in the Board of Directors Profile section in this Annual Report.
Rizky Olyvia Nasution**	Anggota tetap yang memiliki hak suara	Permanent member with voting rights	Direktur Funding (Retail & Network) Director of Funding (Retail & Network)	Profil dapat dilihat pada bagian Profil Direksi dalam Laporan Tahunan ini.	Profiles can be seen in the Board of Directors Profile section in this Annual Report.
Noer Fajriensyah**	Anggota tetap yang memiliki hak suara	Permanent member with voting rights	Direktur Transformasi & Pengembangan Usaha Business Transformation and Development	Profil dapat dilihat pada bagian Profil Direksi dalam Laporan Tahunan ini.	Profiles can be seen in the Board of Directors Profile section in this Annual Report.



Nama Name	Jabatan	Position	Keterangan Information	Profil	Profil
Rio Lanasier*	Anggota tetap yang tidak memiliki hak suara	permanent member without voting rights	Direktur Compliance & Human Resource Director of Compliance & Human Resource	Profil dapat dilihat pada bagian Profil Direksi dalam Laporan Tahunan ini.	Profiles can be seen in the Board of Directors Profile section in this Annual Report.
M. Jacobie Henry Widodo	Anggota tetap yang tidak memiliki hak suara	permanent member without voting rights	Kepala Divisi Internal Audit Head of Internal Audit Division	Profil dapat dilihat pada bagian Profil Pejabat Eksekutif dalam Laporan Tahunan ini.	Profiles can be seen in the Executive Officers Profile section in this Annual Report.
Erlinda Rusda	Anggota tetap yang tidak memiliki hak suara	permanent member without voting rights	Kepala Divisi Distribution & Portfolio Management Head of Distribution and Portfolio Management Division	Profil dapat dilihat pada bagian Profil Pejabat Eksekutif dalam Laporan Tahunan ini.	Profiles can be seen in the Executive Officers Profile section in this Annual Report.
Sang Ketut Miasa	Anggota tetap yang tidak memiliki hak suara	permanent member without voting rights	Kepala Divisi Credit Operation Head of Credit Operation Division	Profil dapat dilihat pada bagian Profil Pejabat Eksekutif dalam Laporan Tahunan ini.	Profiles can be seen in the Executive Officers Profile section in this Annual Report.
Pangrukti Kisbandini	Anggota tetap yang tidak memiliki hak suara	permanent member without voting rights	Kepala Divisi Digital Banking Product (dh. Divisi Retail & Digital Banking) Head of Digital Banking Product Division (dh. Retail & Digital Banking Division)	Profil dapat dilihat pada bagian Profil Pejabat Eksekutif dalam Laporan Tahunan ini.	Profiles can be seen in the Executive Officers Profile section in this Annual Report.
Sisi Rahmina	Anggota tetap yang tidak memiliki hak suara	permanent member without voting rights	Kepala Divisi Compliance Head of Compliance Division	Profil dapat dilihat pada bagian Profil Pejabat Eksekutif dalam Laporan Tahunan ini.	Profiles can be seen in the Executive Officers Profile section in this Annual Report.
Aditya Subiyanto	Anggota tetap yang tidak memiliki hak suara	permanent member without voting rights	Kepala Divisi Risk Business Control Head of Risk Business Control Division	Profil dapat dilihat pada bagian Profil Pejabat Eksekutif dalam Laporan Tahunan ini.	Profiles can be seen in the Executive Officers Profile section in this Annual Report.

*) Telah diangkat berdasarkan keputusan sirkuler Pemegang Saham tanggal 04 Desember 2025 dan telah lulus Penilaian Kemampuan & Kepatutan oleh Otoritas Jasa Keuangan / Appointed based on the Circular Resolution of the Shareholders dated December 4, 2025 and has passed the Fit and Proper Test conducted by Otoritas Jasa Keuangan.

**) Telah diangkat berdasarkan keputusan sirkuler Pemegang Saham tanggal 04 Desember 2025 dan masih dalam proses Penilaian Kemampuan & Kepatutan oleh Otoritas Jasa Keuangan / Appointed based on the Circular Resolution of the Shareholders dated December 4, 2025 and is currently in the process of the Fit and Proper Test conducted by Otoritas Jasa Keuangan.

INDEPENDENSI KOMITE KEBIJAKAN PERKREDITAN

Seluruh anggota Komite tidak memiliki afiliasi dengan Direktur lainnya, Komisaris maupun Pemegang Saham Pengendali, bukan merupakan pemegang saham Perusahaan yang dapat mempengaruhi kemampuannya untuk bertindak independen, Komisaris, Direktur maupun karyawan dari perusahaan yang memiliki afiliasi maupun bisnis dengan Bank.

PELATIHAN DAN PENGEMBANGAN KOMPETENSI

Pelatihan anggota Komite yang berasal dari Direksi dapat dilihat pada Sub Bab Pelatihan dan/atau Peningkatan Kompetensi Anggota Direksi dalam Bab Corporate Governance dalam Laporan Tahunan ini.

INDEPENDENCE OF THE CREDIT POLICY COMMITTEE

All members of the Committee are not affiliated with other Directors, Commissioners or Controlling Shareholders, are not shareholders of the Company which may affect their ability to act independently, Commissioners, Directors or employees of companies that have affiliation or business with the Bank.

TRAINING AND COMPETENCY DEVELOPMENT

Training for committee members who are part of the Board of Directors can be found in the subsection on Training and/or Competency Enhancement for Members of the Board of Directors in the Corporate Governance chapter of this Annual Report.



RAPAT DAN PELAKSANAAN TUGAS KOMITE KEBIJAKAN PERKREDITAN

Komite Kebijakan Perkreditan melaksanakan tugas dan tanggung jawabnya melalui rapat komite sebagai sarana evaluasi dan pengambilan keputusan terkait kebijakan perkreditan Bank. Komite Kebijakan Perkreditan mengadakan rapat sekurang-kurangnya 4 (empat) kali dalam 1 (satu) tahun, atau setiap waktu bilamana dipandang perlu atas permintaan seorang atau lebih anggota Komite, atau atas permintaan Direksi, atau atas usulan tertulis dari bidang terkait yang menyampaikan hal-hal yang akan dibahas dan diputuskan melalui koordinasi dengan Sekretaris Komite.

Selama tahun 2025 beberapa agenda penting yang dilakukan melalui rapat antara lain:

MEETINGS AND IMPLEMENTATION OF THE TASKS OF THE CREDIT POLICY COMMITTEE

The Credit Policy Committee carried out its duties and responsibilities through committee meetings as a means of evaluating and making decisions related to the Bank's credit policies. The Credit Policy Committee held meetings at least 4 (four) times within 1 (one) year, or at any time as deemed necessary upon the request of one or more Committee members, or upon the request of the Board of Directors, or based on a written proposal from the relevant function submitting matters to be discussed and decided, through coordination with the Committee Secretary.

During 2025 several important agendas carried out through meetings include:

No	Tanggal Rapat Meeting Date	Agenda Rapat Meeting Agenda	Peserta	Participant
1	7 Januari 2025 January 7, 2025	Usulan Penyesuaian Manual Produk Kredit Mikro Modul Kredit Usaha Rakyat Proposal for the Adjustment of the Micro Credit Product Manual for the People's Business Credit (KUR) Module.	1. Direktur Business 2. Direktur Finance, Risk & Operation 3. Direktur IT & Digital 4. Direktur Compliance & Control 5. Divisi Risk Management 6. Divisi Consumer Business & Recovery 7. Divisi Corporate Secretary & Legal	1. Director of Business 2. Director of Finance, Risk & Operations 3. Director of IT & Digital 4. Director of Compliance & Control 5. Risk Management Division 6. Consumer Business & Recovery Division 7. Corporate Secretary & Legal Division
2	8 Januari 2025 January 8, 2025	Usulan Perluasan Target Market Produk New Kredit Mantap Pra Pensiun (New KMPP) Proposal for the Expansion of the Target Market for the New Mantap Pre-Retirement Credit (New KMPP) Product.	1. Direktur Utama 2. Direktur Business 3. Direktur Finance, Risk & Operation 4. Direktur IT & Digital	1. President Director 2. Director of Business 3. Director of Finance, Risk & Operations 4. Director of IT & Digital
2	16 September 2025 16 September 2025	Penambahan Kuota Platinum Plus & Penyesuaian RAC New KMPP Increase in Platinum Plus Quota and Adjustment of the Risk Acceptance Criteria (RAC) for New KMPP.	1. Plt. Direktur Utama 2. Direktur Finance, Risk & Operations 3. Direktur IT & Digital 4. Divisi Risk Management 5. Divisi Compliance 6. Divisi Pension Business 7. Divisi Distribution & Portfolio Management 8. Divisi SPM & Accounting	1. Acting President Director 2. Director of Finance, Risk & Operations 3. Director of IT & Digital 4. Risk Management Division 5. Compliance Division 6. Pension Business Division 7. Distribution & Portfolio Management Division 8. Accounting & Financial Reporting (SPM & Accounting) Division
3	15 Oktober 2025 October 15, 2025	Update KMPP Grace Period KMPP Grace Period Update	1. Plt. Direktur Utama 2. Direktur Finance, Risk & Operations 3. Direktur IT & Digital 4. Divisi Risk Management 5. Divisi Compliance 6. Divisi Pension Business 7. Divisi IT Planning & Development 8. Divisi Digital Transformation 9. Divisi Distribution & Portfolio Management 10. Divisi SPM & Accounting	1. Acting President Director 2. Director of Finance, Risk & Operations 3. Director of IT & Digital 4. Risk Management Division 5. Compliance Division 6. Pension Business Division 7. IT Planning & Development Division 8. Digital Transformation Division 9. Distribution & Portfolio Management Division 10. Accounting & Financial Reporting (SPM & Accounting) Division



Penerapan Tata Kelola Dalam Pemberian Remunerasi Bagi Bank Umum

Komite Remunerasi dan Nominasi

Komite Remunerasi dan Nominasi telah dijelaskan pada Sub Judul Komite Remunerasi dan Nominasi Bab Tata Kelola Perusahaan dalam Laporan Tahunan ini. Bank telah membentuk komite remunerasi dan nominasi dengan susunan keanggotaan sesuai peraturan yang berlaku, selama tahun 2025 remunerasi yang diterima anggota Komite Remunerasi dan Nominasi sebesar Rp14.221.993.670.

Proses Penyusunan Kebijakan Remunerasi

Mengacu pada Peraturan OJK No. 45/POJK.03/2015 dan Surat Edaran OJK No. 40/SEOJK.03/2016 tentang Penerapan Tata Kelola dalam Pemberian Remunerasi bagi Bank Umum, Bank Mandiri Taspen telah menerapkan kebijakan remunerasi yang tertuang dalam Standar Prosedur Remunerasi No. SP/001.B/2017 tanggal 10 Maret 2017 dan telah disesuaikan dengan penerapan Standar Prosedur edisi kedua No. SP/008/IX/2019 tanggal 16 September 2019. Remunerasi merupakan imbalan yang ditetapkan dan diberikan kepada Dewan Komisaris, Direksi dan/atau pegawai baik yang bersifat tetap maupun variabel dalam bentuk tunai maupun tidak tunai sesuai dengan tugas, wewenang, dan tanggung jawabnya. Penerapan tata kelola dalam pemberian remunerasi bertujuan untuk mendorong dilakukannya *prudent risk taking* sehingga dapat menjaga kelangsungan usaha Bank Mandiri Taspen.

Cakupan Kebijakan Remunerasi dan Implementasinya Per Unit Bisnis, Per Wilayah dan Pada Perusahaan Anak atau Kantor Cabang Yang Berlokasi di Luar Negeri

Kebijakan remunerasi adalah imbalan yang ditetapkan dan diberikan kepada Direksi, anggota Dewan Komisaris, dan/atau Pegawai baik yang bersifat tetap maupun variabel dalam bentuk tunai maupun tidak tunai sesuai dengan tugas, wewenang, dan tanggung jawabnya.

Penetapan Remunerasi terdiri dari:

1. Remunerasi yang bersifat tetap
Remunerasi yang tidak dikaitkan dengan kinerja dan risiko, antara lain gaji pokok, fasilitas, tunjangan perumahan, tunjangan kesehatan, tunjangan pendidikan, tunjangan hari raya dan pensiun.

Dalam implementasinya Bank memberikan gaji pokok kepada pegawai sesuai dengan standar rentang imbal jasa yang ditetapkan oleh Direksi dan ditetapkan melalui Rapat Direksi dan dituangkan dalam suatu Surat Keputusan Direksi. Pemberian berbagai tunjangan dan/atau fasilitas

Implementation of Good Corporate Governance in Providing Remuneration for Commercial Banks

Remuneration and Nomination Committee

The Remuneration and Nomination Committee has been explained in the Remuneration and Nomination Committee Sub Title of the Corporate Governance Chapter in this Annual Report. The Bank has formed a remuneration and nomination committee with a membership composition in accordance with applicable regulations, sthroughout 2025, the remuneration received by members of the Remuneration and Nomination Committee amounted to IDR14,221,993,670.

Remuneration Policy Formulation Process

Referring to OJK Regulation No. 45/POJK.03/2015 and OJK Circular Letter No. 40/SEOJK.03/2016 concerning Implementation of Governance in Providing Remuneration for Commercial Banks, Bank Mandiri Taspen implemented a remuneration policy set forth in Standard Remuneration Procedure No. SP/001.B/2017 dated March 10, 2017 and had been adjusted to the implementation of the second edition of Standard Procedure No. SP/008/IX/2019 dated September 16, 2019. Remuneration was a reward that was determined and given to the Board of Commissioners, Directors and/or employees both permanent and variable in cash or in cash in accordance with their duties, powers and responsibilities. The implementation of governance in providing remuneration aimed to encourage prudent risk taking so as to maintain the continuity of Bank Mandiri Taspen business.

Scope of Remuneration Policy and its Implementation Per Business Unit, Per Region and in Subsidiaries or Branch Offices Located Overseas

Remuneration Policy is a reward that is determined and given to the Board of Directors, Members of the Board of Commissioners, and/or Employees both fixed and variable in the form of cash or non-cash in accordance with their duties, authorities, and responsibilities.

Remuneration Determination consists of:

1. Permanent remuneration
Remuneration associated with performance and risk, including basic salary, facilities, housing allowance, health allowance, education allowance, holiday and pension allowances.

In its implementation, the Bank provides basic salaries to employees in accordance with the standard range of remuneration set by the Board of Directors and determined through a Board of Directors Meeting and set forth in a Board of Directors Decree. The provision of various allowances



untuk pegawai diatur lebih jauh dalam Standar Prosedur Sumber Daya Manusia (SPSDM) dan Petunjuk Teknis Sumber Daya Manusia (PTSDM), yang digunakan sebagai acuan unit kerja dan/atau pegawai yang mengelola kepegawaian. Implementasi kebijakan remunerasi yang tertuang dalam SPSDM/PTSDM di antaranya mengatur tentang:

- Tunjangan apa saja yang menjadi hak pegawai.
- Kapan tunjangan tersebut diberikan dan/atau tidak diberikan.
- Jabatan apa saja yang berhak atas berbagai tunjangan.
- Besaran/nilai nominal tunjangan sesuai dengan level jabatan.
- Kriteria penerima tunjangan/fasilitas sesuai level jabatan, masa kerja, status pegawai.

2. Remunerasi yang bersifat Variabel

Remunerasi yang dikaitkan dengan kinerja dan risiko, antara lain bonus atau bentuk lainnya yang dipersamakan dengan itu. Kebijakan Remunerasi yang bersifat Variabel diberikan dalam bentuk tunai.

Bank memberikan remunerasi yang bersifat variabel berupa penghargaan Bank atas pencapaian kinerja pegawai pada periode tertentu. Bonus diberikan secara tunai dengan tetap memperhatikan strategi bisnis dan kemampuan Bank. Pemberiannya dikelompokkan sebagai berikut:

1) Short term reward

- a. Bonus kinerja, besaran bonus ditetapkan berdasarkan hasil kinerja individu pegawai, kinerja unit dan kinerja Bank secara keseluruhan.
- b. Program-program bonus lainnya dengan bentuk, jumlah dan syarat pemberian yang ditetapkan oleh Direksi
- c. Sales incentive, diberikan atas pencapaian target yang bersifat sales/transactional atau berdampak langsung pada pendapatan Bank

2) Long term reward

Bank dapat memberikan retention program untuk menarik, mempertahankan dan memotivasi top talent dan pegawai pemegang jabatan-jabatan tertentu. Syarat pemberian retention program ditetapkan oleh Direksi.

Implementasi kebijakan remunerasi yang dijelaskan di atas berlaku untuk seluruh unit kerja dan seluruh pegawai baik di kantor pusat maupun di jaringan kantor.

Remunerasi yang Dikaitkan dengan Risiko

Dalam memberikan remunerasi Bank Mandiri Taspen memperhatikan prinsip-prinsip kehati-hatian yang bertujuan untuk mendorong dilakukannya Prudent Risk Taking, dalam rangka menjaga kelangsungan usaha Bank Mandiri Taspen.

and/ or facilities for employees is further regulated in the Standard Procedure for Human Resources (SPSDM) and the Technical Guidelines for Human Resources (PTSDM), which are used as a reference for work units and/ or employees managing personnel. The implementation of the remuneration policy contained in SPSDM/PTSDM, among other things, regulates:

- What benefits are the rights of employees.
- When the benefits were given and/or not given.
- What positions are entitled to various benefits.
- Amount/nominal value of allowances according to position level.
- The criteria for receiving allowances/facilities are according to position level, years of service, and employee status.

2. Variable remuneration

Remuneration was associated with performance and risk, including bonuses or other forms of equivalent. Variable Remuneration Policy was given in cash.

The Bank provides variable remuneration in the form of a Bank award for the achievement of employee performance in a certain period. Bonuses are given in cash with due observance of the Bank's business strategy and capabilities. The gifts are grouped as follows:

1) Short term reward

- a. Performance bonus, the amount of the bonus is determined based on the results of individual employee performance, unit performance and overall Bank performance.
- b. Other bonus programs with the form, amount and terms of provision as determined by the Board of Directors
- c. Sales incentives, are given for the achievement of sales/ transactional targets or have a direct impact on the Bank's revenue

2) Long term reward

Banks can provide retention programs to attract, retain and motivate top talents and employees who hold certain positions. The requirements for granting retention programs are set by the Board of Directors.

The implementation of the remuneration policy described above applies to all work units and all employees both at the head office and in office networks.

Risk-Associated Remuneration

In providing remuneration, Bank Mandiri Taspen observes prudential principles aimed at encouraging Prudent Risk Taking, in order to maintain Bank Mandiri Taspen's business continuity. The determination of the performance measurement



Penentuan metode pengukuran kinerja dan jenis risiko dalam menetapkan pemberian remunerasi yang bersifat variabel disesuaikan dengan skala dan kompleksitas kegiatan usaha Bank Mandiri Taspen. Dalam menetapkan kebijakan remunerasi, Bank Mandiri Taspen memperhatikan jenis, kriteria, dampak serta perubahan penentuan jenis risiko utama yang disesuaikan dengan kondisi saat ini dan yang akan datang.

Pengukuran Kinerja Dikaitkan dengan Remunerasi

Dalam pemberian remunerasi, Bank Mandiri Taspen melakukan pengukuran kinerja yang dikaitkan dengan remunerasi, sebagai berikut:

1. Tinjauan mengenai kebijakan remunerasi yang dikaitkan dengan penilaian kinerja.
2. Metode dalam mengaitkan remunerasi individu dengan kinerja unit kerja.
3. Metode dalam mengaitkan remunerasi individu dengan kinerja unit kerja dan kinerja Bank Mandiri Taspen.

Dalam hal metode yang digunakan Bank Mandiri Taspen untuk menyatakan bahwa kinerja (*key performance indicator*) yang disepakati tidak dapat tercapai, sehingga perlu dilakukan penyesuaian atas indikator dan/atau besaran penyesuaian remunerasi.

Penerapan strategi remunerasi dilaksanakan dengan memperhatikan kinerja dari tiap-tiap individu pegawai (*based on performance*), kinerja unit kerja dan kinerja Bank Mandiri Taspen secara keseluruhan, dan tetap di dalam anggaran yang ditetapkan.

Penyesuaian Remunerasi Dikaitkan dengan Kinerja dan Risiko

Bank menentukan metode pengukuran kinerja dan jenis risiko dalam menetapkan pemberian Remunerasi yang Bersifat Variabel bagi Direksi, Dewan Komisaris, dan Pegawai Bank berdasarkan:

1. Kinerja, yang mencakup:
 - a. Kinerja Direksi, Dewan Komisaris dan Pegawai.
 - b. Kinerja Unit Bisnis.
 - c. Kinerja Bank.
2. Risiko merupakan Pengukuran Kinerja dan Risiko dalam penetapan besaran Remunerasi yang diberikan, pengaturan Remunerasi diatur lebih lanjut dalam Standar Prosedur Remunerasi Bank.

Kebijakan remunerasi baik yang bersifat tetap maupun variabel untuk Dewan Komisaris dan Direksi diajukan dan/atau ditetapkan oleh Rapat Umum Pemegang Saham.

method and type of risk in determining the remuneration that is variable in nature is adjusted to the scale and complexity of Bank Mandiri Taspen's business activities. In determining the remuneration policy, Bank Mandiri Taspen takes into account the types, criteria, impacts and changes in determining the main types of risk that are adjusted to current and future conditions.

Performance Measurement Associated with Remuneration

In providing remuneration, Bank Mandiri Taspen measures performance related to remuneration, as follows:

1. Review of remuneration policies related to performance appraisal.
2. Methods of linking individual remuneration with work unit performance.
3. Methods of linking individual remuneration with work unit performance and Bank Mandiri Taspen performance.

In terms of the method used by Bank Mandiri Taspen for states that the performance (*key performance indicator*) is agreed can not be achieved, so it needs to be done adjustments to indicators and/or the amount of adjustments remuneration.

The implementation of the remuneration strategy is carried out by taking into account the performance of each individual employee (*based on performance*), the performance of work units and the performance of Bank Mandiri Taspen as a whole, and remains within the set budget.

Remuneration Adjustment Linked to Performance and Risk

The Bank determines the performance measurement method and types of risk in determining the provision of Variable Remuneration for Directors, Board of Commissioners, and Bank Employees based on:

1. Performance, which includes:
 - a. Performance of the Board of Directors, Board of Commissioners and Employees.
 - b. Business Unit Performance.
 - c. Bank Performance.
2. Risk is a performance and risk measurement in determining the amount of remuneration given, remuneration arrangements are further stipulated in the Bank's Standard Remuneration Procedure.

Fixed and variable remuneration policies for the Board of Commissioners and Directors are proposed and/or determined by the General Meeting of Shareholders.



Penetapan keputusan remunerasi didasarkan atas pertimbangan risiko dan kinerja, keselarasan dengan kinerja finansial, maupun hasil penilaian kinerja serta kesetaraan dengan bank lain yang sejenis juga strategi dan sasaran jangka panjang bank. Dewan Komisaris dan Direksi dan pegawai level tertentu selanjutnya ditetapkan sebagai *Material Risk Taker (MRT)*, penetapan MRT dilakukan dengan menggunakan pendekatan kualitatif dan kuantitatif.

Nama Konsultan Ekstern dan Tugas Konsultan Terkait Kebijakan Remunerasi

Dalam menetapkan kebijakan remunerasi, Bank Mandiri Taspen tidak menggunakan jasa konsultan eksternal.

Paket/Kebijakan Remunerasi dan Fasilitas Lain bagi Dewan Komisaris dan Direksi

Paket/kebijakan remunerasi dan jenis fasilitas lain bagi anggota Dewan Komisaris dan Direksi, antara lain meliputi:

- 1) Remunerasi dalam bentuk *non natura*, termasuk gaji dan penghasilan tetap lainnya, antara lain tunjangan (*benefit*), tantiem dan bentuk remunerasi lainnya;
- 2) Fasilitas lain dalam bentuk *natura/non natura* yakni penghasilan tidak tetap lainnya, termasuk tunjangan untuk perumahan, transportasi, asuransi kesehatan dan fasilitas lainnya, yang dapat dimiliki maupun tidak dapat dimiliki.

Pengungkapan paket/kebijakan remunerasi dan fasilitas lain bagi anggota Dewan Komisaris dan Direksi pada tahun 2025.

- 1) Paket/Kebijakan remunerasi dan fasilitas lain bagi anggota Dewan Komisaris dan Direksi Bank Mandiri Taspen:

Determination of remuneration decisions is based on risk and performance considerations, alignment with financial performance, as well as performance assessment results as well as equality with other similar banks as well as the bank's long-term strategy and goals. The Board of Commissioners and Directors and certain level employees are subsequently designated as *Material Risk Taker (MRT)*, the determination of the MRT is carried out using qualitative and quantitative approaches.

Name of External Consultant and Consultant Duties Related to Remuneration Policy

In determining remuneration policies, Bank Mandiri Taspen does not use external consulting services.

Remuneration Package/ Policy and other Facilities for The Board of Commissioners and The Board of Directors

Remuneration package/policy and other types of facilities for members of the Board of Commissioners and Board of Directors, including among others:

- 1) Remuneration in the form of *non-natura*, including salary and other fixed income, including benefits, bonuses and other forms of remuneration;
- 2) Other facilities in the form of *natura/non-natura*, namely other irregular income, including allowances for housing, transportation, health insurance and other facilities, which may or may not be owned.

Disclosure of remuneration packages/policies and other facilities for members of the Board of Commissioners and Directors in 2025.

- 1) Remuneration package/policy and other facilities for members of the Board of Commissioners and Board of Directors of Bank Mandiri Taspen:



Jenis Remunerasi dan Fasilitas lain Types of Remuneration and Other Facilities	Jumlah Diterima dalam 1 Tahun Amount Received in 1 Year			
	Direksi Board of Directors		Dewan Komisaris Board of Commissioners	
	Orang Person	Juta (Rp) Million (IDR)	Orang Person	Juta (Rp) Million (IDR)
Gaji, bonus, tunjangan rutin, tantiem, dan fasilitas lainnya dalam bentuk non-natura Salary, bonus, routine allowance, tantiem, and other facilities in non-natura form	8	28,845	7	10,755
Fasilitas lain dalam bentuk natura (perumahan, transportasi, asuransi kesehatan dan sebagainya) yang ^{*)} : a. dapat dimiliki b. tidak dapat dimiliki Other facilities in the form of in-kind (housing, transportation, health insurance, etc.) which ^{*)} : a. can be owned b. cannot be owned		3,253		1,191
Total	8	32,098	7	11,946

*) Dinilai dalam ekuivalen rupiah. / Valued in rupiah equivalent.

- 2) Jumlah anggota Dewan Komisaris dan Direksi yang menerima paket Remunerasi dalam 1 (satu) tahun yang dikelompokkan sesuai tingkat penghasilan sebagai berikut:
- 2) The number of members of the Board of Commissioners and Board of Directors who received the Remuneration package in 1 (one) year, grouped according to income levels as follows:

(satu orang / unit person)

Jumlah Remunerasi per Orang dalam 1 tahun *)	Amount of Remuneration per Number of Board of Person in 1 year *)	Jumlah Direksi Number of Directors	Jumlah Dewan Komisari Number of Board of Commissioners
di atas Rp 2 miliar	above IDR 2 billion	5	4
di atas Rp 1 miliar s.d. Rp 2 miliar	above IDR 1 billion up to IDR 2 billion	-	-
di atas Rp 500 juta s.d. Rp 1 miliar	above IDR 500 million up to IDR 1 billion	-	-
Rp 500 juta ke bawah	IDR 500 million and below	8	5

*) yang diterima secara tunai / received in cash

Remunerasi yang Bersifat Variabel

Bank memberikan remunerasi yang bersifat variabel berupa penghargaan Bank atas pencapaian kinerja pegawai pada periode tertentu. Bonus diberikan secara tunai dengan tetap memperhatikan strategi bisnis dan kemampuan Bank.

Jumlah Direksi, Dewan Komisaris dan Pegawai yang Menerima Remunerasi yang Bersifat Variabel Selama 1 (Satu) Tahun

Anggota Dewan Komisaris, Direksi, Pegawai yang menerima Remunerasi yang bersifat variabel selama 1 (satu) tahun dan total nominal sebagaimana dalam tabel di bawah ini:

Variable Remuneration

The Bank provides variable remuneration in the form of Bank awards for employee performance achievements in a certain period. Bonuses are given in cash while taking into account the Bank's business strategy and capabilities.

Number of Directors, Board of Commissioners and Employees Receiving Variable Remuneration for 1 (One) Year

Members of the Board of Commissioners, Directors, Employees who receive variable Remuneration for 1 (one) year and the total nominal is as shown in the table below:



Remunerasi yang Bersifat Variabel Variable Remuneration			
Jumlah Remunerasi per Orang dalam 1 tahun *)	Amount of Remuneration per Person in 1 year *)	Jumlah Orang Number of people	Jumlah Juta (Rp) Number Million (IDR)
Direksi	Board of Directors	13	7,373
Dewan Komisaris	Board of Commissioners	9	2,395
Pegawai	Employees	3.956	204,510

Jabatan dan Jumlah Pihak yang Menjadi Material Risk Taker (MRT)

Seluruh anggota Dewan Komisaris dan Direksi Bank Bank Mandiri Taspen karena tugas dan tanggung jawabnya berdampak signifikan terhadap profil risiko Bank dan menerima remunerasi yang bersifat variabel dengan nilai besar maka ditetapkan sebagai Material Risk Taker. Demikian pula pegawai yang menerima remunerasi bersifat variabel dengan nilai besar juga termasuk sebagai Material Risk Taker. Pada tahun 2025 tidak ada pembayaran remunerasi variabel yaitu Tantiem atas kinerja tahun 2024. Anggota Dewan Komisaris dan Direksi Bank Bank Mandiri Taspen periode 31 Desember 2025 berjumlah 15 orang.

Position and Number of Parties to be Material Risk Taker (MRT)

All members of the Board of Commissioners and the Board of Directors of Bank Mandiri Taspen, due to their duties and responsibilities which have a significant impact on the Bank's risk profile and their receipt of substantial variable remuneration, were designated as Material Risk Takers. Likewise, employees receiving significant variable remuneration were also classified as Material Risk Takers. In 2025, no variable remuneration payments in the form of tantiem were made for the 2024 performance year. As of 31 December 2025, the Board of Commissioners and the Board of Directors of Bank Mandiri Taspen comprised 15 members.

Shares Option yang Dimiliki Direksi, Dewan Komisaris, dan Pejabat Eksekutif

Shares Option of the Board of Directors, Board of Commissioners and Executive Officers

Keterangan /Nama Description / Name	Jumlah Saham yang dimiliki (lembar saham) Number of Shares Owned (shares)	Jumlah Opsi Number of Options		Harga Opsi (Rp) Price (IDR)	Jangka Waktu Time period
		Yang diberikan (lembar saham) Given (stock sheet)	yang telah dieksekusi (lembar saham) which has been executed (stock sheet)		
Komisaris Board of Commissioner	-	-	-	-	-
Direksi Board of Directors	-	-	-	-	-
Pej.Eksekutif Acting Eksekutif	-	-	-	-	-
Total	-	-	-	-	-



Rasio Gaji Tertinggi dan Terendah

Rasio gaji tertinggi dan terendah, dalam skala perbandingan adalah sebagai berikut:

- Rasio gaji pegawai*) yang tertinggi dan terendah : **1: 34.95**
- Rasio gaji Direksi yang tertinggi dan terendah : **1: 1.18**
- Rasio gaji Komisaris yang tertinggi dan terendah : **1: 1.11**
- Rasio gaji Direksi tertinggi dan pegawai tertinggi : **1: 2.83**

*) Yang dimaksud dengan pegawai adalah pegawai tetap Bank sampai batas pelaksana.

Highest and Lowest Salary Ratio

The ratios of the highest and lowest salaries, on a scale of comparison, are as follows:

- The highest and lowest employee salary ratio*) : **1: 34.95**
- The highest and lowest Director salary ratio : **1: 1.18**
- The highest and lowest Commissioner salary ratio : **1: 1.11**
- The highest Director salary ratio and the highest employee salary ratio : **1: 2.83**

*) Employees were defined as permanent employees of the Bank up to the executive level.

Jumlah Penerima dan Jumlah Total Remunerasi yang Bersifat Variabel yang Dijamin Tanpa Syarat

Selama tahun 2025, tidak terdapat jumlah penerima dan jumlah total remunerasi yang bersifat variabel yang dijamin tanpa syarat.

Number of Beneficiaries and Total Amount of Remuneration that are Unconditionally Guaranteed Variable

During 2025, there are no number of beneficiaries and total variable remuneration that are unconditionally guaranteed.

Jumlah Pegawai yang Terkena Pemutusan Hubungan Kerja

Number of Beneficiaries and Total Amount of Remuneration that are Unconditionally Guaranteed Variable

Jumlah Nominal Pesangon yang Dibayarkan per Orang dalam 1 (Satu) Tahun	Nominal Amount of Severance Pay Paid per Person in 1 (One) Year	Jumlah Pegawai Number of Employees
Di atas Rp1 miliar	Above IDR 1 billion	-
Di atas Rp500 juta s.d Rp1 miliar	Above IDR 500 million to IDR 1 billion	-
Rp500 juta ke bawah	IDR 500 million and below	-

Jumlah Total Remunerasi yang Bersifat Variabel yang Ditangguhkan

Jumlah total remunerasi yang bersifat variabel yang ditangguhkan selama tahun 2025 senilai Rp5,889,064,000.

Total Amount of Deferred Variable Remuneration

The total deferred variable remuneration during 2025 amounted to IDR5,889,064,000.

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

Tidak dapat terdapat remunerasi variabel yang ditangguhkan yang dibayarkan pada tahun 2025.

Total Amount of Deferred Variable Remuneration Paid for 1 (One) Year

There was no deferred variable remuneration paid in 2025.



Jumlah Remunerasi yang Diberikan Dalam Satu Tahun

Total Remuneration Provided In One Year

A. Remunerasi yang Bersifat Tetap *) A. Fixed Remuneration *)			
Tunai	Cash	Rp34,765,146,953	
Saham/ Instrumen yang berbasis saham yang diterbitkan Bank	Shares/Share-based instruments issued by the Bank.	-	
B. Remunerasi yang Bersifat Variabel *) B. Variable Remuneration *)			
		Tidak Ditangguhkan Not Suspended	Ditangguhkan Not Suspended
Tunai	Cash	Rp. 4,834,360,000	Rp. 5,889,064,000
Saham/instrumen yang berbasis saham yang diterbitkan Bank	Shares/Share-based instruments issued by	-	-

Informasi Kuantitatif

Quantitative Information

Jenis Remunerasi yang Bersifat Variabel *) Variable Types of Remuneration *)	Sisa yang Masih Ditangguhkan Remaining Pending	Total Pengurangan Selama Periode Laporan Total Reduction During Reporting Period		
		Disebabkan Penyesuaian Eksplisit (A) Due to Explicit Adjustment (A)	Disebabkan Penyesuaian Implisit (B) Due to Implicit Adjustment (B)	Total (A)+(B)
Tunai Cash	5,889,064,000	-	-	-
Saham/Instrumen yang berbasis saham yang diterbitkan Bank (dalam lembar saham dan nominal juta rupiah yang merupakan konversi dari lembar saham tersebut) Shares/Share-based instruments issued by the Bank (in share certificates and nominal millions of rupiah which is the conversion of the share certificates)	-	-	-	-

Akuntan Publik

Fungsi pengawasan independen terhadap aspek keuangan Bank dilakukan dengan melaksanakan pemeriksaan Audit Eksternal yang dilakukan oleh Kantor Akuntan Publik (KAP). Auditor Eksternal yang memeriksa laporan keuangan Bank Mandiri Taspen tahun buku 2024 ditetapkan melalui RUPS Tahunan berdasarkan rekomendasi dari Dewan Komisaris dan Komite Audit. Proses pemilihannya dilakukan sesuai dengan mekanisme pengadaan barang dan jasa yang berlaku. Untuk menjamin independensi dan kualitas hasil pemeriksaan, Auditor Eksternal yang ditunjuk tidak boleh memiliki benturan kepentingan dengan Bank.

Public Accountant

The independent supervisory function of the Bank's financial aspects is carried out by carrying out an External Audit examination conducted by the Public Accounting Firm (KAP). The External Auditor who examines the financial statements of Bank Mandiri Taspen for the 2024 financial year is appointed through the Annual GMS based on recommendations from the Board of Commissioners and the Audit Committee. The selection process is carried out following the applicable goods and services procurement mechanism. To ensure the independence and quality of the audit results, the appointed External Auditor must not have a conflict of interest with the Bank.



Penunjukan Kantor Akuntan Publik

Penunjukan Kantor Akuntan Publik dan Akuntan Publik dilakukan sesuai dengan ketentuan yang berlaku, antara lain:

- Merupakan Kantor Akuntan Publik dan Akuntan Publik (partner in-charge) yang terdaftar di Otoritas Jasa Keuangan.
- Tidak memberikan jasa lain kepada Bank Mandiri Taspen pada tahun tersebut sehingga terhindar dari kemungkinan benturan kepentingan.
- Kantor Akuntan Publik (KAP) KAP Purwanto, Susanti & Surja dan Akuntan Publik (AP) Yovita untuk melakukan audit atas laporan keuangan Bank Mandiri Taspen tahun buku yang berakhir 31 Desember 2025.
- Dalam melaksanakan Fungsi Audit Ekstern, Kantor Akuntan Publik dan Akuntan Publik mampu bekerja secara independen, memenuhi standar profesional akuntan publik dan perjanjian kerja serta ruang lingkup audit yang ditetapkan. Independensi akuntan publik dalam mengaudit laporan keuangan telah sesuai dengan Standar Auditing yang ditetapkan Ikatan Akuntan Indonesia.
- Hubungan antara Bank, Kantor Akuntan Publik, Akuntan Publik dan Otoritas Jasa Keuangan berjalan baik dan pelaksanaan audit berjalan lancar sehingga laporan auditor dapat diterima tepat pada waktunya.

Kantor Akuntan Publik, Nama Akuntan, Fee dan Izin KAP

Tabel Kantor Akuntan Publik, Nama Akuntan, Fee dan Izin KAP
Table of Public Accountant Firm, Accountant Name, Fee and KAP License

Tahun Years	Kantor Akuntan Publik Public accounting firm	Periode KAP KAP Period	Nama Akuntan (Partner PenanggungJawab) Accountant Name (Responsible Partner)	Periode AP AP Period	Fee
2025	KAP Purwanto, Susanti & Surja	Kedua Second	Yovita	Kedua Second	Rp1.650.000.000
2024	KAP Purwantono, Sungkoro & Surja	Pertama First	Yovita	Pertama First	Rp1.550.000.000
2023	Tanudiredja, Wibisana, Rintis & Rekan	Pertama First	Lucy Luciana Suhenda	Pertama First	Rp1.400.000.000
2022	KAP Purwantono, Sungkoro & Surja	Kedelapan Eighth	Yovita	Pertama First	Rp1.390.000.000
2021	KAP Purwantono, Sungkoro & Surja	Ketujuh Seventh	Muhammad Dudi Kurniawan	Kedua Second	Rp1.390.000.000
2020	KAP Purwantono, Sungkoro & Surja	Keenam Sixth	Muhammad Dudi Kurniawan	Pertama First	Rp1.265.000.000

Jasa Lain yang Diberikan Akuntan

Selama tahun 2025, tidak terdapat jasa lain yang diberikan akuntan.

Public Accountant Firm Appointment

The appointment of Public Accounting Firms and Public Accountants was conducted in accordance with applicable regulations, including:

- Public Accounting Firm and Public Accountants (partner in- charge) had been registered with the Financial Services Authority.
- Not providing other services to Bank Mandiri Taspen in that year so it avoided possible conflicts of interest.
- Public Accounting Firm (KAP) KAP Purwanto, Susanti & Surja and Public Accountant (AP) Yovita to conduct an audit of Bank Mandiri Taspen's financial statements for the financial year ending December 31, 2025.
- Performing the External Audit Function, the Public Accounting Firm and Public Accountants could work independently and comply with the professional standards of public accountants and work agreements and the specified audit scope. The independence of public accountants in auditing financia statements was in accordance with the Auditing Standards set by the Indonesian Accountants Association.
- The relationship between the Bank, the Public Accounting Firm, the Public Accountant, and the Financial Services Authority went well and the audit run smoothly so that the auditor's report could be received on time.

Public Accounting Firm, Name of Accountant, Fees and KAP Permit

Other Services Provided by Accountants

During 2025, there were no other services provided by the auditor.



Sistem Pengendalian Internal

Sistem Pengendalian Intern Bank Mandiri Taspen mengacu kepada Surat Edaran Otoritas Jasa Keuangan No. 35/SEOJK.03/2017 tanggal 7 Juli 2017 tentang Pedoman Standar Sistem Pengendalian Intern Bagi Bank Umum. Pengendalian intern merupakan suatu mekanisme pengawasan yang ditetapkan oleh manajemen Bank secara berkesinambungan (*on going basis*) yang bertujuan untuk menjamin:

1. **Kepatuhan terhadap peraturan dan perundang-undangan yang berlaku**
Untuk menjamin semua kegiatan usaha Bank telah dilaksanakan sesuai ketentuan dan peraturan perundang-undangan yang berlaku, baik ketentuan yang dikeluarkan pemerintah, otoritas pengawas Bank maupun kebijakan, ketentuan dan prosedur intern yang ditetapkan Bank.
2. **Tersedianya informasi keuangan dan manajemen yang benar, lengkap dan tepat waktu**
Untuk menyediakan laporan yang benar, lengkap, tepat waktu dan relevan yang diperlukan dalam rangka pengambilan keputusan yang tepat dan dapat dipertanggungjawabkan.
3. **Efisiensi dan efektivitas dari kegiatan usaha Bank**
Untuk meningkatkan efektivitas dan efisiensi dalam menggunakan aset dan sumber daya lainnya dalam rangka melindungi Bank dari kerugian.
4. **Meningkatkan efektivitas budaya risiko (*risk culture*) pada organisasi secara menyeluruh**
Untuk mengidentifikasi kelemahan dan menilai penyimpangan secara dini.

Sistem Pengendalian Internal Bank

Dalam Arsitektur Kebijakan Bank Mandiri Taspen, telah diatur suatu Kebijakan Pengendalian yang terdiri dari 3 (tiga) kebijakan, yaitu:

1. **Kebijakan Internal Audit**
Kebijakan Internal Audit mengacu pada regulasi dan referensi yang diterbitkan organisasi profesi Internal Audit. Fungsi Internal Audit dibentuk untuk memastikan efektivitas *Internal Control*, *Risk Management* dan *Good Corporate Governance* (GCG) sehingga visi dan misi Bank dapat tercapai dengan efektif dan efisien.
2. **Kebijakan Kepatuhan dan Hukum**
Kebijakan Kepatuhan dan Hukum merupakan dasar penerapan prinsip kehati-hatian (*prudential practices*) yang menjadi tanggung jawab seluruh jajaran Bank dalam menjalankan kegiatannya, dimana keputusan proses bisnis diambil dalam koridor ketentuan perundang-undangan yang berlaku dan *global industry practices*.
3. **Kebijakan Manajemen Risiko**
Kebijakan Manajemen Risiko merupakan kebijakan yang disusun untuk mengelola risiko kegiatan usaha Bank Mandiri Taspen. Kebijakan ini menjadi acuan dari kebijakan-kebijakan terkait dengan pengelolaan risiko yang dibuat pada masing-masing unit kerja.

Internal Control System

The Internal Control System of Bank Mandiri Taspen refers to the Circular Letter of the Financial Services Authority No. 35/SEOJK.03/2017 dated July 7, 2017 concerning Guidelines for Internal Control System Standards for Commercial Banks, where internal control is a supervisory mechanism established by the Bank's management on an ongoing basis (*on going basis*) which aims to ensure:

1. **Compliance with applicable laws and regulations**
To guarantee all bank business activities have been carried out in accordance with the applicable laws and regulations, both the provisions issued by the government, the bank supervisory authority and internal policies, provisions and procedures determined by the bank.
2. **Availability of correct, complete and timely financial and management information**
To provide correct, complete, timely and relevant reports needed to make appropriate and accountable decisions
3. **Efficiency and effectiveness of bank business activities**
To increase effectiveness and efficiency in using assets and other resources in order to protect the Bank from losses.
4. **Increasing the effectiveness of risk culture in the organization as a whole**
To identify weaknesses and assess deviations early.

The Bank Internal Control System

In the Policy Architecture of Bank Mandiri Taspen, it has been stipulated a set of Control Policy consists of 3 (three) policies, they are:

1. **Internal Audit Policy**
Internal Audit Policy refers to the regulation and reference issued by Internal Audit professional organization. The function of Internal Audit made to ensure the effectiveness of Internal Control, Risk, Management and Good Corporate Governance (GCG). Therefore, the Bank's vision and mission may be effectively and efficiently accomplished.
2. **Compliance and Legal Policy**
Compliance and Legal policies are the basis for the application of prudential practices which becomes all levels of Bank's responsibility in implementing their activities, at which business process decision taken from corridor of applicable regulations and global industry practices.
3. **Risk Management Policy**
Risk management policy is a policy arranged to manage Bank's business activities. This policy becomes the reference of risk-related policies that is made in each work unit.



Pengendalian internal Bank Mandiri Taspen terdiri dari 5 (lima) komponen utama yaitu Pengawasan oleh Manajemen dan Budaya Pengendalian (Management Oversight and Control Culture), Identifikasi dan Penilaian Risiko (Risk Recognition and Assessment), Kegiatan Pengendalian dan Pemisahan Fungsi (Control Activities and Segregation of Duties), Sistem Akuntansi, Informasi dan Komunikasi (Accountancy, Information and Communication), serta Kegiatan Pemantauan dan Tindakan Koreksi Penyimpangan atau Kelemahan (Monitoring Activities and Correcting Deficiencies).

Pengawasan oleh Manajemen dan Budaya Pengendalian

Direksi mempunyai tanggung jawab:

1. Melaksanakan kebijakan dan strategi yang telah disetujui oleh Dewan Komisaris.
2. Mengembangkan prosedur untuk mengidentifikasi, mengukur, memantau, dan mengendalikan Risiko yang dihadapi Bank.
3. Memelihara suatu struktur organisasi yang mencerminkan kewenangan, tanggung jawab, dan hubungan pelaporan yang jelas.
4. Memastikan bahwa pendelegasian wewenang berjalan secara efektif yang didukung oleh penerapan akuntabilitas yang konsisten.
5. Menetapkan kebijakan dan strategi serta prosedur pengendalian intern.
6. Memantau kecukupan dan efektivitas dari SPI.

Dewan Komisaris mempunyai tanggung jawab:

1. Mengesahkan dan mengkaji ulang secara berkala terhadap kebijakan dan strategi usaha Bank secara keseluruhan.
2. Memahami Risiko utama yang dihadapi Bank, menetapkan tingkat toleransi Risiko, dan memastikan bahwa Direksi telah melakukan langkah-langkah yang diperlukan untuk mengidentifikasi, mengukur, memantau, dan mengendalikan Risiko tersebut.
3. Mengesahkan struktur organisasi.
4. Memastikan bahwa Direksi telah memantau efektivitas pelaksanaan SPI.

Direksi dan Dewan Komisaris bertanggung jawab dalam meningkatkan etika kerja dan integritas yang tinggi serta menciptakan suatu budaya organisasi yang menekankan kepada seluruh pegawai Bank mengenai pentingnya pengendalian intern yang berlaku di Bank Mandiri Taspen. Dalam rangka memperkuat nilai-nilai etika, Bank harus menghindari kebijakan dan praktik yang dapat mengakibatkan dorongan atau peluang untuk melakukan penyimpangan atau pelanggaran, seperti penekanan pada pencapaian target jangka pendek dengan mengabaikan dampak risiko yang bersifat jangka panjang, sistem kompensasi yang hanya menitikberatkan pada kinerja jangka pendek, pemisahan fungsi yang tidak efektif, dan peneraan sanksi yang terlalu ringan atau terlalu berlebihan atas pelanggaran yang dilakukan.

The internal control system of Bank Mandiri Taspen consisted of five (5) key components, namely Management Oversight and Control Culture, Risk Recognition and Assessment, Control Activities and Segregation of Duties, Accounting, Information and Communication Systems, and Monitoring Activities and Corrective Actions for Deviations or Deficiencies.

Management Supervision and Control Culture

The Board of Directors has the responsibility:

1. Implement policies and strategies that have been approved by the Board of Commissioners.
2. Develop procedures to identify, measure, monitor and control the risks faced by the Bank.
3. Maintain an organizational structure that reflects clear authority, responsibility and reporting relationships.
4. Ensuring that the delegation of authority runs effectively supported by consistent accountability.
5. Establish policies and strategies as well as internal control procedures.
6. Monitor the adequacy and effectiveness of Internal Control System (SPI).

The Board of Commissioners has the responsibility:

1. To ratify and periodically review the policies and business strategies of the Bank as a whole.
2. Understand the main risks faced by the Bank, determine risk tolerance levels, and ensure that the Board of Directors has taken the necessary steps to identify, measure, monitor and control these risks.
3. Validate the organizational structure.
4. Ensuring that the Board of Directors has monitored the effectiveness of Internal Control System (SPI).

The Board of Directors and Board of Commissioners are responsible for improving work ethics and high integrity as well as creating an organizational culture that emphasizes to all Bank employees regarding the importance of internal control that applies at Bank Mandiri Taspen. In order to strengthen ethical values, Banks must avoid policies and practices that may result in incentives or opportunities to commit deviations or violations, such as an emphasis on achieving short-term targets by ignoring the long-term impacts of risks, a compensation system that only focuses on long-term performance, short, ineffective segregation of functions, and the imposition of sanctions that are too light or too excessive for the violations committed.



Identifikasi dan Penilaian Risiko

Pelaksanaan manajemen risiko dilakukan dalam suatu rangkaian yang terdiri dari:

1. Identifikasi Risiko
Identifikasi risiko bertujuan untuk mengetahui seluruh jenis risiko yang melekat pada setiap aktivitas fungsional yang berpotensi merugikan Bank. Identifikasi risiko bersifat *anticipative* dan bukan reaktif; mencakup seluruh aktivitas fungsional (kegiatan operasional; menggabungkan dan menganalisis informasi risiko dari seluruh sumber informasi yang tersedia; menganalisis probabilitas timbulnya risiko serta konsekuensinya).
2. Pengukuran Risiko
 - a. Pengukuran risiko bertujuan untuk mengetahui besaran risiko yang melekat pada aktivitas Bank untuk dibandingkan dengan *risk appetite* Bank sehingga Bank dapat mengambil tindakan mitigasi risiko dan menentukan modal untuk mengcover risiko;
 - b. Pengukuran dilakukan secara individual maupun secara keseluruhan;
 - c. Metode pengukuran risiko dapat dilakukan secara kualitatif dan atau kuantitatif;
 - d. Model yang digunakan dalam pengukuran risiko dapat dipahami dan diketahui kekuatan, kelemahan, serta limitasinya.
3. Pemantauan Risiko
Pemantauan dilakukan dengan membandingkan limit risiko yang telah ditetapkan dengan besaran risiko yang sedang dikelola.
4. Pengendalian Risiko
Pengendalian risiko dilakukan terhadap potensi terjadinya pelanggaran atas limit risiko yang telah ditetapkan dan dapat ditolerir oleh PT Bank Mandiri Taspen.

Kegiatan Pengendalian (Pengendalian Keuangan dan Operasional) dan Pemisahan Fungsi

Sistem Pengendalian Intern Bank diimplementasikan melalui penerapan *Three Lines of Defense*, sebagai berikut:

1. **First Line of Defense**
Merupakan *internal control* yang dilakukan oleh *business unit* yang meliputi:
 - a. Tersedianya organisasi yang memadai dan telah mempertimbangkan pemisahan tugas (*segregation of duties*).
 - b. Tersedianya SDM yang memadai baik jumlah maupun kompetensi yang sesuai dengan proses bisnis.
 - c. Ditetapkannya sistem limit/kewenangan masing-masing SDM.
 - d. Sistem *dual control/dual custody*.
 - e. Mekanisme *check and recheck*.
 - f. Tersedianya Kebijakan, Standar Prosedur, Petunjuk Teknis, dan lainnya.

Risk Identification and Assessment

The implementation of risk management is conducted through a series consisting of:

1. Risk Identification
Risk identification aims to identify all types of inherent risk on every functional activity that potentially harm the Bank. Risk identification is *anticipative* rather than reactive. It covers all functional activities (operational activities, combining and analyzing risk information from all information available sources, analyzing the probability of risk occurrences and its consequences).
2. Risk Measurement
 - a. Measurement of risk aims to identify the amount of risk attached to the Bank's activities to be compared with Bank's *risk appetite*. Thus, the Bank may take risk mitigation actions and determine capital to cover the risks;
 - b. Measurements are made individually or as a whole;
 - c. Risk measurement method may be conducted qualitatively and/or quantitatively.
 - d. The used model in measuring the risk may be understood, known its strength, weakness, and limitation.
3. Risk Monitoring
Monitoring can be done by comparing the predetermined risk limits with the amount of risk which is being managed.
4. Risk Control
Risk control is conducted against the potential of exceedance of predetermined risk limit and can be tolerated by Bank Mandiri Taspen.

Activity of Control (Financial and Operational Control) and Segregation Function

The Bank's Internal Control System is implemented through the implementation of *Three Lines of Defense*, as follows:

1. **First Line of Defense**
Internal control performed by the business unit that includes:
 - a. Availability of adequate organization and has considered segregation of duties.
 - b. Availability of adequate human resources both in number and competence which in line with business process.
 - c. The establishment of a limit system/authority of each human resources.
 - d. Dual control/dual custody system.
 - e. Check and recheck mechanism.
 - f. Availability of Policies, Standard Procedures, Technical Guideline, and more.



2. Second Line of Defense

Merupakan internal control yang terdiri dari fungsi risk management, compliance, RBC termasuk verifikator di cabang, dan unit pembina sistem lainnya. Sebagai contoh pada Risk Management ditetapkan mekanisme Risk Threshold Trigger Acceptance (RTTA), Risk & Control Self assessment (RCSA), risk profile, monitoring kolektibilitas dan Day Past Due (DPD).

3. Third Line of Defense

Internal Audit menjalankan fungsi *third line of defense* dengan memberikan *independent assurance* atas efektivitas *internal control*, *risk management* dan *governance process* serta memastikan *first line* dan *second line of defense* telah menjalankan fungsinya dengan baik. Internal Audit merupakan Satuan Kerja dalam organisasi Bank Mandiri Taspen yang membantu Direktur Utama, Dewan Komisaris dan Komite Audit dalam menjalankan fungsi pengawasan untuk mewujudkan Visi dan Misi Bank. Kedudukan Division Head Internal Audit dalam organisasi berada langsung di bawah dan bertanggungjawab kepada Direktur Utama, namun dapat berkomunikasi langsung dengan Dewan Komisaris melalui Komite Audit untuk menginformasikan berbagai hal yang berhubungan dengan Aktivitas Internal Audit.

KAJI ULANG MANAJEMEN (TOP LEVEL REVIEW)

Direksi Bank secara berkala meminta penjelasan (informasi) dan laporan kinerja operasional dari pejabat dan pegawai yang berwenang sehingga memungkinkan untuk mengkaji ulang pencapaian realisasi dibandingkan target yang akan dicapai, antara lain laporan keuangan dibandingkan dengan rencana anggaran yang ditetapkan. Berdasarkan kaji ulang tersebut, Direksi segera mendeteksi permasalahan seperti kelemahan pengendalian, kesalahan laporan keuangan atau penyimpangan lainnya untuk menghindari terjadinya *fraud* maupun kekeliruan pelaporan ke Otoritas.

KAJI ULANG KINERJA OPERASIONAL (FUNCTIONAL REVIEW)

Kaji ulang atas kinerja operasional dilakukan baik oleh *First Line*, *Second Line* dan *Third Line* sebagai berikut:

1. First Line

Kepala Cabang secara tertib melakukan *briefing* setiap pagi untuk meningkatkan perbaikan administrasi, kontrol dan pelayanan kepada customer.

2. Second Line

Dilakukan oleh Risk Business Control (RBC), baik secara harian yang dilakukan oleh Verifikator dan secara periodik yang dilakukan oleh RBC Cabang untuk memastikan pelaksanaan operasional cabang telah sesuai ketentuan yang berlaku. Divisi Risk Management melakukan proses manajemen risiko atas seluruh risiko. Divisi Compliance melakukan *compliance Review* terhadap product dan ketentuan.

2. Second Line of Defense

It is an internal control consisting of risk management, compliance, RBC functions, including branch verifiers and other system builder units. For example, Risk Management is defined as Risk Threshold Trigger Acceptance (RTTA), Risk & Control Self Assessment (RCSA), risk profile, collectability monitoring and Day Past Due (DPD).

3. Third Line of Defense

Internal Audit performs the function of *third line of defense* by giving *independent assurance* of internal control, risk management, and governance process effectiveness. As well as ensuring the *first line* and *second line of defense* have performed its function well. Internal Audit is a Work Unit within the Bank Mandiri Taspen organization that assists the Main Director, the Board of Commissioners and the Audit Committee in carrying out their oversight function to realize the Bank's Vision and Mission. The position of the Internal Audit Division Head in the organization is directly under and responsible to the Main Director, but can communicate directly with the Board of Commissioners through the Audit Committee to inform various matters relating to Internal Audit Activities.

MANAGEMENT REVIEW (TOP LEVEL REVIEW)

The Board of Directors of the Bank periodically asks for explanation (information) and operational performance reports from authorized officers, so that it enables to review realization progress compared to targets to be achieved such as financial statement which compared to the established budget plans. Based on the reviews, the Board of Directors immediately detects issues such as control weaknesses, financial report errors or other irregularities to avoid fraud or error in reporting to the authorities.

OPERATIONAL PERFORMANCE REVIEW (FUNCTIONAL REVIEW)

A review of operational performance is carried out by the *First Line*, *Second Line* and *Third Line* (Internal Audit) as follows:

1. First Line

Head of Branch regularly conducts daily briefings every morning to improve administrative revision, control and service to customer.

2. Second Line

Performed by Risk Business Control (RBC), either daily by Verifier and periodically performed by RBC Branch to ensure that branch operations are compliance with the applicable regulations. The Risk Management Division carries out the risk management process for all risks. The Compliance Division conducts compliance reviews of products and provisions.



3. Third Line

Dilakukan oleh Internal Audit untuk memastikan bahwa kegiatan yang dilakukan oleh First Line dan Second Line telah memadai. Pelaksanaan kaji ulang oleh Internal Audit sesuai dengan Annual Audit Plan yang telah disetujui manajemen.

Pengendalian Sistem Informasi

Bank melaksanakan verifikasi terhadap akurasi dan kelengkapan dari transaksi dan melaksanakan prosedur otorisasi, sesuai dengan ketentuan intern. Kegiatan pengendalian sistem informasi dapat digolongkan dalam 2 (dua) kriteria, yaitu:

1. Pengendalian umum, meliputi pengendalian terhadap operasional pusat data, sistem pengadaan dan pemeliharaan perangkat lunak, pengamanan akses, serta pengembangan dan pemeliharaan sistem aplikasi yang ada. Pengendalian umum ini diterapkan terhadap mainframe, server, dan users workstation, serta jaringan internal-eksternal.
2. Pengendalian aplikasi, diterapkan terhadap program yang digunakan Bank dalam mengolah transaksi dan untuk memastikan bahwa semua transaksi adalah benar, akurat, dan telah diotorisasi secara benar. Selain itu, pengendalian aplikasi harus dapat memastikan tersedianya proses audit yang efektif dan untuk mengecek kebenaran proses audit dimaksud.

Pengendalian Aset Fisik (Physical Controls)

Pengendalian aset fisik dilaksanakan untuk menjamin terselenggaranya pengamanan fisik terhadap aset Bank. Kegiatan ini meliputi pengamanan aset, catatan, dan akses terbatas terhadap program komputer dan file data, serta membandingkan nilai aset dan liabilitas Bank dengan nilai yang tercantum pada catatan pengendali, khususnya pengecekan nilai aset secara berkala.

Dokumentasi

Bank paling sedikit harus memformalkan dan mendokumentasikan kebijakan, prosedur, sistem dan standar akuntansi, serta proses audit secara memadai. Dokumen tersebut harus diperbarui secara berkala guna menggambarkan kegiatan operasional Bank secara aktual, serta harus diinformasikan kepada pejabat dan pegawai Bank.

PEMISAHAN FUNGSI

Pemisahan fungsi dimaksudkan agar setiap orang dalam jabatannya tidak memiliki peluang untuk melakukan dan menyembunyikan kesalahan atau penyimpangan dalam pelaksanaan tugas pada seluruh jenjang organisasi dan seluruh langkah kegiatan operasional. Bank harus mematuhi prinsip pemisahan fungsi ini, yang dikenal sebagai "Four-Eyes Principle". SPI yang efektif mensyaratkan adanya pemisahan

3. Third Line

Performed by Internal Audit to ensure that the activities performed by the First Line and the Second Line are adequate. Implementation of the review by Internal Audit in line with approved Annual Audit Plan management.

Information System Control

The Bank carries out verification of the accuracy and completeness of transactions and carries out authorization procedures, in accordance with internal regulations. Information system control activities can be classified into 2 (two) criteria, namely:

1. General control, including control over data center operations, software procurement and maintenance systems, access security, and development and maintenance of existing application systems. This general control is applied to mainframes, servers, and user workstations, as well as internal-external networks.
2. Application controls, applied to programs used by the Bank in processing transactions and to ensure that all transactions are correct, accurate and properly authorized. In addition, application controls must be able to ensure the availability of an effective audit process and to check the correctness of the intended audit process.

Control of Physical Assets (Physical Controls)

Physical asset control is carried out to ensure the implementation of physical security for the Bank's assets. This activity includes safeguarding assets, records, and limited access to computer programs and data files, as well as comparing the value of the Bank's assets and liabilities with the values stated in the control records, in particular checking the value of assets on a regular basis.

Documentation

Banks must at least adequately formalize and document policies, procedures, systems and accounting standards, as well as audit processes. The document must be updated periodically to describe the actual operational activities of the Bank, and must be informed to Bank officials and employees.

SEPARATION OF FUNCTIONS

Separation of functions is intended so that everyone in their position does not have the opportunity to make and hide mistakes or irregularities in carrying out duties at all levels of the organization and all steps of operational activities. Banks must comply with this principle of segregation of functions, known as the "Four-Eyes Principle". An effective SPI requires segregation of functions and avoids the assignment of authority and



fungsi dan menghindari pemberian wewenang serta tanggung jawab yang dapat menimbulkan berbagai benturan kepentingan (*conflict of interest*). menetapkan fungsi atau tugas tertentu pada Bank yang harus dipisahkan atau dialokasikan kepada beberapa orang dalam rangka mengurangi Risiko terjadinya manipulasi data keuangan atau penyalahgunaan aset Bank.

SISTEM AKUNTANSI, INFORMASI, DAN KOMUNIKASI

Sistem akuntansi, informasi, dan komunikasi yang memadai dimaksudkan agar dapat mengidentifikasi masalah yang mungkin timbul dan digunakan sebagai sarana tukar menukar informasi dalam rangka pelaksanaan tugas sesuai dengan tanggung jawab masing-masing.

Sistem akuntansi meliputi metode dan catatan dalam rangka mengidentifikasi, mengelompokkan, menganalisis, mengklasifikasi, mencatat atau membukukan, dan melaporkan transaksi Bank. Untuk menjamin data akuntansi yang akurat dan konsisten dengan data yang tersedia berdasarkan hasil olahan sistem, proses rekonsiliasi antara data akuntansi dan sistem informasi manajemen harus dilaksanakan secara berkala atau paling sedikit setiap bulan. Setiap penyimpangan yang terjadi harus segera diinvestigasi dan diatasi permasalahannya. Proses rekonsiliasi juga harus didokumentasikan sebagai bagian dari persyaratan proses jejak audit secara keseluruhan.

Sistem informasi harus dapat menghasilkan laporan mengenai kegiatan usaha, kondisi keuangan, penerapan Manajemen Risiko, dan pemenuhan ketentuan yang mendukung pelaksanaan tugas Direksi dan Dewan Komisaris. SPI yang efektif paling sedikit menyediakan data atau informasi internal yang cukup dan menyeluruh mengenai keuangan, kepatuhan Bank terhadap ketentuan dan peraturan perundang-undangan, informasi pasar (kondisi eksternal), dan setiap kejadian serta kondisi yang diperlukan dalam rangka pengambilan keputusan yang tepat dan dapat dipertanggungjawabkan.

Sistem komunikasi harus mampu memberikan informasi kepada seluruh pihak, baik intern maupun ekstern seperti Otoritas Jasa Keuangan, auditor ekstern, pemegang saham, dan nasabah Bank. SPI Bank harus memastikan adanya saluran komunikasi yang efektif agar seluruh pejabat dan pegawai Bank sepenuhnya memahami serta mematuhi kebijakan dan prosedur dalam melaksanakan tugas dan tanggung jawab. Direksi Bank harus menyelenggarakan saluran komunikasi yang efektif agar informasi yang diperlukan terjangkau oleh pihak yang berkepentingan. Persyaratan ini berlaku untuk setiap informasi, baik mengenai kebijakan dan prosedur yang telah ditetapkan, eksposur Risiko, dan transaksi aktual maupun mengenai kinerja operasional Bank.

responsibility which can cause conflicts of interest. Determine certain functions or tasks at the Bank that must be separated or allocated to several people in order to reduce the Risk of manipulation of financial data or misuse of Bank assets.

ACCOUNTING, INFORMATION AND COMMUNICATION SYSTEMS

An adequate accounting, information and communication system is intended to identify problems that may arise and is used as a means of exchanging information in order to carry out tasks in accordance with each person's respective responsibilities.

The accounting system includes methods and records in order to identify, classify, analyze, classify, record or book, and report Bank transactions. In order to ensure that accounting data is accurate and consistent with available data based on system processing results, the reconciliation process between accounting data and the management information system must be carried out periodically or at least every month. Any irregularities that occur must be immediately investigated and the problem resolved. The reconciliation process should also be documented as part of the overall audit trail process requirements.

The information system must be able to produce reports on business activities, financial conditions, implementation of Risk Management, and fulfillment of provisions that support the implementation of the duties of the Board of Directors and Board of Commissioners. An effective SPI at least provides sufficient and comprehensive internal data or information regarding finance, the Bank's compliance with laws and regulations, market information (external conditions), and every event and condition required in order to make appropriate and accountable decisions.

The communication system must be able to provide information to all parties, both internal and external, such as the Financial Services Authority, external auditors, shareholders and Bank customers. The Bank's SPI must ensure that there is an effective communication channel so that all officials and employees of the Bank fully understand and comply with the policies and procedures in carrying out their duties and responsibilities. The Board of Directors of the Bank must organize effective communication channels so that the necessary information is accessible to interested parties. This requirement applies to any information, both regarding policies and procedures that have been set, Risk exposure, and actual transactions as well as regarding the Bank's operational performance.



KEPATUHAN TERHADAP PERATURAN PERUNDANG-UNDANGAN LAINNYA

Penerapan sistem pengendalian intern secara efektif dapat membantu pengurus menjaga asset Bank, menjamin tersedianya pelaporan keuangan dan manajerial yang dapat dipercaya, meningkatkan kepatuhan terhadap ketentuan dan peraturan perundang-undangan yang berlaku, serta mengurangi risiko terjadinya kerugian, penyimpangan dan pelanggaran aspek kehati-hatian.

Hal ini tercermin antara lain dari hal-hal sebagai berikut:

1. Penetapan wewenang dan tanggung jawab untuk pemantauan kepatuhan atas kebijakan, prosedur dan limit.
2. Penetapan jalur pelaporan dan pemisahan fungsi yang jelas dari satuan kerja operasional kepada satuan kerja yang melaksanakan fungsi pengendalian.
3. Pelaporan keuangan dan kegiatan operasional yang akurat dan tepat waktu.
4. Kecukupan prosedur untuk memastikan kepatuhan terhadap ketentuan perundang-undangan yang berlaku.
5. Dokumentasi secara lengkap dan memadai terhadap cakupan, prosedur-prosedur operasional, temuan audit serta tanggapan pengurus berdasarkan hasil audit.

PENGENDALIAN INTERNAL DALAM PROSES PELAPORAN KEUANGAN (INTERNAL CONTROL OVER FINANCIAL REPORTING)

Bank Mandiri Taspen berkomitmen untuk menjaga integritas, akurasi, dan transparansi penyajian informasi keuangan. Bank menerapkan pengendalian internal atas pelaporan keuangan (*Internal Control over Financial Reporting/ICoFR*) untuk memberikan keyakinan memadai atas keandalan proses pelaporan keuangan serta penyusunan Laporan Keuangan sesuai standar akuntansi yang berlaku.

Sejalan dengan POJK Nomor 15 Tahun 2024 tentang Integritas Pelaporan Keuangan Bank, Bank menyusun dan menetapkan prosedur pengendalian internal dalam proses pelaporan keuangan. Dalam menerapkan kerangka pengendalian internal tersebut, Bank memastikan ketersediaan sistem informasi yang mendukung pelaporan keuangan, serta memperkuat fungsi/unit yang berperan dalam menjaga integritas informasi dan laporan keuangan. Guna memastikan penerapan ICoFR yang efektif dan berkelanjutan, Bank menetapkan Divisi Risk Business Control dan Divisi Risk Management sebagai Unit Kerja Khusus yang bertanggung jawab terhadap pencegahan kecurangan atau manipulasi dalam Informasi Keuangan dan/atau Laporan Keuangan Bank. Adapun tahapan utama implementasi ICoFR yang dilakukan Bank meliputi:

1. Penetapan materialitas dan ruang lingkup ICoFR melalui pendekatan *top-down* dan *risk-based approach*.
2. Penyusunan dokumentasi *Business Process Mapping* (BPM) dan *Risk Control Matrices* (RCM) untuk mengidentifikasi proses signifikan, risiko, serta aktivitas pengendalian kunci secara *end-to-end*.

CONTROLLING COMPLIANCE WITH OTHER LEGAL REGULATIONS

The implementation of an effective internal control system can help the management maintain the Bank's assets, ensure the availability of reliable financial and managerial reporting, improve compliance with the applicable laws and regulations, and reduce the risk of losses, deviations and violations of prudential aspects.

This is reflected in the following:

1. Determination of authority and responsibility for monitoring compliance with policies, procedures and limits.
2. Determination of reporting lines and clear separation of functions from operational work units to work units that carry out control functions.
3. Accurate and timely financial reporting and operational activities.
4. Adequacy of procedures to ensure compliance with applicable laws and regulations.
5. Complete and adequate documentation of the scope, operational procedures, audit findings and management responses based on audit results.

INTERNAL CONTROL OVER FINANCIAL REPORTING (ICoFR)

Bank Mandiri Taspen was committed to maintaining the integrity, accuracy, and transparency of its financial reporting. The Bank implemented Internal Control over Financial Reporting (ICoFR) to provide reasonable assurance over the reliability of the financial reporting process and the preparation of financial statements in accordance with applicable accounting standards.

In line with Financial Services Authority Regulation (POJK) No. 15 of 2024 concerning the Integrity of Bank Financial Reporting, the Bank developed and established internal control procedures within the financial reporting process. In implementing this internal control framework, the Bank ensured the availability of information systems supporting financial reporting and strengthened the functions/units responsible for safeguarding the integrity of financial information and reporting.

To ensure the effective and sustainable implementation of ICoFR, the Bank designated the Risk Business Control Division and the Risk Management Division as dedicated units responsible for preventing fraud or manipulation in the Bank's financial information and/or financial reporting. The main stages of ICoFR implementation conducted by the Bank included:

1. Determination of materiality and scope of ICoFR using a *top-down* and *risk-based approach*.
2. Preparation of *Business Process Mapping* (BPM) and *Risk Control Matrices* (RCM) documentation to identify significant processes, risks, and key control activities on an *end-to-end* basis.



3. Evaluasi pengendalian oleh Divisi Internal Audit melalui Test of Design (ToD) dan Test of Effectiveness (ToE) untuk menilai kecukupan desain dan efektivitas implementasi pengendalian, termasuk identifikasi area perbaikan dan tindak lanjut perbaikan yang diperlukan.

Laporan Pengendalian Internal Dalam Proses Pelaporan Keuangan Bank

Pada tahun 2025, Bank Mandiri Taspen menerapkan pengendalian internal atas pelaporan keuangan (*Internal Control over Financial Reporting/ICoFR*) secara sistematis untuk memberikan keyakinan memadai bahwa proses penyusunan dan penyajian Laporan Keuangan untuk tahun buku yang berakhir pada tanggal 31 Desember 2025 didukung oleh pengendalian internal yang memadai, disusun secara andal dan akurat sesuai dengan standar akuntansi yang berlaku.

Direksi Bank Mandiri Taspen bertanggung jawab atas penerapan dan pemeliharaan pengendalian internal dalam proses pelaporan keuangan Bank untuk tahun buku yang berakhir pada tanggal 31 Desember 2025, dan berdasarkan hasil penilaian serta pengujian atas penerapan ICoFR pada periode tersebut, Direksi menyatakan bahwa penerapan ICoFR telah berjalan efektif dalam memberikan keyakinan memadai atas keandalan proses pelaporan keuangan Bank.

Bank telah merancang dan mengimplementasikan ICoFR secara terstruktur dan berkesinambungan guna memberikan keyakinan yang memadai atas keandalan pelaporan keuangan serta kesesuaian dengan standar akuntansi dan ketentuan yang berlaku. Sejalan dengan praktik tata kelola yang baik, Bank menyadari bahwa setiap sistem pengendalian internal memiliki keterbatasan inheren yang tidak dapat sepenuhnya menghilangkan seluruh risiko salah saji. Oleh karena itu, Bank berkomitmen untuk melakukan pemantauan berkelanjutan serta penyempurnaan desain dan implementasi pengendalian internal secara berkesinambungan guna meningkatkan efektivitas ICoFR dan keandalan pelaporan keuangan pada periode berikutnya.

PENGENDALIAN PENGUNGKAPAN KEBERLANJUTAN

Perseroan memastikan keandalan dan kredibilitas pengungkapan keberlanjutan melalui assurance Laporan Keberlanjutan oleh pihak independen.

Kegiatan Pemantauan dan Tindakan Koreksi Penyimpangan

Bank melakukan pemantauan secara terus menerus terhadap efektivitas keseluruhan pelaksanaan pengendalian internal. Pemantauan terhadap Risiko utama Bank harus diprioritaskan dan berfungsi sebagai bagian dari kegiatan Bank sehari-hari termasuk evaluasi secara berkala, baik oleh satuan kerja operasional (*risk taking unit*) maupun oleh Internal Audit.

3. Evaluation of controls by the Internal Audit Division through Test of Design (ToD) and Test of Effectiveness (ToE) to assess the adequacy of control design and implementation effectiveness, including identification of improvement areas and required follow-up actions.

Report on Internal Control over Financial Reporting of the Bank

In 2025, Bank Mandiri Taspen implemented Internal Control over Financial Reporting (ICoFR) in a systematic manner to provide reasonable assurance that the preparation and presentation of the financial statements for the financial year ended 31 December 2025 were supported by adequate internal controls and were prepared reliably and accurately in accordance with applicable accounting standards.

The Board of Directors of Bank Mandiri Taspen was responsible for the implementation and maintenance of internal control over the Bank's financial reporting process for the financial year ended 31 December 2025. Based on the results of the assessment and testing of ICoFR implementation during the period, the Board of Directors stated that ICoFR had been operating effectively in providing reasonable assurance over the reliability of the Bank's financial reporting process.

The Bank designed and implemented ICoFR in a structured and sustainable manner to ensure reasonable assurance over the reliability of financial reporting and compliance with applicable accounting standards and regulations. In line with good governance practices, the Bank recognized that any internal control system has inherent limitations that cannot fully eliminate all risks of material misstatement. Therefore, the Bank remained committed to continuous monitoring and ongoing enhancement of the design and implementation of internal controls in order to further improve the effectiveness of ICoFR and the reliability of financial reporting in subsequent periods.

SUSTAINABILITY DISCLOSURE CONTROL

The Company ensured the reliability and credibility of sustainability disclosures through the assurance of the Sustainability Report by an independent third party.

Monitoring Activities and Correction Actions

The Bank continuously monitors the overall effectiveness of internal control implementation. Monitoring of the Bank's main risks must be prioritized and function as part of the Bank's daily activities including periodic evaluations, both by the risk taking unit and by the Internal Audit.



Bank Mandiri Taspen memantau dan mengevaluasi kecukupan SPI secara terus menerus berkaitan dengan adanya perubahan kondisi intern dan ekstern serta harus meningkatkan kapasitas SPI tersebut agar efektivitasnya dapat ditingkatkan. Kelemahan dalam pengendalian internal, baik yang diidentifikasi oleh satuan kerja operasional (risk taking unit), Internal Audit, maupun pihak lainnya, selanjutnya dilaporkan kepada Direksi dan Dewan Komisaris.

Kesesuaian dengan The Committee of Sponsoring Organization of The Treadway Commission (COSO)

Sistem pengendalian intern Bank telah sesuai dengan *Internal Control Integrated Framework* yang dikembangkan oleh The Committee of Sponsoring Organization of the Treadway Commission (COSO) tahun 2013. Tujuan pengendalian internal meliputi tujuan operasional, tujuan pelaporan dan tujuan kepatuhan. Tujuan operasional berkaitan dengan efektivitas dan efisiensi operasi. Tujuan pelaporan berkaitan dengan kepentingan pelaporan keuangan yang memenuhi kriteria andal, tepat waktu, transparan dan persyaratan lain yang ditetapkan oleh Regulator maupun Bank. Sedangkan tujuan kepatuhan berkaitan dengan kepatuhan Bank terhadap hukum dan peraturan perundang-undangan. Unsur-unsur pengendalian intern meliputi komponen-komponen sebagai berikut:

1. Lingkungan Pengendalian
2. Penilaian Risiko
3. Aktivitas Pengendalian
4. Informasi dan Komunikasi
5. Aktivitas Pemantauan

Kelima unsur pengendalian internal menurut COSO sejalan dengan Elemen Sistem Pengendalian Internal Bank menurut Surat Edaran Otoritas Jasa Keuangan No 35/SEOJK.03/2017 tanggal 7 Juli 2017 tentang Pedoman Standar Sistem Pengendalian Intern Bagi Bank Umum. Adapun Implementasi pengendalian internal di Bank Mandiri Taspen yang mencakup elemen-elemen utama di atas telah sesuai dengan *Internal Control Integrated Framework* yang dikembangkan oleh The Committee of Sponsoring Organization of the Treadway Commission (COSO) sebagai berikut:

1. Lingkungan Pengendalian
Elemen lingkungan pengendalian di Bank Mandiri Taspen diwujudkan dalam bentuk pengawasan manajemen dan budaya pengendalian, dimana ruang lingkup pengendalian dilakukan baik di seluruh tingkatan, yaitu pengendalian tingkat aktivitas maupun pengendalian tingkat entitas.
2. Identifikasi dan Penilaian Risiko
Risiko-risiko yang material dan memberi pengaruh yang tidak menguntungkan terhadap pencapaian tujuan Bank telah diidentifikasi dan diukur secara berkelanjutan oleh seluruh unit.

Bank Mandiri Taspen continuously monitors and evaluates the adequacy of the SPI in relation to changes in internal and external conditions and must increase the capacity of the Internal Oversight Unit (SPI) so that its effectiveness can be increased. Weaknesses in internal control, whether identified by the risk taking unit, Internal Audit, or other parties, are then reported to the Board of Directors and Board of Commissioners.

Compatibility with the Committee of Sponsoring Organization of the Treadway Commission (COSO)

Bank Internal control system has already suited to Internal Control Integrated Framework developed by The Committee of Sponsoring Organization of the Treadway Commission (COSO) in 2013. The objectives of internal control include operational, reporting, and compliance. Operational objective is related to the operational effectiveness and efficiency. Reporting objective is associated with the importance of financial reporting which fulfills the criteria of being reliable, timely, transparent, and other requirements determined by regulator and bank. In addition, compliance objective is related to the bank compliance towards laws and regulations. Internal control elements include the following components:

1. Control environment
2. Risk assessment
3. Control activities
4. Information and communication
5. Monitoring activities

The five internal control elements according to COSO are in line with the Internal Control System Elements of Banks according to the Circular of the Financial Service Authority No 35/SEOJK.03/2017 on July 7, 2017 about Implementation of Governance for Commercial Banks. The implementation of the main elements above has already suited with Internal Control Integrated Framework developed by The Committee of Sponsoring Organization of the Treadway Commission (COSO) as follows:

1. Control Environment
The control environment element at Bank Mandiri Taspen was reflected in management oversight and control culture, where the scope of control was implemented at all levels, including activity-level controls and entity-level controls.
2. Risk Identification and Assessment
Material risks that adversely affected the achievement of the Bank's objectives were identified and continuously measured by all units.



Proses identifikasi risiko dilakukan untuk mengidentifikasi 8 (delapan) risiko, yaitu:

- a. Risiko Kredit
- b. Risiko Pasar
- c. Risiko Operasional
- d. Risiko Likuiditas
- e. Risiko Reputasi
- f. Risiko Strategik
- g. Risiko Kepatuhan
- h. Risiko Hukum

Penilaian risiko merupakan proses untuk menentukan bagaimana risiko harus dikelola dan dilaksanakan pada seluruh tingkatan unit operasional, termasuk didalamnya proses identifikasi, analisis dan penilaian risiko yang dihadapi dalam mencapai tujuan Bank.

3. Aktivitas Pengendalian

Aktivitas pengendalian secara umum telah melibatkan seluruh pegawai termasuk Direksi yang disusun untuk memastikan arahan manajemen telah dilaksanakan dan tindakan untuk mengatasi risiko yang teridentifikasi telah dilakukan. Kegiatan pengendalian sesuai fungsi organisasi sekurang-kurangnya meliputi Kaji Ulang Manajemen (Top Management Review), Kaji Ulang Kinerja Operasional (Functional Review), Pengendalian Sistem Informasi, Pengendalian Aset Fisik dan Dokumentasi.

Aktivitas pengendalian telah dituangkan dalam dokumen kebijakan dan prosedur untuk mengidentifikasi risiko-risiko (dhi. Risiko pasar, likuiditas, kredit, operasional, kepatuhan, reputasi, strategik dan hukum).

4. Informasi dan Komunikasi

Sistem akuntansi, informasi dan komunikasi bertujuan untuk mengidentifikasi masalah yang mungkin timbul dan digunakan sebagai sarana tukar menukar informasi dalam rangka pelaksanaan tugas sesuai dengan tanggung jawab masing-masing, meliputi:

- a. Sistem Akuntansi
Mencakup metode, catatan dan proses rekonsiliasi data *accounting* dengan sistem informasi.
- b. Sistem Informasi
Bank Mandiri Taspen telah melakukan pengendalian risiko-risiko yang berhubungan dengan penggunaan teknologi informasi untuk mencegah terjadinya gangguan pada usaha dan kerugian potensial, meliputi:
 - 1) Pengendalian yang berhubungan dengan komputer seperti *mainframe*, *client server*, *workstation* yang memastikan operasional berjalan dengan semestinya meliputi prosedur *back up* dan penyelamatan data (*data recovery*), kebijakan perolehan dan pengembangan perangkat lunak, prosedur pemeliharaan dan pengendalian keamanan akses (*physical/logical*).

The risk identification process covered eight (8) types of risk, namely:

- a. Credit Risk
- b. Market Risk
- c. Operational Risk
- d. Liquidity Risk
- e. Reputational Risk
- f. Strategic Risk
- g. Compliance Risk
- h. Legal Risk

Risk assessment was the process of determining how risks should be managed and implemented at all operational unit levels, including the identification, analysis, and evaluation of risks faced in achieving the Bank's objectives.

3. Control Activities

Control activities generally involved all employees, including the Board of Directors, and were designed to ensure that management directives were implemented and that actions to address identified risks had been taken. Control activities in accordance with organizational functions at a minimum included Top Management Reviews, Functional Reviews, Information System Controls, Physical Asset Controls, and Documentation Controls.

Control activities were documented in policies and procedures to identify risks such as market, liquidity, credit, operational, compliance, reputational, strategic, and legal risks.

4. Information and Communication

The accounting, information, and communication systems aimed to identify potential issues and serve as a medium for information exchange in the execution of duties and responsibilities, comprising:

- a. Accounting System
Covering methods, records, and reconciliation processes between accounting data and information systems.
- b. Information System
Bank Mandiri Taspen had implemented controls over risks related to information technology usage to prevent business disruptions and potential losses, including:
 - 1) IT-related controls such as *mainframe*, *client-server*, and *workstation* controls ensuring proper operations, including data backup and recovery procedures, software acquisition and development policies, maintenance procedures, and physical/logical access security controls.



- 2) Pengendalian atas aplikasi termasuk kesesuaian pada ketentuan dan ketepatan data yang diproses, prosedur validasi untuk pencatatan data, prosedur pengendalian dan otorisasi akses serta pengamanan hal-hal yang dikecualikan atau menyimpang.
- c. Bank Mandiri Taspen telah memiliki mekanisme Whistleblowing System sebagai sarana pelaporan adanya indikasi fraud melalui Letter to CEO.

5. Aktivitas Pemantauan

Kegiatan pemantauan dilakukan untuk memantau efektivitas pelaksanaan pengendalian intern yang berupa:

1. Kegiatan pemantauan dan tindakan koreksi penyimpangan oleh Audit Internal.

Aktivitas pemantauan (evaluasi) terhadap kecukupan Sistem Pengendalian Intern dilakukan berkaitan dengan adanya perubahan kondisi intern maupun ekstern sehingga dapat meningkatkan kapasitas sistem pengendalian intern dan efektivitasnya. Aktivitas pemantauan (evaluasi) terhadap Sistem Pengendalian Intern dilakukan secara berkala atau insidentil oleh Divisi Internal Audit. Fungsi Divisi Internal Audit telah independen terhadap fungsi yang menjalankan aktivitas harian dan memiliki akses terhadap semua kegiatan operasional. Sebagai bagian dari Sistem Pengendalian Intern, Divisi Internal Audit melakukan penilaian yang independen mengenai kecukupan dan kepatuhan Bank terhadap kebijakan dan prosedur yang ditetapkan dan melaporkan hasilnya secara langsung ke Direktur Utama, Direktur Kepatuhan dan Dewan Komisaris melalui Komite Audit.

2. Pengawasan dari eksternal (OJK, BPK dan Akuntan Publik)
Tingkat pengawasan terhadap operasional dilakukan secara berjenjang termasuk pengawasan oleh pihak ekstern yang terdiri dari Otoritas Jasa Keuangan, Bank Indonesia sebagai Regulator dan Auditor Eksternal (Kantor Akuntan Publik dan BPK). Bank Indonesia/ Otoritas Jasa Keuangan menjalankan fungsinya sebagai otoritas pengawas, mencakup:

- a. Kewenangan dalam mengatur perizinan (power to license)
- b. Kewenangan dalam membuat peraturan (power to regulate)
- c. Kewenangan dalam mengawasi (power to control)
- d. Kewenangan dalam menetapkan dan mengenakan sanksi (power to impose sanction)

Disisi lain, Bank Mandiri Taspen juga wajib menyampaikan laporan keuangan yang telah diaudit oleh Kantor Akuntan Publik secara periodik dan menyampaikan ke OJK. Efektivitas pelaksanaan audit dari auditor eksternal dievaluasi oleh Komite Audit. Komite Audit juga menelaah independensi dan objektivitas auditor eksternal serta menelaah kecukupan pemeriksaan yang dilakukan untuk memastikan semua risiko yang signifikan telah dipertimbangkan.

- 2) Application controls including compliance with regulations and data accuracy, data entry validation procedures, access authorization controls, and safeguards for exceptions or deviations.

- c. The Bank had implemented a Whistleblowing System as a reporting mechanism for suspected fraud through a Letter to CEO channel.

5. Monitoring Activities

Monitoring activities were conducted to assess the effectiveness of internal control implementation, including:

1. Monitoring and corrective actions by Internal Audit

Monitoring activities (evaluation) of the adequacy of the Internal Control System were performed in relation to changes in internal and external conditions to enhance its effectiveness. Such activities were conducted periodically or on an ad-hoc basis by the Internal Audit Division. The Internal Audit function was independent from operational functions and had access to all operational activities. As part of the Internal Control System, Internal Audit provided an independent assessment of the adequacy of and compliance with Bank policies and procedures and reported directly to the President Director, Compliance Director, and the Board of Commissioners through the Audit Committee.

2. External supervision (OJK, BPK, and External Auditors)
Oversight of operations was conducted in a tiered manner, including external supervision by the Financial Services Authority (OJK), Bank Indonesia as regulator, and external auditors (Public Accounting Firm and the Supreme Audit Agency/BPK). OJK exercised its supervisory authority, including:

- a. Licensing authority (power to license)
- b. Regulatory authority (power to regulate)
- c. Supervisory authority (power to control)
- d. Enforcement authority (power to impose sanctions)

In addition, Bank Mandiri Taspen was required to submit audited financial statements periodically to OJK. The effectiveness of external audit implementation was evaluated by the Audit Committee, which also reviewed the independence and objectivity of external auditors and assessed the adequacy of audit coverage to ensure that all significant risks had been properly considered.



Tinjauan atas Efektivitas Sistem Pengendalian Internal

Sejalan dengan POJK No. 18/POJK.03/2014 tanggal 18 November 2014 Perihal Penerapan Tata Kelola Terintegrasi Bagi Konglomerasi Keuangan, Internal Audit Bank Mandiri sebagai Satuan Kerja Audit Intern Terintegrasi mempunyai kewajiban memantau pelaksanaan audit intern pada masing-masing Lembaga Jasa Keuangan (Perusahaan Anak) dalam Konglomerasi Keuangan dan memastikan bahwa Perusahaan Anak telah dikelola dengan baik.

Efektivitas *internal control* dinilai secara independen oleh fungsi Internal Audit. Untuk memastikan adanya standarisasi dalam penilaian efektivitas *internal control* Perusahaan Anak, maka Internal Audit Bank Mandiri telah mengembangkan suatu tools yang dapat digunakan oleh Internal Audit Perusahaan Anak yaitu “Control Rating Perusahaan Anak (CRPA)”. Nilai CRPA Bank Mandiri Taspen pada tahun 2025 sebesar 86,150 (satisfactory). Dengan predikat satisfactory ini berarti secara umum *internal control* telah memadai pada aspek material dalam hal kecukupan (adequacy), efektivitas (effectiveness) dan keberlanjutan (sustainability), namun masih dibutuhkan beberapa perbaikan spesifik dalam jumlah terbatas (*limited*).

Pernyataan Direksi dan/atau Dewan Komisaris atas Kecukupan Sistem Pengendalian Internal

Dalam pengawasan terhadap penerapan sistem pengendalian internal, Direksi dan Dewan Komisaris dibantu oleh Internal Audit yang merupakan Satuan Kerja dalam organisasi dan Komite Audit. Dalam menjalankan tugasnya, Internal Audit berkomunikasi langsung dengan Dewan Komisaris melalui Komite Audit untuk menginformasikan berbagai hal yang berhubungan dengan Aktivitas Internal Audit. Direksi dan Dewan Komisaris berpandangan bahwa penerapan sistem pengendalian internal selama tahun 2025 sudah berjalan dengan baik.

Manajemen Risiko

Manajemen risiko adalah serangkaian metodologi dan prosedur yang digunakan untuk mengidentifikasi, mengukur, memantau, dan mengendalikan risiko yang timbul dari seluruh kegiatan usaha Bank, termasuk upaya untuk memitigasi dan atau meminimalkan kerugian finansial maupun non finansial yang mungkin timbul dari produk atau aktivitas bank, hubungan antara bank dengan nasabah maupun dalam internal Bank.

Review of The Effectiveness of The Internal Control System

In line with POJK No. 18/POJK.03/2014 dated November 18, 2014 concerning the Implementation of Integrated Governance for Financial Conglomerates, Bank Mandiri Internal Audit as the Integrated Internal Audit Work Unit has the obligation to monitor the implementation of internal audits at each Financial Services Institution (Subsidiary Company) in the Financial Conglomerate and ensure that the Subsidiary Company has been managed well.

The effectiveness of internal control was independently assessed by the Internal Audit function. To ensure standardization in evaluating the effectiveness of internal control within subsidiaries, Bank Mandiri's Internal Audit developed a tool known as the “Subsidiary Control Rating (CRPA)” for use by subsidiary Internal Audit units. The CRPA score of Bank Mandiri Taspen in 2025 was 86.150 (satisfactory). This rating indicated that, in general, internal control was adequate in material aspects in terms of adequacy, effectiveness, and sustainability; however, limited specific improvements were still required.

Statement of The Board of Directors and/ or The Board of Commissioners on The Adequacy of The Internal Control System

In supervising the implementation of the internal control system, the Board of Commissioners was assisted by the Internal Audit, a work unit within the Bank's organization. In carrying out its duties, Internal Audit communicated directly with the Board of Commissioners through the Audit Committee to inform various matters relating to Internal Audit Activities. The Board of Commissioners and Directors are of the view that the implementation of the internal control system in 2025 has gone well.

Risk Management

Risk management is a series of methodologies and procedures used to identify, measure, monitor and control risks arising from all Bank business activities, including efforts to mitigate and/or minimize financial and non-financial losses that may arise from bank products or activities, relationships between banks and customers and within the Bank.



Dasar Penerapan Manajemen Risiko

Penerapan Manajemen Risiko Bank Mandiri Taspen mengacu pada Peraturan Otoritas Jasa Keuangan (POJK) tentang Penerapan Manajemen Risiko Bagi Bank Umum No. 18/POJK.03/2016 tanggal 16 Maret 2016 dan Surat Edaran Otoritas Jasa Keuangan (OJK) No. 34/SEOJK.03/2016 tentang Penerapan Manajemen Risiko Bagi Bank Umum.

Penerapan Manajemen Risiko Secara Umum

Penerapan manajemen risiko pada Bank Mandiri Taspen menjadi bagian yang terintegrasi dalam setiap aktivitas operasional Bank, dimana juga berperan dalam mendorong pertumbuhan bisnis Bank yang sehat dan prudent. Hal ini sejalan dengan dinamika Industri perbankan yang terus berkembang pesat yang disertai dengan semakin beragam dan kompleksnya risiko pada aktivitas Bank. Guna menghadapi tantangan tersebut, Bank Mandiri Taspen secara konsisten melakukan peninjauan dan penyempurnaan kebijakan, penguatan infrastruktur, serta peningkatan kompetensi sumber daya manusia secara berkala. Seluruh upaya tersebut dilaksanakan dengan tetap berpedoman pada Peraturan Otoritas Jasa Keuangan (POJK) tentang Penerapan Manajemen Risiko Bagi Bank Umum No. 18/POJK.03/2016 tanggal 16 Maret 2016.

Proses manajemen risiko dilaksanakan secara aktif oleh manajemen Bank melalui Komite Manajemen Risiko yang meliputi *Asset and Liability Committee*, *Risk Management Committee* dan Komite Kebijakan Perkreditan.

Dalam rangka mewujudkan pengelolaan risiko yang menyeluruh, terpadu, terukur dan terkendali, Bank Mandiri Taspen telah memiliki Satuan Kerja Manajemen Risiko yang secara struktural bertanggung jawab kepada Direktur Keuangan & Risk (sebelumnya Direktur Finance, Risk & Operations). Satuan Kerja Manajemen Risiko juga berperan sebagai anggota tetap yang tidak memiliki hak suara (*Permanent Non-Voting Members*) pada Komite Manajemen Risiko, *Asset Liability Committee* (ALCO) serta Komite Kebijakan Perkreditan.

Dalam pelaksanaan aktivitas operasionalnya, fungsi manajemen risiko dibagi ke dalam tiga unit kerja, yaitu:

1. *Risk Management*, yang bertugas merumuskan rambu-rambu dalam pelaksanaan aktivitas operasional serta bisnis Bank.
2. *Credit Risk Approval*, yang berfungsi sebagai mitra strategis bagi unit bisnis dalam penerapan *four-eyes principle*.
3. *Risk Business Control*, yang bertanggung jawab menjalankan fungsi pengendalian internal sebagai langkah mitigasi risiko operasional di seluruh unit kerja, baik di

Basis for The Implementation of Risk Management

The implementation of Bank Mandiri Taspen's Risk Management refers to the Financial Services Authority Regulation (POJK) concerning the Implementation of Risk Management for Commercial Banks No. 18/POJK.03/2016 dated 16 March 2016 and Circular of the Financial Services Authority (OJK) No. 34/ SEOJK.03/2016 concerning Implementation of Risk Management for Commercial Banks.

Implementation of Risk Management In General

The Bank implements risk management in all of its activities to support prudent business growth, balancing the rapid development of business types, scope, and expansion in the banking industry, which is marked by increasingly complex risks in the Bank's operations. To address the challenge, Bank Mandiri Taspen constantly refines its policies, infrastructure, and human capital quality periodically by referring to the Regulation of Financial Services Authority (POJK) concerning the Implementation of Risk Management for Commercial Bank No. 18/POJK.03/2016 dated March 16, 2016.

The risk management process is performed actively by Bank's management through Committee under the Board of Directors which comprises of *Asset and Liability Committee*, *Risk Management Committee* and *Credit Policy Committee*.

In order to achieve comprehensive, integrated, measurable, and well-controlled risk management, Bank Mandiri Taspen had established a *Risk Management Working Unit*, which was structurally responsible to the Director of Finance & Risk (previously the Director of Finance, Risk & Operations). The *Risk Management Working Unit* also served as a permanent non-voting member in the *Risk Management Committee*, the *Asset and Liability Committee* (ALCO), and the *Credit Policy Committee*.

In the implementation of its operational activities, the risk management function was divided into three working units, namely:

1. *Risk Management*, which was responsible for formulating guidelines for the execution of the Bank's operational and business activities.
2. *Credit Risk Approval*, which served as a strategic partner to business units in the implementation of the *four-eyes principle*.
3. *Risk Business Control*, which was responsible for carrying out internal control functions as a mitigation measure for operational risks across all working units, both at the head



kantor pusat maupun seluruh jaringan kantor cabang Bank Mandiri Taspen.

Mengacu pada Arsitektur Kebijakan Bank Mandiri Taspen, penerapan manajemen risiko berlandaskan pada Kebijakan Manajemen Risiko Bank Mandiri Taspen, yang selanjutnya menjadi acuan dalam penyusunan Standar Prosedur serta Petunjuk Teknis Operasional yang lebih terperinci.

Guna memperoleh gambaran kondisi risiko yang menyeluruh dan berkesinambungan, Bank Mandiri Taspen menyusun laporan Profil Risiko Bank setiap triwulan dan Laporan penilaian Tingkat Kesehatan Bank dengan menggunakan pendekatan risiko (Risk Based Bank Rating/RBBR) setiap semester, yang keduanya dilaporkan kepada Otoritas Jasa Keuangan.

Laporan profil risiko tersebut mencakup penilaian atas risiko yang melekat dalam kegiatan bisnis Bank (*inherent risk*) serta kualitas penerapan Manajemen Risiko terhadap 8 (delapan) jenis risiko, yaitu risiko kredit, pasar, likuiditas, operasional, hukum, strategik, reputasi, dan kepatuhan. Di samping penyusunan profil risiko, Bank juga melakukan penilaian atas aspek Good Corporate Governance (GCG), rentabilitas, dan permodalan sebagai bagian dalam penilaian Tingkat Kesehatan Bank dengan berpedoman pada parameter yang ditetapkan dalam POJK Nomor 4/POJK.03/2016 tanggal 26 Januari 2016 tentang Penilaian Tingkat Kesehatan Bank Umum.

Mempertimbangkan model bisnis Bank Mandiri Taspen saat ini, Bank memiliki risiko yang menjadi prioritas utama dalam pengelolaannya mencakup Risiko Kredit, Risiko Pasar, Risiko Likuiditas, dan Risiko Operasional. Bank senantiasa dihadapkan pada berbagai risiko yang bersumber dari faktor internal maupun eksternal, baik yang dapat dikendalikan maupun yang berada di luar kendali Bank, dan seluruhnya berpotensi memberikan dampak terhadap kinerja Bank secara langsung maupun tidak langsung. Atas hal tersebut, Bank Mandiri Taspen dalam sebagian besar bisnisnya mengambil risiko keuangan secara terukur, terkendali, dan tetap berpegang pada prinsip kehati-hatian. Proses pengelolaan risiko pada Bank dilaksanakan secara proaktif, sistematis, dan berdisiplin, mencakup seluruh jenis risiko pada setiap aktivitas Bank, khususnya risiko kredit, risiko pasar, risiko likuiditas, dan risiko operasional. Adapun risiko reputasi, risiko hukum, dan risiko kepatuhan dikelola secara terintegrasi sebagai bagian dari kerangka pengelolaan risiko operasional Bank.

Manajemen menggunakan pendekatan pengelolaan risiko menyeluruh berdasarkan prinsip-prinsip dan nilai-nilai yang baik, meliputi strategi risiko yang terdefinisi dengan baik, struktur dewan yang tepat dan komite kerja yang aktif dengan peran, tanggung jawab, wewenang dan jenjang pendelegasian yang jelas. Manajemen risiko pada Bank ditelaah berdasarkan indikator kinerja utama yang disebarluaskan melalui manual

office and throughout the branch network of Bank Mandiri Taspen.

Referring to Bank Mandiri Taspen's Policy Architecture, the implementation of risk management was based on the Bank's Risk Management Policy, which subsequently served as the reference for the preparation of more detailed Standard Operating Procedures (SOPs) and Operational Technical Guidelines.

In order to obtain a comprehensive and continuous overview of the Bank's risk condition, Bank Mandiri Taspen prepared a quarterly Risk Profile Report and a semi-annual Bank Soundness Assessment Report using the Risk-Based Bank Rating (RBBR) approach, both of which were submitted to the Financial Services Authority (OJK).

The risk profile report covered the assessment of inherent risks in the Bank's business activities and the quality of Risk Management implementation across eight (8) types of risk, namely credit risk, market risk, liquidity risk, operational risk, legal risk, strategic risk, reputational risk, and compliance risk. In addition, the Bank also conducted assessments of Good Corporate Governance (GCG), profitability, and capital adequacy as part of the Bank Soundness assessment, in accordance with the parameters set out in Financial Services Authority Regulation (POJK) No. 4/POJK.03/2016 dated 26 January 2016 concerning Assessment of Commercial Bank Soundness.

Considering the current business model of Bank Mandiri Taspen, the Bank prioritized the management of key risks, namely Credit Risk, Market Risk, Liquidity Risk, and Operational Risk. The Bank was continuously exposed to various risks arising from both internal and external factors, whether controllable or beyond the Bank's control, all of which could potentially impact the Bank's performance, either directly or indirectly. In this regard, Bank Mandiri Taspen undertook financial risks in a measured and controlled manner while adhering to prudential principles. The risk management process was implemented proactively, systematically, and with discipline, covering all types of risks across the Bank's activities, particularly credit, market, liquidity, and operational risks. Meanwhile, reputational risk, legal risk, and compliance risk were managed in an integrated manner as part of the Bank's operational risk management framework.

Management applied a comprehensive risk management approach based on sound principles and values, including a well-defined risk strategy, an appropriate Board structure, and active working committees with clearly defined roles, responsibilities, authorities, and delegation hierarchies. The Bank's risk management was reviewed based on key performance indicators, which were disseminated through policy manuals



dan dokumentasi kebijakan serta dinilai dan diaudit secara independen.

Bank Mandiri Taspen menerapkan manajemen risiko dan sistem pengendalian internal secara efektif yang disesuaikan dengan tujuan dan kebijakan usaha, ukuran dan kompleksitas yang disesuaikan dengan kegiatan usaha Bank Mandiri Taspen dengan berpedoman pada persyaratan dan tata cara sebagaimana ditetapkan dalam Peraturan Otoritas Jasa Keuangan (POJK), maupun dengan mengacu pada tindakan-tindakan sebagai berikut.

1. Melakukan identifikasi dan pengendalian seluruh risiko termasuk yang berasal dari produk baru dan aktivitas baru.
2. Dalam pengendalian risiko, Bank Mandiri Taspen telah mengimplementasikan suatu kerangka Dasar Manajemen Risiko (*Risk Management Framework*) secara terpadu. Agar penerapan manajemen risiko dapat berjalan dengan efektif dan optimal, Bank Mandiri Taspen telah memiliki Komite Manajemen Risiko yang berfungsi untuk membahas permasalahan risiko yang dihadapi Bank Mandiri Taspen secara keseluruhan dan merekomendasikan kebijakan manajemen risiko kepada Direksi.
3. Memiliki Satuan Kerja Manajemen Risiko (SKMR) yang bertujuan untuk meyakinkan bahwa risiko yang dihadapi Bank Mandiri Taspen dapat diidentifikasi, diukur, dipantau, dikendalikan, dan dilaporkan dengan benar melalui penerapan kerangka kerja manajemen risiko yang sesuai.
4. Bank Mandiri Taspen telah membentuk beberapa Komite lain yang bertugas untuk menangani risiko secara lebih spesifik antara lain: Komite Kebijakan Perkreditan, Komite Kredit serta Komite Aset dan Pasiva (*Asset and Liabilities Committee – ALCO*).
5. Memastikan bahwa penyusunan sistem dan prosedur kerja yang ada telah memperhatikan sisi operasional maupun bisnis serta tingkat risiko yang mungkin terjadi dalam suatu unit kerja.
6. Memastikan sistem pengendalian internal telah diterapkan sesuai ketentuan.
7. Memantau kepatuhan Bank Mandiri Taspen dengan prinsip pengelolaan bank yang sehat sesuai dengan ketentuan yang berlaku melalui unit kerja Satuan Kerja Kepatuhan.
8. Membuat Laporan Profil Risiko Bank Mandiri Taspen setiap triwulan dan Laporan Tingkat Kesehatan Bank Mandiri Taspen setiap semesteran serta menyampaikannya kepada OJK secara tepat waktu.
9. Mengawal pengembangan Sistem Informasi dan Teknologi serta Keamanan Siber yang ada di Bank Mandiri Taspen.
10. Menetapkan dan mengevaluasi Rencana Aksi Pemulihan (*Recovery Plan*) dan menyampaikannya kepada OJK secara tepat waktu
11. Menetapkan dan mengevaluasi Rencana Resolusi (*Resolution Plan*) dan menyampaikannya kepada LPS secara tepat waktu.

and documentation, and was independently assessed and audited which were disseminated through policy manuals and documentation, and were independently assessed and audited.

Bank Mandiri Taspen implemented risk management and an effective internal control system that was aligned with its business objectives and policies, as well as the size and complexity of its operations, in accordance with the requirements and procedures stipulated under Financial Services Authority (OJK) regulations, and by referring to the following measures:

1. Identifying and controlling all risks, including those arising from new products and new activities.
2. Implementing an integrated Risk Management Framework to ensure effective and optimal risk management, supported by a Risk Management Committee that discusses overall risk issues faced by the Bank and recommends risk management policies to the Board of Directors.
3. Maintaining a Risk Management Work Unit (SKMR) to ensure that risks faced by the Bank are properly identified, measured, monitored, controlled, and reported through an appropriate risk management framework.
4. Establishing several specialized committees to manage specific risks, including the Credit Policy Committee, Credit Committee, and Asset and Liability Committee (ALCO).
5. Ensuring that the development of systems and procedures considers both operational and business aspects as well as the level of risks that may arise within each work unit.
6. Ensuring that the internal control system is implemented in accordance with applicable regulations.
7. Monitoring compliance with sound banking principles through the Compliance Unit in accordance with prevailing regulations.
8. Preparing quarterly Risk Profile Reports and semi-annual Bank Soundness Assessment Reports and submitting them to the Financial Services Authority (OJK) in a timely manner.
9. Overseeing the development of Information Technology systems and Cybersecurity within the Bank.
10. Establishing and evaluating the Recovery Plan and submitting it to OJK in a timely manner.
11. Establishing and evaluating the Resolution Plan and submitting it to the Indonesia Deposit Insurance Corporation (LPS) in a timely manner.



Pengawasan Aktif Direksi dan Dewan Komisaris

Dewan Komisaris dan Direksi bertanggung jawab atas penerapan manajemen risiko dan sistem pengendalian internal di Bank Mandiri Taspen. Wujud nyata pengawasan aktif Dewan Komisaris Bank Mandiri Taspen tercermin dari pemberian persetujuan atas Kebijakan Manajemen Risiko yang disusun dan dievaluasi oleh Direksi secara berkala, serta melalui pelaksanaan evaluasi atas implementasi kebijakan manajemen risiko tersebut melalui forum rapat Direksi dan Komisaris secara berkala. Dalam pelaksanaannya, pengawasan aktif Dewan Komisaris didukung oleh Komite Pemantau Risiko, sedangkan pelaksanaan pengawasan aktif Direksi juga dilakukan melalui forum rapat Direksi dan Komite Manajemen Risiko (KMR), Komite Kebijakan Perkreditan (KKP) dan Asset Liability Committee (ALCO). Sebagai bagian pengawasan aktif Dewan Komisaris dan Direksi, kualitas Sumber Daya Manusia (SDM) yang memadai merupakan salah satu aspek penting dalam penerapan manajemen risiko. Pemenuhan kualitas SDM tersebut antara lain dilakukan melalui pengembangan program pendidikan dan pelatihan pegawai seperti program Sertifikasi Manajemen Risiko serta program pelatihan atau sosialisasi internal dengan materi Manajemen Risiko.

Penerapan manajemen risiko dan sistem pengendalian internal Bank Mandiri Taspen mencakup:

1. Pengawasan yang dilakukan oleh Dewan Komisaris

Pengawasan yang dilakukan oleh Dewan Komisaris adalah sebagai berikut.

- Mengevaluasi kebijakan manajemen risiko dalam hal terdapat perubahan faktor-faktor yang mempengaruhi kegiatan Bank.
- Mengevaluasi pertanggungjawaban Direksi atas pelaksanaan kebijakan manajemen risiko.
- Mengevaluasi dan memutuskan permohonan atau usulan Direksi yang berkaitan dengan transaksi atau kegiatan usaha yang melampaui kewenangan Direksi untuk memutuskannya sehingga memerlukan persetujuan Dewan Komisaris.
- Mengevaluasi kecukupan kebijakan, prosedur, penetapan limit dan kecukupan proses identifikasi, pengukuran, pemantauan, dan pengendalian risiko serta sistem informasi manajemen risiko.

2. Pengawasan yang Dilakukan Direksi

Pengawasan Direksi dengan wewenang dan tanggung jawab adalah sebagai berikut.

- Bertanggung jawab atas pelaksanaan kebijakan manajemen risiko termasuk mengevaluasi dan memberikan arahan strategi manajemen risiko berdasarkan laporan yang disampaikan oleh Satuan Manajemen Risiko dan menyampaikan laporan pertanggungjawaban kepada Dewan Komisaris.

Active Supervision of the Board of Directors and Board of Commissioners

The Board of Commissioners and the Board of Directors were responsible for the implementation of risk management and the internal control system at Bank Mandiri Taspen. The active supervisory role of the Board of Commissioners was reflected in the approval of the Risk Management Policy, which was prepared and periodically evaluated by the Board of Directors, as well as through periodic evaluation of its implementation in joint meetings of the Board of Directors and the Board of Commissioners. In its execution, the active supervision of the Board of Commissioners was supported by the Risk Oversight Committee, while the active supervision of the Board of Directors was also carried out through meetings of the Board of Directors and key committees, namely the Risk Management Committee (RMC), the Credit Policy Committee (CPC), and the Asset and Liability Committee (ALCO). As part of the active supervision of both the Board of Commissioners and the Board of Directors, the adequacy of human resources (HR) was recognized as a key aspect in the implementation of risk management. The fulfillment of HR quality was achieved through employee education and training programs, including Risk Management Certification programs and internal training or socialization programs on Risk Management.

Implementation of Risk Management and Internal Control System at Bank Mandiri Taspen

1. Supervision by the Board of Commissioners

The supervision carried out by the Board of Commissioners included the following:

- Evaluating the risk management policy in the event of changes in factors affecting the Bank's activities.
- Assessing the Board of Directors' accountability for the implementation of risk management policies.
- Evaluating and deciding on requests or proposals from the Board of Directors related to transactions or business activities that exceed the Board of Directors' authority and therefore require approval from the Board of Commissioners.
- Assessing the adequacy of policies, procedures, limit settings, and the processes of risk identification, measurement, monitoring, and control, as well as the risk management information system.

2. Supervision by the Board of Directors

The supervisory roles and responsibilities of the Board of Directors included the following:

- Being responsible for the implementation of risk management policies, including evaluating and providing strategic direction based on reports submitted by the Risk Management Unit, and reporting accountability to the Board of Commissioners.



- Mengevaluasi dan memutuskan transaksi yang melampaui kewenangan pejabat satu tingkat di bawah Direksi atau transaksi yang memerlukan persetujuan sesuai dengan kebijakan dan prosedur yang berlaku.
- Mengembangkan budaya manajemen risiko antara lain meliputi komunikasi yang memadai kepada seluruh jenjang organisasi tentang pentingnya pengendalian intern yang efektif.
- Memastikan peningkatan kompetensi sumber daya manusia yang terkait dengan penerapan manajemen risiko antara lain dengan cara program pendidikan dan latihan yang berkesinambungan terutama yang berkaitan dengan sistem dan proses manajemen risiko.
- Memastikan bahwa fungsi manajemen risiko dilaksanakan secara independen yang dicerminkan antara lain adanya pemisahan fungsi antara Satuan Kerja Manajemen Risiko yang melakukan identifikasi, pengukuran, pemantauan dan pengendalian risiko dengan satuan kerja yang melakukan dan menyelesaikan transaksi.
- Melakukan identifikasi untuk memastikan bahwa risiko dari produk dan aktivitas yang baru telah melalui proses pengendalian manajemen risiko yang layak sebelum diperkenalkan atau dijalankan dan harus disetujui oleh Direksi dan direkomendasikan oleh Komite Manajemen Risiko terlebih dahulu.
- Melakukan pengendalian internal dengan cara melakukan penilaian secara berkala, menerapkan pedoman dan praktek-praktek yang sehat untuk mengendalikan dan mengatasi risiko melalui serangkaian tindakan korektif.

- Evaluating and approving transactions that exceed the authority of one level below the Board of Directors or require approval in accordance with applicable policies and procedures.
- Developing a risk management culture, including ensuring adequate communication across all organizational levels regarding the importance of effective internal control.
- Ensuring the continuous improvement of human resource competencies related to risk management implementation through ongoing education and training programs, particularly those related to risk management systems and processes.
- Ensuring the independence of the risk management function, reflected in the segregation between the Risk Management Unit (responsible for identifying, measuring, monitoring, and controlling risks) and the business/transaction units.
- Ensuring that risks from new products and activities are properly identified and reviewed through a risk management process prior to implementation, and are approved by the Board of Directors based on recommendations from the Risk Management Committee.
- Implementing internal control by conducting periodic assessments, applying sound guidelines and practices, and executing corrective actions to manage and mitigate risks.

Kecukupan Kebijakan, Prosedur, dan Penetapan Limit

Penerapan Manajemen Risiko di Bank Mantap didukung dengan kerangka yang mencakup kebijakan dan prosedur Manajemen Risiko serta limit Risiko yang ditetapkan sejalan dengan visi, misi, dan strategi bisnis Bank.

Kebijakan Manajemen Risiko Bank Mandiri Taspen terdiri dari:

- a. Pedoman Penerapan Manajemen Risiko Secara Umum
Proses manajemen risiko dilaksanakan di seluruh unit kerja Bank merupakan proses yang dinamis dan secara rutin dibandingkan dengan *best practices* industri, ketentuan yang berlaku untuk disesuaikan dan diperbaharui apabila diperlukan. Pelaksanaan manajemen risiko dilakukan dalam suatu rangkaian yang terdiri dari:
 1. Identifikasi Risiko
Identifikasi Risiko bertujuan untuk mengetahui seluruh jenis risiko yang melekat pada setiap aktivitas fungsional yang berpotensi merugikan Bank. Identifikasi risiko bersifat proaktif (*anticipative*) dan bukan reaktif. mencakup seluruh aktivitas fungsional (kegiatan

Adequacy of Policies, Procedures and Determination of Limit

Risk Management implementation at Bank Mandiri Taspen was supported by a framework comprising risk management policies, procedures, and risk limits established in line with the Bank's vision, mission, and business strategy.

The Risk Management Policy of Bank Mandiri Taspen consisted of:

- a. General Guidelines for Risk Management Implementation
The risk management process was implemented across all Bank work units as a dynamic process that was regularly benchmarked against industry best practices and applicable regulations, and updated when necessary. The implementation of risk management was carried out through the following stages:
 1. Risk Identification
Risk identification aimed to identify all types of risks inherent in each functional activity that could potentially cause losses to the Bank. The process was proactive (*anticipative*) rather than reactive, covering all operational activities, integrating and analyzing risk



operasional. menggabungkan dan menganalisis informasi risiko dari seluruh sumber informasi yang tersedia. Menganalisis probabilitas timbulnya risiko serta konsekuensinya.

2. Pengukuran risiko

- 1) Pengukuran risiko bertujuan untuk mengetahui besaran risiko yang melekat pada aktivitas Bank untuk dibandingkan dengan risk appetite Bank sehingga Bank dapat mengambil tindakan mitigasi risiko dan menentukan modal untuk meng-cover risiko
- 2) Pengukuran dilakukan secara individual maupun secara keseluruhan.
- 3) Metode pengukuran risiko dapat dilakukan secara kualitatif dan atau kuantitatif
- 4) Model yang digunakan dalam pengukuran risiko dapat dipahami dan diketahui kekuatan, kelemahan, serta limitasinya.

3. Pemantauan risiko

Pemantauan dapat dilakukan dengan membandingkan limit risiko yang telah ditetapkan dengan besaran risiko yang sedang dikelola.

4. Pengendalian risiko

Pengendalian risiko Pengendalian risiko harus dilakukan terhadap potensi terjadinya pelampauan atas limit risiko yang telah ditetapkan dan dapat ditolerir oleh Bank Mandiri Taspen.

b. Pedoman Penilaian Tingkat Kesehatan Bank

Penilaian kesehatan bank mengacu pada:

- Peraturan Otoritas Jasa Keuangan No.04/POJK.03/2016 tanggal 27 Januari 2016 tentang Penilaian Tingkat Kesehatan Bank Umum.
- Peraturan Otoritas Jasa Keuangan No.18/POJK.03/2016 tanggal 22 Maret 2016 tentang Penerapan Manajemen Risiko Bagi Bank Umum.
- Surat Edaran Otoritas Jasa Keuangan No.34/SEOJK.03/26 tanggal 01 September 2016 tentang Penerapan Manajemen Risiko Bagi Bank Umum.
- Surat Edaran Otoritas Jasa Keuangan No.14/SEOJK/03/2017 tanggal 17 Maret 2017 tentang Penilaian Tingkat Kesehatan Bank Umum.
- Kebijakan Manajemen Risiko Bank Mandiri Taspen.

Dalam melaksanakan kegiatan berdasarkan prinsip kehati-hatian, Bank harus mampu mengidentifikasi permasalahan secara lebih dini, melakukan tindak lanjut perbaikan yang sesuai dan lebih cepat, menerapkan Good Corporate Governance (GCG) dan manajemen risiko yang lebih baik sehingga Bank siap dan lebih tahan dalam menghadapi krisis. Perubahan kondisi makro ekonomi baik domestik maupun internasional juga mengharuskan Bank melakukan evaluasi posisi modal dan finansial Bank dalam suatu skenario bersifat luar biasa (stress).

information from all available sources, and assessing the probability and impact of risks.

2. Risk Measurement

- 1) Aimed to determine the level of risk inherent in Bank activities to be compared with the Bank's risk appetite, enabling mitigation actions and capital allocation for risk coverage.
- 2) Conducted on both individual and aggregate levels.
- 3) Used qualitative and/or quantitative methods.
- 4) Models applied were required to be well understood, including their strengths, weaknesses, and limitations.

3. Risk Monitoring

Conducted by comparing established risk limits with the current level of risk being managed.

4. Risk Control

Risk control was carried out to prevent breaches of risk limits that had been set and tolerated by Bank Mandiri Taspen.

b. Bank Soundness Assessment Guidelines

Bank soundness assessment referred to:

- Financial Services Authority Regulation (POJK) No. 04/POJK.03/2016 concerning Bank Soundness Assessment
- POJK No. 18/POJK.03/2016 concerning Risk Management Implementation for Commercial Banks
- SEOJK No. 34/SEOJK.03/2016 concerning Risk Management Implementation for Commercial Banks
- SEOJK No. 14/SEOJK.03/2017 concerning Bank Soundness Assessment
- Bank Mandiri Taspen Risk Management Policy

These policies formed the basis for a structured and prudential risk management implementation framework within the Bank. In conducting its activities under prudential principles, the Bank must be able to identify issues at an early stage, implement appropriate and timely corrective actions, and apply Good Corporate Governance (GCG) and enhanced risk management practices to ensure the Bank is better prepared and more resilient in facing crises. Changes in both domestic and international macroeconomic conditions also require the Bank to evaluate its capital and financial position under extreme (stress) scenarios.



Penilaian Tingkat Kesehatan Bank Umum (Risk Based Bank Rating/RBBR) sebagai pelaksanaan ketentuan Regulator untuk menilai kesehatan Bank diharapkan mampu mendeteksi secara lebih dini permasalahan Bank serta mengambil langkah-langkah pencegahan, perbaikan, pengelolaan modal secara efektif dan efisien.

Pedoman tentang penilaian kesehatan bank mengatur hal-hal yang harus dilaksanakan oleh unit kerja terkait, mencakup hal-hal sebagai berikut:

1. Penilaian Tingkat Kesehatan Bank Berdasarkan Risiko (RBBR), yaitu penilaian Tingkat Kesehatan Bank yang telah ditentukan oleh Regulator, dengan menggunakan pendekatan risiko (RBBR).
2. Aktivitas penilaian Tingkat Kesehatan Bank berdasarkan risiko mencakup penilaian atas faktor-faktor profil risiko (*risk profile*), *Good Corporate Governance* (GCG), rentabilitas (*earnings*), dan permodalan (*capital*) untuk menghasilkan Peringkat Komposit Tingkat Kesehatan Bank.

Penilaian tingkat kesehatan Bank dengan pendekatan RBBR dilakukan sebagai berikut:

- a. Unit kerja koordinator berkoordinasi dengan unit kerja terkait menyusun laporan profil risiko yang menjadi tugas dan tanggung jawabnya.
- b. Unit kerja terkait menyampaikan laporan profil risiko kepada unit kerja koordinator.
- c. Unit kerja koordinator melakukan proses konsolidasi profil risiko untuk selanjutnya disampaikan kepada regulator.
- d. Unit kerja koordinator melakukan koordinasi dengan unit kerja terkait melakukan hal-hal sebagai berikut:
 - 1) menilai *Good Corporate Governance* (GCG).
 - 2) menilai rentabilitas (*Earnings*).
 - 3) menilai permodalan (*Capital*).
- e. Unit Kerja Koordinator melakukan penilaian komposit RBBR.
- f. Hasil Penilaian RBBR disetujui oleh Direksi dan dilaporkan kepada Regulator dan Dewan Komisaris.

Kebijakan Manajemen Risiko tersebut lebih rinci dijabarkan dalam Ketentuan Internal Bank Mandiri Taspen .

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

Proses manajemen risiko Bank Mandiri Taspen meliputi identifikasi, pengukuran, pemantauan dan pengendalian terhadap 8 (delapan) jenis risiko serta Sistem Informasi Manajemen Risiko. Bank Mandiri Taspen mengidentifikasi risiko dengan menganalisis sumber risiko yang terdapat pada bisnis (produk/portofolio/aktivitas) dan kemudian mengukur secara kuantitatif dan atau kualitatif sesuai metode pengukuran yang ditetapkan oleh Regulator. Sistem pengukuran risiko juga

The Bank Soundness Assessment (Risk-Based Bank Rating/ RBBR) serves as a regulatory framework for assessing bank soundness and is expected to enable early detection of potential issues, as well as support preventive measures, corrective actions, and efficient and effective capital management.

The guidelines for bank soundness assessment regulate the responsibilities of relevant work units, covering the following:

1. Risk-Based Bank Soundness Assessment (RBBR), which is conducted using the risk-based approach as defined by the regulator.
2. The assessment covers risk profile, *Good Corporate Governance* (GCG), earnings, and capital to determine the Bank's composite rating.

The RBBR implementation process is carried out as follows:

- a. The coordinating unit collaborates with relevant units to prepare risk profile reports.
- b. Relevant units submit risk profile reports to the coordinating unit.
- c. The coordinating unit consolidates the risk profile reports and submits them to the regulator.
- d. The coordinating unit coordinates with relevant units to assess:
 1. *Good Corporate Governance* (GCG)
 2. Earnings
 3. Capital
- e. The coordinating unit determines the RBBR composite rating.
- f. The RBBR assessment results are approved by the Board of Directors and reported to the regulator and the Board of Commissioners.

This Risk Management Policy is further detailed in the internal provisions of Bank Mandiri Taspen.

Adequacy Process of Identification Measurement, Monitoring, and Control of Risks, as Well as Risk Management Information System

Risk management process of Bank Mandiri Taspen includes identification, measurement, monitoring, and control of 8 (eight) kinds of risks as well as Risk Management Information System. Bank Mandiri Taspen identifies risks by analyzing source of risks in its businesses (products/ portfolios/activities) and then performs measurements quantitatively and qualitatively in accordance with measurements set by the Regulator. Risk measurements system is accompanied with stress testing



dilengkapi dengan metode stress testing untuk risiko kredit dan risiko Likuiditas. Selanjutnya proses pemantauan dan pemantauan risiko dilakukan oleh Risk Owner Unit dan Risk Control Unit yang disajikan dalam bentuk laporan portofolio, laporan profil risiko, dan laporan Tingkat Kesehatan Bank. Sistem Informasi Manajemen Risiko Bank Mandiri Taspen digunakan untuk mendukung pelaksanaan proses indentifikasi, pengukuran, pemantauan serta pengendalian risiko. Bank Mandiri Taspen telah mengembangkan beberapa aplikasi manajemen risiko, antara lain Dashboard Kualitas Portofolio Kredit, Operational Risk Focus (ORCUS), Treasury System, Aset & Liabilities Management System (ATLAS), dan Fraud Detection System (FDS)

SISTEM INFORMASI MANAJEMEN RISIKO

1. Sistem informasi Manajemen Risiko merupakan bagian dari sistem informasi manajemen yang dimiliki dan dikembangkan sesuai dengan kebutuhan dalam rangka penerapan Manajemen Risiko.
2. Sebagai bagian dari proses Manajemen Risiko, sistem informasi Manajemen Risiko digunakan untuk mendukung pelaksanaan proses identifikasi, pengukuran, pemantauan, dan pengendalian Risiko.
3. Sistem informasi Manajemen Risiko dapat memastikan:
 - a. Tersedianya informasi yang akurat, lengkap, informatif, tepat waktu, dan dapat diandalkan agar dapat digunakan Dewan Komisaris, Direksi, dan Satuan Kerja yang terkait dalam penerapan Manajemen Risiko untuk menilai, memantau, dan memitigasi Risiko yang dihadapi baik Risiko keseluruhan/komposit maupun per Risiko dan/atau dalam rangka proses pengambilan keputusan oleh Direksi.
 - b. Efektivitas penerapan Manajemen Risiko mencakup kebijakan, prosedur, dan penetapan limit Risiko.
 - c. Tersedianya informasi tentang hasil (realisasi) penerapan Manajemen Risiko dibandingkan dengan target yang ditetapkan sesuai dengan kebijakan dan strategi penerapan Manajemen Risiko.
4. Sistem informasi Manajemen Risiko dan informasi yang dihasilkan disesuaikan dengan karakteristik dan kompleksitas kegiatan usaha Bank serta adaptif terhadap perubahan.
5. Kecukupan cakupan informasi yang dihasilkan dari sistem informasi Manajemen Risiko diReview secara berkala untuk memastikan bahwa cakupan tersebut telah memadai sesuai perkembangan tingkat kompleksitas kegiatan usaha.
6. Sebagai bagian dari sistem informasi Manajemen Risiko, laporan profil Risiko disusun secara berkala oleh Satuan Kerja Manajemen Risiko yang independen terhadap unit kerja yang melakukan kegiatan bisnis. Frekuensi penyampaian laporan kepada Direksi terkait dan Komite Manajemen Risiko ditingkatkan sesuai kebutuhan.

method for Liquidity risk. Furthermore, the risk monitoring process carried out by the Risk Owner Unit and Risk Control Unit are presented in the form of portfolio reports, risk profile reports, and Bank Health Level reports. Risk Management Information System of Bank Mandiri Taspen is used to support the implementation of process of identification, measurement, monitoring, and control of risks Bank Mandiri Taspen already has a risk tool in the context of risk management, including implementing health video staging for pension loan acquisitions, implementing scoring models in micro booths, guideline portfolios, determination of Risk Appetite Statement (RAS), Development of Operational Risk Focus (ORCUS), procurement of treasury system, asset and liabilities management system and Fraud Detection System (FDS).

RISK MANAGEMENT INFORMATION SYSTEM

1. The Risk Management Information System is part of the management information system owned and developed in accordance with the needs of Risk Management implementation.
2. As part of the risk management process, the Risk Management Information System is used to support the implementation of risk identification, measurement, monitoring, and control processes.
3. The Risk Management Information System ensures the following:
 - a. Availability of accurate, complete, timely, reliable, and informative data to be used by the Board of Commissioners, Board of Directors, and relevant working units in assessing, monitoring, and mitigating risks—both overall/portfolio risk and individual risks—as well as supporting decision-making by the Board of Directors.
 - b. Effectiveness of risk management implementation, including policies, procedures, and risk limit settings.
 - c. Availability of information on the results (realization) of risk management implementation compared to the targets set in accordance with risk management policies and strategies.
4. The Risk Management Information System and its outputs are adjusted to the characteristics and complexity of the Bank's business activities and are adaptable to changes.
5. The adequacy of the scope of information generated by the Risk Management Information System is periodically reviewed to ensure it remains sufficient in line with the development of business complexity.
6. As part of the Risk Management Information System, risk profile reports are prepared periodically by the Risk Management Work Unit, which is independent from business units. The frequency of reporting to the relevant Directors and the Risk Management Committee is increased as needed.



7. Sistem informasi Manajemen Risiko mendukung pelaksanaan pelaporan kepada Otoritas Jasa Keuangan dan regulator terkait lainnya.

Sistem Pengendalian Intern yang Menyeluruh

Proses penerapan Manajemen Risiko yang efektif dilengkapi dengan sistem pengendalian intern yang handal. Penerapan sistem pengendalian intern secara efektif dapat membantu pengurus menjaga aset Bank, menjamin tersedianya pelaporan keuangan dan manajerial yang dapat dipercaya, meningkatkan kepatuhan terhadap ketentuan dan peraturan perundang-undangan yang berlaku, serta mengurangi Risiko terjadinya kerugian, penyimpangan dan pelanggaran aspek kehati-hatian. Terselenggaranya sistem pengendalian intern yang handal dan efektif menjadi tanggung jawab dari seluruh Satuan Kerja Operasional dan Satuan Kerja pendukung serta Satuan Kerja Audit Intern.

Hal-hal yang diperhatikan dalam pelaksanaan sistem pengendalian intern antara lain:

1. Melaksanakan sistem pengendalian intern secara efektif dalam penerapan Manajemen Risiko dengan mengacu pada kebijakan dan prosedur yang telah ditetapkan. Penerapan prinsip pemisahan fungsi (*four eyes principle*) yang memadai dan dilaksanakan secara konsisten.
2. Sistem pengendalian intern dalam penerapan Manajemen Risiko mencakup:
 - a. Kesesuaian antara sistem pengendalian intern dengan jenis dan tingkat Risiko yang melekat pada kegiatan usaha Bank.
 - b. Penetapan wewenang dan tanggung jawab untuk pemantauan kepatuhan kebijakan, prosedur, dan limit.
 - c. Penetapan jalur pelaporan dan pemisahan fungsi yang jelas dari satuan kerja operasional kepada satuan kerja yang melaksanakan fungsi pengendalian.
 - d. Struktur organisasi yang menggambarkan secara jelas tugas dan tanggung jawab masing-masing unit dan individu.
 - e. Pelaporan keuangan dan kegiatan operasional yang akurat dan tepat waktu.
 - f. Kecukupan prosedur untuk memastikan kepatuhan terhadap ketentuan dan perundang-undangan yang berlaku.
 - g. Kaji ulang yang efektif, independen, dan obyektif terhadap kebijakan, kerangka dan prosedur operasional Bank.
 - h. Pengujian dan kaji ulang yang memadai terhadap sistem informasi manajemen.
 - i. Dokumentasi secara lengkap dan memadai terhadap cakupan, prosedur-prosedur operasional, temuan audit, serta tanggapan pengurus berdasarkan hasil audit.

7. The Risk Management Information System supports reporting to the Financial Services Authority (OJK) and other relevant regulators.

Comprehensive Internal Control System

The process of effective Risk Management implementation is accompanied with reliable internal control system. The implementation of effective internal control system is able to help securing Bank's assets, assuring the availability of trustworthy financial and managerial reports, improving compliance with applicable laws and regulations, and reducing the risks of loss, deviation, and violation to prudential aspect. The implementation of effective and reliable internal control system is the responsibility of all Operational Unit and Supporting Unit as well as Internal Audit Unit.

Things that are considered in the implementation of the system internal controls include:

1. The application of effective internal control system in the implementation of Risk Management is referring to the policies and procedures that has been set. The adequate implementation and consistent application of functions separation principles (the four eyes principles).
2. Internal control system in the implementation of Risk Management includes:
 - a. Conformity between the internal control system and the Risk type and level attached to the Bank's business activities..
 - b. Setting the authorities and responsibilities for compliance monitoring of policies, procedures and limits.
 - c. Establishment of clear reporting line and function separation of operational unit to the unit performing control function.
 - d. Organizational structure that clearly describes the duties and responsibilities of each unit and individual.
 - e. Accurate and timely financial reporting and operational activity.
 - f. Adequacy of procedure to ensure compliance with applicable laws and regulations.
 - g. Effective, independent, and objective review on policy, framework and operational procedure of the Bank.
 - h. Adequate testing and review towards the management information system.
 - i. Comprehensive and adequate documentation on the scope, operational procedures, audit findings, as well as management's remarks on audit result.



- j. Verifikasi dan kaji ulang secara berkala dan berkesinambungan terhadap penanganan kelemahan-kelemahan yang bersifat material dan tindakan pengurus untuk memperbaiki penyimpangan-penyimpangan yang terjadi.
 3. Pelaksanaan kaji ulang terhadap penerapan Manajemen Risiko sebagai berikut:
 - a. Kaji ulang dan evaluasi dilakukan secara berkala, setiap tahun oleh Satuan Kerja Manajemen Risiko (SKMR) dan Satuan Kerja Audit Intern (SKAI).
 - b. Cakupan kaji ulang dan evaluasi dapat ditingkatkan frekuensi/intensitasnya, berdasarkan perkembangan eksposur Risiko, metode pengukuran, dan pengelolaan Risiko.
 - c. Khusus untuk kaji ulang dan evaluasi terhadap pengukuran Risiko oleh SKMR, mencakup:
 - 1) Kesesuaian kerangka Manajemen Risiko, yang meliputi kebijakan, struktur organisasi, alokasi sumber daya, desain proses Manajemen Risiko, sistem informasi, dan pelaporan Risiko dengan kebutuhan bisnis Bank, serta perkembangan peraturan dan praktek terbaik (best practice) terkait Manajemen Risiko.
 - 2) Metode, asumsi, dan variabel yang digunakan untuk mengukur Risiko dan menetapkan limit eksposur Risiko.
 - 3) Perbandingan antara hasil dari metode pengukuran Risiko yang menggunakan simulasi atau proyeksi di masa datang dengan hasil aktual.
 - 4) Perbandingan antara asumsi yang digunakan dalam metode dimaksud dengan kondisi yang sebenarnya/aktual.
 - 5) Perbandingan antara limit yang ditetapkan dengan eksposur yang sebenarnya/aktual.
 - 6) Penentuan kesesuaian antara pengukuran dan limit eksposur Risiko dengan kinerja di masa lalu dan posisi permodalan saat ini.
 - d. Kaji ulang oleh pihak independen maupun SKAI antara lain mencakup:
 - 1) Keandalan kerangka Manajemen Risiko, yang mencakup kebijakan, struktur organisasi, alokasi sumber daya, desain proses Manajemen Risiko, sistem informasi, dan pelaporan Risiko.
 - 2) Penerapan Manajemen Risiko oleh unit bisnis/ aktivitas pendukung, termasuk kaji ulang terhadap pelaksanaan pemantauan oleh SKMR.
 4. Hasil penilaian kaji ulang oleh SKMR disampaikan kepada Dewan Komisaris, Satuan Kerja Audit Intern (SKAI), Direktur Kepatuhan, Komite Audit, dan Direksi terkait lainnya sebagai masukan dalam rangka penyempurnaan kerangka dan proses Manajemen Risiko.
 5. Perbaikan atas hasil temuan audit intern maupun ekstern dipantau oleh SKAI. Temuan audit yang belum ditindaklanjuti diinformasikan oleh SKAI kepada Direksi untuk diambil langkah-langkah yang diperlukan.
- j. Periodic and continuous verification and review on overcoming material disadvantages and management's actions to repair deviations happen.
 3. The conduct of review on the implementation of Risk Management are as follows.
 - a. Review and evaluation are conducted periodically, annually by Risk Management Unit (SKMR) and Internal Audit Unit (SKAI).
 - b. Scope of review and evaluation can be increased in its frequency/intensity, based on the development of Risk exposure, measurement method, and Risk management.
 - c. Specifically for reviewing and evaluating risk measurements by SKMR, including:
 - 1) Conformity between Risk Management framework, covering policy, organizational structure, resource allocation, design of Risk Management process, information system, and Risk reporting and business needs of the Bank and development of regulations and best practice on Risk Management.
 - 2) Method, assumption, and variable used to measure Risk and Risk exposure limit setting.
 - 3) Comparison between the result of Risk measurement method using simulation or projection in the future and the actual result.
 - 4) Comparison between assumption used in the aforementioned method and the actual condition.
 - 5) Comparison between specified limit and actual exposure.
 - 6) Determination of conformity between past measurement and Risk exposure limit and current capital position.
 - d. Review by independent party or SKAI include:
 - 1) Reliability of Risk Management framework covering policy, organizational structure, resource allocation, design of Risk Management process, information system, and Risk reporting.
 - 2) Risk Management implementation by business units/ supporting activities including review on the on monitoring conducted by SKMR.
 4. Assessment results review by SKMR is presented to the Board of Commissioners, Internal Audit Unit (SKAI), Director of Compliance, and other related Directors as inputs in refining Risk Management framework and process.
 5. Refinements on internal audit findings result or external audit result monitored by SKAI. Audit findings that have not been followed up are informed by SKAI to the Board of Directors as to undergo such measurements.



6. Tingkat responsif terhadap kelemahan dan/atau penyimpangan yang terjadi terhadap ketentuan internal dan eksternal yang berlaku.

6. The level of responsiveness towards disadvantages and/or deviations occurred against the applicable internal and external provisions.

Risk Appetite Statement (RAS)

Risk Appetite Statement (RAS) merupakan pernyataan yang menggambarkan secara menyeluruh tingkat risiko yang bersedia diambil oleh perusahaan dalam batas kapasitas risikonya, sebagai bagian dari upaya pencapaian tujuan bisnis yang telah ditetapkan. Bank Mandiri Taspen melakukan penyesuaian parameter RAS dengan Rencana Aksi Pemulihan dan Rencana Resolusi Bank. Di samping itu, Bank Mandiri Taspen juga menyesuaikan RAS yang ditetapkan dengan RAS perusahaan induk, yaitu Bank Mandiri, sebagai wujud keselarasan arah pengelolaan risiko dalam satu ekosistem kelompok usaha. Bank juga memastikan bahwa setiap limit risiko dapat dipantau dan dikelola secara konsisten dengan prinsip kehati-hatian. Adapun dimensi risiko beserta parameter RAS yang diterapkan sebagai risk appetite Bank Mandiri Taspen adalah sebagai berikut:

Dimensi Dimensions	Statement	Statement
Rentabilitas Profitability	Menjaga rentabilitas pada tingkat risiko yang rendah dalam pencapaian laba di masa yang akan datang	Maintained profitability at a low risk level to support sustainable earnings generation in the future.
Permodalan Capital	Menjaga kecukupan modal untuk mendukung pencapaian target bisnis yang terus bertumbuh	Maintained adequate capital to support the achievement of continuously growing business targets.
Risiko Kredit Credit Risk	Menjaga kualitas portfolio Kredit pada tingkat risiko yang rendah	Maintained the quality of the loan portfolio at a low level of risk.
Risiko Likuiditas Liquidity Risk	Menjaga ketahanan likuiditas Bank dalam menghadapi kondisi negatif dengan tingkat risiko yang rendah	Maintained the Bank's liquidity resilience in facing adverse conditions at a low level of risk.
Risiko Pasar Market Risk	Mendorong pertumbuhan bisnis dengan tetap menjaga eksposur risiko pasar	Drove business growth while maintaining prudent exposure to market risk.
Risiko Operasional Operational Risk	Menjaga eksposur kerugian Risiko Operasional yang rendah akibat operational risk event	Maintained low operational risk loss exposure arising from operational risk events.

Profil Risiko dan Pengelolaannya

Penjelasan mengenai jenis risiko yang dihadapi oleh Bank Mandiri Taspen dan cara pengelolaannya dijabarkan sebagai berikut.

Risiko Kredit

Risiko kredit merupakan risiko yang terjadi akibat kegagalan debitur dan/atau pihak lain dalam memenuhi kewajibannya kepada Bank. Untuk mengelola risikonya, Bank mengukur risiko kredit dari portofolio yang ada baik secara kuantitatif maupun kualitatif. Hal ini untuk memastikan kemungkinan kerugian dari tidak dibayarnya, kredit yang diberikan menjadi seminimal mungkin, baik untuk debitur individual maupun secara keseluruhan.

Risk Appetite Statement (RAS)

The Risk Appetite Statement (RAS) represented a comprehensive articulation of the level of risk that the Company was willing to assume within its risk capacity, as part of its efforts to achieve established business objectives. Bank Mandiri Taspen aligned its RAS parameters with the Recovery Plan and Bank Resolution Plan. In addition, Bank Mandiri Taspen aligned its RAS with that of its parent entity, Bank Mandiri, as a reflection of a consistent risk management direction within the group ecosystem. The Bank also ensured that each risk limit was monitored and managed consistently in accordance with prudential principles. The risk dimensions along with the RAS parameters implemented as the Bank's risk appetite were as follows:

Risk Profile and its Management

An explanation of the types of risks faced by Bank Mandiri Taspen and how to manage them are described as follows.

Loan Risk

Loan risk is a risk occurred due to the failure of debtor and/or other parties in fulfilling their responsibility to the Bank. In managing its risks, the Bank measure loan risk from existing portfolios quantitatively or qualitatively. This is to make sure that the possibility of losses from non-paid loan granted to a minimum, for debtors both individual and as a whole.



Dalam melakukan pengelolaan risiko kredit, Bank berfokus pada beberapa unsur utama yang meliputi sumber daya risiko yang sadar risiko, kebijakan dan prosedur perkreditan yang mengutamakan prinsip kehati-hatian, proses persetujuan kredit yang transparan dan berjenjang oleh Komite Kredit, kriteria dan alat ukur risiko yang jelas, penyebaran risiko yang merata, administrasi dan dokumentasi yang lengkap serta pengawasan kredit secara berkesinambungan untuk menjaga kualitas kredit yang diberikan.

Bank melakukan pengawasan berkesinambungan untuk mengidentifikasi secara dini potensi risiko kredit yang mungkin timbul sehingga dapat dilakukan langkah-langkah penyelamatan maupun penyelesaian yang efisien dan efektif.

Beberapa aktivitas monitoring dan evaluasi secara periodik sangat penting dilakukan untuk mewujudkan manajemen portofolio yang sejalan dengan perkembangan bisnis Bank secara tepat dan akurat. Aktivitas yang diperlukan antara lain, sebagai berikut:

1. Menyusun **Risk Threshold Trigger and Action Plan (RTTA)**, merupakan report bulanan dari unit portofolio risk yang ditujukan kepada Direksi hingga level Cabang. RTTA berisikan *summary performance portofolio* kredit Bank pada posisi *End of Month* serta membahas aspek – aspek terkait *credit risk*, *operational risk*, *market & liquidity risk*.
2. Mengimplementasikan **Kebijakan evaluasi Booking**, diberlakukan untuk produk yang mengalami pemburukan *performance* dibandingkan bulan sebelumnya.
3. Mengimplementasikan **Kebijakan Restrukturisasi Kredit**, diberlakukan untuk debitur yang sudah kesulitan untuk memenuhi kewajiban setiap bulannya.

Risiko Likuiditas

Risiko likuiditas merupakan risiko akibat ketidakmampuan Bank untuk memenuhi liabilitas yang jatuh tempo dari sumber pendanaan arus kas dan/atau dari aset likuid berkualitas tinggi yang dapat diagunkan, tanpa mengganggu aktivitas dan kondisi keuangan Bank. Pengelolaan risiko likuiditas antara lain dilakukan melalui upaya peningkatan pelayanan kepada nasabah penyimpan dalam rangka menjaga stabilitas dan kontinuitas jumlah simpanan, kebijakan penempatan dana pada instrumen yang aman dan likuid, kebijakan *contingency funding plan*, dan pemantauan posisi likuiditas secara harian serta evaluasi posisi likuiditas melalui rapat *Asset Liability Committee (ALCO)* secara rutin.

Bank Mandiri Taspen melakukan pengelolaan risiko likuiditas agar dapat memenuhi setiap kewajiban finansial yang sudah diperjanjikan secara tepat waktu dan senantiasa dapat memelihara tingkat likuiditas yang seimbang antara biaya dan risiko. Untuk mencapai tujuan tersebut Bank menetapkan kebijakan pengelolaan risiko likuiditas, yang mencakup antara lain pemeliharaan cadangan likuiditas yang optimal.

In managing credit risk, the Bank focused on several main elements including risk-aware risk resources, credit policies and procedures that prioritized the prudential principle, a transparent and tiered loans approval process by the Credit Committee, clear criteria and risk measurement tools, equitable risk distribution, complete administration and documentation as well as continuous loans supervision to maintain the quality of loans.

The Bank carried out continuous monitoring to identify potential credit risks that may arise early so that efficient and effective rescue and settlement measures can be taken.

Several monitoring and evaluation activities periodically were very important to carry out in order to realize portfolio management that was in line with the Bank's business development in a precise and accurate manner. The required activities include the following:

1. Preparing the **Risk Threshold Trigger and Action Plan (RTTA)**, a monthly report from the risk portfolio unit addressed to the Board of Directors to the Branch level. The RTTA contained a summary of the Bank's credit portfolio performance at the End of Month position and discusses aspects related to credit risk, operational risk, market & liquidity risk.
2. Implementing the **Booking evaluation policy**, applied to products that experienced poor performance compared to the previous month.
3. Implementing the **Credit Restructuring Policy**, applied to debtors who have difficulty meeting their monthly obligations.

Liquidity Risk

Matured liabilities of sources of cash flow and/or of high quality liquid assets that can be pledged, without disrupting the Bank's financial activity and condition. Liquidity risk management, among others, is carried out through efforts to improve services to customers in order to maintain stability and continuity of the amount of deposits, fund placement policies on safe and liquid instruments, contingency funding plan policy, and daily monitoring of liquidity position and evaluation of liquidity position through Asset Liability Committee ("ALCO") meetings on a regular basis.

Bank Mandiri Taspen conducts liquidity risk management in order to fulfill every financial obligation that has been agreed upon in a timely manner and can always maintain a balanced level of liquidity between costs and risks. To achieve this objective, the bank establishes a liquidity risk management policy, including among others the maintenance of optimum liquidity reserves.



Tingkat likuiditas bank diukur melalui *primary reserve* dan *secondary reserve*. Bank memelihara *primary reserve* dan *secondary reserve* untuk memenuhi kebutuhan operasional harian dan sebagai cadangan untuk memenuhi kebutuhan likuiditas dan penarikan dana tidak terjadwal maupun ekspansi kredit.

Bank menggunakan metodologi *liquidity gap* untuk mengestimasi potensi risiko likuiditas yang akan dihadapi bank dimasa mendatang. Di samping *primary reserve* dan *secondary reserve*, bank memelihara rasio *Loan to Funding Ratio (LFR)* untuk memelihara seberapa besar sumber dana masyarakat (umumnya jangka pendek) digunakan untuk membiayai aset jangka panjang yang tidak likuid. LFR merupakan rasio kredit yang diberikan terhadap dana pihak ketiga. Bank juga menjaga kecukupan likuiditas Bank dengan menjaga rasio *Liquidity Coverage Ratio (LCR)* dan *Net Stable Funding Ratio (NSFR)*. LCR merupakan rasio antara *High Quality Liquid Assets (HQLA)* dengan estimasi total arus kas keluar bersih (*net cash outflow*) selama 30 (tiga puluh) hari ke depan dalam skenario krisis, sedangkan NSFR merupakan rasio perbandingan antara pendanaan stabil yang tersedia (*Available Stable Funding*) dengan pendanaan stabil yang diperlukan (*Required Stable Funding*).

Risiko Pasar

Komponen utama kewajiban Bank Mandiri Taspen yang sensitif terhadap pergerakan tingkat suku bunga adalah simpanan nasabah serta surat berharga yang diterbitkan, sedangkan aset Bank Mandiri Taspen yang sensitif adalah surat berharga yang dimiliki, penempatan Bank Lain dan kredit yang diberikan. Sampai saat ini faktor yang mempengaruhi tingkat risiko pasar adalah suku bunga.

ALCO secara berkala memantau perkembangan pasar dan menyesuaikan tingkat suku bunga simpanan dan kredit yang diberikan. Bank Mandiri Taspen menentukan tingkat suku bunga simpanan berdasarkan kondisi pasar dan persaingan dengan memantau pergerakan tingkat suku bunga acuan dan suku bunga yang ditawarkan oleh Bank pesaing dalam rangka mendukung target bisnis dengan tetap memperhatikan prinsip kehati-hatian. Bank Mandiri Taspen telah memiliki Pedoman Kebijakan dan prosedur *Treasury*. Selain itu agar pengelolaan risiko pasar berjalan efektif, Bank Mandiri Taspen berpedoman pada Kebijakan dan Prosedur internal. Bank melakukan monitoring secara harian terhadap parameter risiko.

Risiko Operasional

Risiko operasional adalah risiko akibat ketidakcukupan dan/atau tidak berfungsinya proses internal, kesalahan manusia, kegagalan sistem, atau adanya problem eksternal yang mempengaruhi operasional Bank.

The liquidity level of a bank is measured through primary reserve and secondary reserve. The Bank maintains primary reserve and secondary reserve to meet daily operational needs and as reserves to meet liquidity needs and unscheduled funds withdrawal and loan expansion.

The Bank utilizes the liquidity gap methodology to estimate potential liquidity risks that may be faced in the future. In addition to maintaining primary and secondary reserves, the Bank monitors the Loan to Funding Ratio (LFR) to evaluate the extent to which public funds (typically short-term) are used to finance long-term illiquid assets. LFR is the ratio of loans granted to third-party funds. The Bank also maintains its liquidity adequacy by monitoring the Liquidity Coverage Ratio (LCR) and Net Stable Funding Ratio (NSFR). LCR is the ratio of High Quality Liquid Assets (HQLA) to the estimated total net cash outflows over the next 30 days under a crisis scenario, whereas NSFR is the ratio of Available Stable Funding to Required Stable Funding.

Market Risk

The main components of Bank Mandiri Taspen's liabilities that are sensitive to interest rate fluctuations include customer deposits and issued securities, while its assets sensitive to interest rate changes include owned securities, interbank placements, and loans provided. So far, the primary factor influencing market risk is interest rate movement.

ALCO regularly monitors market developments and adjusts interest rates on deposits and loans accordingly. Bank Mandiri Taspen determines deposit interest rates based on market conditions and competition, by monitoring benchmark interest rate trends and the rates offered by competitors, in support of business targets while maintaining prudential principles. The Bank has established Treasury Policy Guidelines and Procedures. To ensure effective market risk management, Bank Mandiri Taspen also follows internal Policies and Procedures. The Bank conducts daily monitoring of risk parameters.

Operational Risk

Operational risks are risks due to inadequacy and/or malfunction of internal processes, human error, system failure, or any external problems affecting the Bank's operations.



Untuk meminimalisasi risiko operasional yang timbul, Bank telah meningkatkan fungsi kontrol dalam pemrosesan transaksi yang dilakukan dengan cara antara lain dengan menerapkan prosedur yang menjamin ketepatan waktu penyelesaian transaksi, melakukan penyesuaian metode akuntansi sesuai standar yang berlaku, memelihara dokumen dan arsip secara tertib, mengamankan akses terhadap aset dan data. Selain itu Bank juga meningkatkan fungsi dari Satuan Kerja Audit Intern yang secara reguler akan melakukan pemeriksaan terhadap kegiatan operasional perbankan.

Pada saat ini bank memiliki Kebijakan Operasional Bank Mandiri Taspen, Standar Prosedur Operasional pada proses bisnis bank dan Standar Pedoman *Business Continuity Plan* (BCP) yang mengatur mengenai prosedur jika unit kerja bank mengalami suatu keadaan darurat diluar kendali bank yang didukung *Disaster Recovery Plan* (DRP) untuk mengatur mengenai ketersediaan teknologi.

Saat ini Bank dalam pengembangan tools penerapan manajemen risiko operasional yaitu:

- a. Risk and Control Self assessment (RCSA) melalui Operational Risk Focus (ORCUS), dipergunakan untuk mengidentifikasi dan menilai risiko yang melekat pada aktivitas dan menilai kualitas kontrol. Melalui penggunaan RCSA, unit kerja dapat mengidentifikasi serta menilai risiko dan kontrol yang ada dan membuat rencana untuk mitigasi risiko.
- b. Risk Library, database risiko potensial dan risiko yang pernah terjadi di Bank Mandiri Taspen lengkap dengan data frekuensi kejadian serta dampaknya terhadap bank.

Risiko Hukum

Risiko hukum adalah risiko akibat tuntutan hukum dan/atau kelemahan aspek yuridis. Pengelolaan risiko hukum antara lain dilakukan dengan mendokumentasi, mengelola kelengkapan dan keabsahan dokumen, meminimalisasi kerugian/biaya yang terkait dengan kasus hukum dan menghindari pelanggaran terhadap regulasi perbankan dan ketentuan hukum.

Risiko hukum inheren dinilai berdasarkan potensial kerugian atas kasus-kasus yang terjadi di Bank Mandiri Taspen dan Perusahaan Anak yang sedang dalam proses di pengadilan dibagi dengan modal Bank Mandiri Taspen dan modal konsolidasian. Parameter yang digunakan untuk menghitung potensial kerugian atas kasus yang sedang dalam proses di pengadilan adalah dasar gugatan (kasus posisi), nilai perkara, dan dokumentasi hukum.

Risiko Strategik

Risiko strategik adalah risiko akibat ketidaktepatan dalam pengambilan dan/atau pelaksanaan suatu keputusan strategik serta kegagalan dalam mengantisipasi perubahan lingkungan

To minimize operational risks to arise, the Bank has enhanced its control function in the transaction processing among others by implementing procedures that guarantee the timeliness of transaction settlement, adjusting accounting methods according to the applicable standards, maintaining documents and archives in an orderly manner, and securing access to assets and data. In addition, the Bank is also improving the function of its Internal Audit Unit which will regularly conduct checks on banking operations.

Currently, the Bank is carrying out the Operational Policy of Bank Mandiri Taspen, the Standard Operating Procedure on banking business processes, and the Business Continuity Plan (BCP) Standard Guideline which regulate the procedures when a bank's working unit experiences an emergency situation out of the control of the bank supported with the Disaster Recovery Plan (DRP) to manage the availability of technology.

At present, the bank is implementing the operational risk management tools, namely:

- a. Risk and Control Self Assessment (RCSA) through Operational Risk Focus (ORCUS) is used to identify and assess the inherent risks in activities and evaluate the quality of controls. By using RCSA, a working unit can identify and assess any existing risks and controls as well as develop plans for risk mitigation.
- b. Risk Library, a database of potential risks and risks that have occurred at Bank Mandiri Taspen complete with data on the frequency of events and their impact on the bank.

Legal Risk

Legal risks are risks due to lawsuits and /or weaknesses in juridical aspects. Legal risk management is performed among others by documenting, managing the completeness and validity of documents, minimizing losses/costs associated with legal cases, and avoiding violations of banking regulations and legal provisions.

The inherent legal risk is assessed based on the potential losses on cases occurring in Bank Mandiri Taspen which are in litigation divided by Bank Mandiri Taspen capital. The parameters used to calculate potential losses on cases that are in court are the basis of lawsuits (case positions), case values, and legal documentation.

Strategic Risk

Strategic risks are risks due to inaccuracy in the taking and/ or execution of a strategic decision as well as failure in anticipating changes in the business environment. Strategic



bisnis. Pengelolaan risiko strategik antara lain dilakukan dengan mengoptimalkan sumber daya yang ada dan melakukan pengawasan terhadap realisasi Rencana Bisnis Bank (RBB), dan melakukan penyesuaian kebijakan dan prosedur terhadap perubahan eksternal.

Pengelolaan risiko strategik dilakukan oleh unit perencanaan di bawah pengawasan aktif SEVP Finance, Retail & Digital Banking. Manajemen Risiko Strategik dilakukan melalui serangkaian proses perencanaan strategis (*planning and budgeting*) yang mencakup penyesuaian strategi perusahaan dengan strategi unit serta target bankwide. Dokumen perencanaan strategis meliputi:

1. *Corporate Plan*, disusun 5 (lima) tahun sekali.
2. *Business Plan*, disusun 1 (satu) tahun sekali.

Risiko Kepatuhan

Risiko kepatuhan adalah risiko akibat Bank tidak mematuhi dan/atau tidak melaksanakan peraturan perundang-undangan dan ketentuan yang berlaku. Risiko kepatuhan melekat pada risiko Bank yang terkait pada peraturan perundang-undangan dan ketentuan lainnya yang berlaku seperti Batas Maksimum Pemberian Kredit (BMPK), restrukturisasi kredit, Know Your Customers (KYC) dan komitmen terhadap ketentuan tertentu.

Manajemen risiko kepatuhan dilakukan oleh Unit Kepatuhan (*compliance*) di bawah pengawasan aktif Direktur Compliance & Control. Implementasi manajemen risiko kepatuhan mengacu pada Pedoman Manajemen Risiko dan Kebijakan Kepatuhan Bank Mandiri Taspen.

Dalam rangka efektivitas pelaksanaan fungsi kepatuhan dalam mendukung pertumbuhan bisnis yang sehat dan berkelanjutan, unit Kepatuhan melakukan proses manajemen risiko kepatuhan berupa:

1. Memberikan pendapat/analisis kepatuhan terhadap penyusunan kebijakan dan prosedur apakah sudah sesuai dengan ketentuan atau peraturan perundang-undangan yang berlaku.
2. Memberikan analisis dampak peraturan eksternal.
3. Melakukan analisis kepatuhan terhadap rencana produk dan aktivitas baru.

Risiko Reputasi

Risiko reputasi adalah risiko akibat menurunnya tingkat kepercayaan pemegang saham yang bersumber dari persepsi negatif terhadap Bank. Bank akan merespon secara aktif apabila timbul publikasi negatif sehingga hal-hal yang mungkin berpotensi merugikan Bank dapat dideteksi lebih awal.

Manajemen risiko reputasi dilakukan oleh Divisi Corporate Secretary and Legal. Beberapa hal yang dilakukan dalam mengelola risiko reputasi unit kesekretariatan melakukan

risk management, among others, is made by optimizing existing resources and monitoring the realization of Bank Business Plan (RBB), and adjusting policies and procedures to external changes.

Strategic risk management is carried out by the planning unit under the active supervision of the Director of Finance, Risk & Operations. Strategic Risk Management is carried out through a series of strategic planning processes (*planning and budgeting*) that include the adjustment of corporate strategy to a unit strategy and bankwide targets. Strategic planning documents include:

1. *Corporate Plan*, compiled every 5 (five) years.
2. *Business Plan*, compiled once a year.

Compliance Risk

Compliance risks are risks due to the Bank's failure to comply with and/or not to enforce the applicable laws and regulations. The compliance risks are attached to the Bank's risks related to legislation and other applicable provisions such as the Legal Lending Limit (BMPK), loan restructuring, Know Your Customers (KYC), and a commitment to certain provisions.

Compliance risk management is carried out by the compliance unit under the active supervision of Compliance Director, Legal and Human Capital. The implementation of compliance risk management refers to the Risk Management Guidelines and Bank Mandiri Taspen Compliance Policy.

In order to effectively implement the compliance function to support a healthy and sustainable business growth, the Compliance Unit performs a compliance risk management process in the form of:

1. Giving a compliance opinion/analysis to the formulation of policies and procedures whether it is in accordance with the applicable laws or regulations.
2. Providing an impact analysis of external regulations.
3. Conducting an analysis of the impact of compliance on potential products and activity plans.

Reputation Risk

Reputation risks are risks due to the decrease of shareholder confidence stemming from negative perceptions of the Bank. The Bank will respond actively in the event of a negative publication so that any matters that may potentially harm the Bank can be detected earlier.

The reputation risk management is performed by the Corporate Secretary and Legal unit. In carrying out the reputation risk management, the secretarial unit is managing news coverage,



manajemen pemberitaan, melakukan pengelolaan dalam *monitoring* opini/komentar di media masa dan melakukan pengelolaan komplain/keluhan nasabah.

Implementasi manajemen risiko reputasi mengacu pada Pedoman Penerapan Manajemen risiko serta kebijakan dan prosedur lainnya. Proses yang dilakukan dalam mengelola risiko reputasi antara lain melakukan *monitoring* dan evaluasi terhadap keluhan, komentar dan masukan yang berkembang di media masa dan pemilihan strategi dalam merespon opini yang berkembang.

Penilaian Risiko

Untuk mendapatkan gambaran kondisi profil risiko komposit Bank secara bankwide dan sesuai dengan ketentuan regulator telah disusun Laporan Profil Risiko secara individu Bank Mandiri Taspen yang menggambarkan risiko yang melekat dalam kegiatan bisnis dan fungsional bank (*inherent risk*) termasuk kualitas penerapan manajemen risiko (KPMR) untuk risiko kredit, risiko pasar, risiko likuiditas, risiko operasional, risiko legal, risiko stratejik, risiko reputasi dan risiko kepatuhan.

Adapun penilaian profil risiko per 31 Desember 2025 adalah sebagai berikut.

managing in monitoring opinions/comments in mass media, and managing complaints of customers.

The implementation of reputation risk management refers to the Risk Management Implementation Guidelines and other policies and procedures. The processes involved in managing reputation risk include monitoring and evaluating complaints, comments and inputs that have developed in the mass media and choosing strategies to respond to the opinions that have developed.

Risk Assesment

To obtain a comprehensive overview of the Bank's consolidated risk profile at the bank-wide level and in accordance with regulatory requirements, an Individual Risk Profile Report of Bank Mandiri Taspen has been prepared, which reflects the inherent risks embedded in the Bank's business and functional activities, including the quality of risk management implementation (KPMI), covering credit risk, market risk, liquidity risk, operational risk, legal risk, strategic risk, reputational risk, and compliance risk.

The risk profile assessment as of December 31, 2025 is as follows.

Jenis Risiko Types of Risk	Penilaian Per Posisi Assessment Per Position			Penilaian Posisi Sebelumnya Previous Position Assessment		
	Peringkat Risiko Inheren Inherent Risk Rating	Peringkat KPMR KPMR Rating	Peringkat Tingkat Risiko Risk Level Rating	Peringkat Risiko Inheren Inherent Risk Rating	Peringkat KPMR KPMR Rating	Peringkat Tingkat Risiko Risk Level Rating
Risiko Kredit Credit Risk	1	2	1	1	2	1
Risiko Pasar Market Risk	2	2	2	2	2	2
Risiko Likuiditas Liquidity Risk	1	2	1	2	2	2
Risiko Operasional Operational Risk	2	2	2	2	2	2
Risiko Hukum Legal Risk	1	2	1	1	2	1
Risiko Reputasi Reputational Risk	1	2	1	1	2	1
Risiko Stratejik Strategic Risk	2	2	2	1	2	1
Risiko Kepatuhan Compliance Risk	3	2	2	1	2	1
Peringkat Profil Risiko Risk Profile Rating	2	2	2	1	2	1



Profil Risiko Bank Mandiri Taspen secara Individu posisi 31 Desember 2025 menunjukkan peringkat risiko “2”. Penilaian tersebut mencerminkan bahwa risiko-risiko yang dihadapi Bank Mandiri Taspen secara individu mampu dikelola dengan baik sehingga dapat mendukung pengembangan bisnis Bank dengan aman dan berkelanjutan. Peringkat risiko Inheren mengalami peningkatan namun KPMR masih stabil dibandingkan periode sebelumnya, dengan demikian secara keseluruhan peringkat komposit profil risiko Bank Mandiri Taspen mengalami peningkatan jika dibandingkan dengan posisi 30 Juni 2025.

Tinjauan atas Efektivitas Sistem Manajemen Risiko

Bank Mandiri Taspen secara periodik melakukan evaluasi atas efektivitas sistem manajemen risiko. Evaluasi meliputi penyesuaian strategi dan kerangka risiko sebagai bagian dari manajemen risiko, kecukupan sistem informasi manajemen risiko serta kecukupan proses identifikasi, pengukuran, pemantauan dan pengendalian risiko.

Bank melakukan evaluasi tahunan terhadap sistem manajemen risiko yang telah di jalan. Selama tahun 2025, hasil evaluasi atas pelaksanaan manajemen risiko di Bank Mandiri Taspen telah memadai.

Pernyataan Direksi dan/atau Dewan Komisaris atau Komite Audit Atas Kecukupan Sistem Manajemen Risiko

Dewan Komisaris dan Direksi bertanggung jawab atas penerapan manajemen risiko di Bank Mandiri Taspen. Pengawasan Aktif Dewan Komisaris Bank Mandiri Taspen tercermin dari persetujuan atas Kebijakan Manajemen Risiko yang disusun oleh Direksi, serta evaluasi pelaksanaan kebijakan manajemen risiko melalui forum rapat Direksi dan Komisaris secara berkala, dalam pelaksanaannya pengawasan aktif Dewan Komisaris didukung oleh Komite Pemantau Risiko.

Pengawasan aktif Direksi Bank Mandiri Taspen antara lain dilaksanakan melalui penyusunan, penerapan dan evaluasi atas kebijakan dan prosedur manajemen risiko. Pelaksanaan pengawasan aktif juga dilakukan melalui forum rapat Direksi dan Komite Manajemen Risiko (KMR), Komite Kebijakan Perkreditan (KKP) dan Asset Liability Committee (ALCO)

Berdasarkan hasil evaluasi atas sistem manajemen risiko pada tahun 2025, Dewan Komisaris dan Direksi menilai bahwa kecukupan sistem manajemen risiko telah berjalan memadai.

The Individual Risk Profile of Bank Mandiri Taspen as of December 31, 2025 was rated “2”. This rating reflects that the risks faced by Bank Mandiri Taspen on an individual basis were well managed, thereby supporting the Bank’s business development in a safe and sustainable manner. The inherent risk rating increased, while the quality of risk management implementation (KRMII) remained stable compared to the previous period. Accordingly, the overall composite risk profile rating of Bank Mandiri Taspen improved compared to its position as of 30 June 2025.

Review of The Effectiveness of The Risk Management System

Bank Mandiri Taspen always evaluates the effectiveness of risk management system. The evaluation includes strategy adjustment and risk framework as the part of risk management, adequate risk management system information, adequate identification process, measurement, monitoring, and risk control.

The Bank performs annual evaluation on applicable risk management system. During 2025, the result of evaluation on risk management implementation in Bank Mandiri Taspen has sufficient enough.

Statement of The Board of Directors and/ or The Board of Commissioners or Audit Committee on The Adequacy of The Risk Management System

The Board of Commissioners and the Board of Directors are responsible for the implementation of risk management at Bank Mandiri Taspen. The active oversight of the Board of Commissioners is reflected in the approval of the Risk Management Policy prepared by the Board of Directors, as well as in the evaluation of its implementation through regular joint meetings of the Board of Directors and the Board of Commissioners. In carrying out its duties, the active oversight of the Board of Commissioners is supported by the Risk Monitoring Committee.

The active oversight of the Board of Directors is carried out, among others, through the formulation, implementation, and evaluation of risk management policies and procedures. Such oversight is also conducted through meetings of the Board of Directors, the Risk Management Committee (KMR), the Credit Policy Committee (KKP), and the Asset Liability Committee (ALCO).

Based on the evaluation of the risk management system in 2025, the Board of Commissioners and the Board of Directors concluded that the adequacy of the risk management system was satisfactory.



Fungsi Kepatuhan

Fungsi Kepatuhan Bank Mandiri Taspen dibentuk sebagai serangkaian Tindakan atau Langkah-langkah yang bersifat preventif untuk memastikan bahwa kebijakan, ketentuan, sistem, dan prosedur, serta kegiatan usaha yang dilakukan oleh Bank telah sesuai dengan ketentuan dan peraturan perundang-undangan yang berlaku, serta memastikan kepatuhan Bank terhadap komitmen yang dibuat Bank kepada Regulator dan/atau otoritas pengawas lain yang berwenang.

Seiring perkembangan dan cakupan bisnis Bank Mandiri yang semakin besar serta pesatnya kemajuan teknologi, merupakan tantangan untuk mewaspadai risiko kepatuhan. Untuk itu diperlukan suatu tindakan pencegahan untuk meminimalisir terjadinya pelanggaran atas peraturan internal maupun peraturan perundang-undangan yang berlaku.

Saat ini, semua transaksi yang dilakukan Bank Mandiri Taspen mengarah berbasis teknologi, hal ini menuntut Bank bergerak cepat dan maju berkolaborasi untuk meningkatkan sistem dan strategi sehingga dapat memenuhi kebutuhan masyarakat. Pengelolaan risiko kepatuhan yang baik dan tepat waktu serta sejalan dengan penerapan manajemen risiko terkini, diharapkan dapat meminimalisir dampak risiko sedini mungkin. Untuk menghadapi eksposur risiko tersebut, diperlukan penerapan fungsi kepatuhan untuk meminimalisir timbulnya pelanggaran yang dapat menyebabkan kerugian bagi Perseroan.

Dalam menerapkan fungsi kepatuhan, Bank Mandiri Taspen mengacu pada Peraturan OJK No. 46/POJK.03/2017 tentang Pelaksanaan Fungsi Kepatuhan Bank Umum. Saat ini, Bank telah memiliki kebijakan dan standar prosedur kepatuhan yang menjabarkan tugas dan tanggung jawab Satuan Kerja Kepatuhan (SKK) dalam menjalankan fungsi kepatuhan.

Struktur Organisasi

Dalam pelaksanaan kepatuhan, Bank memiliki Direktur yang membawahkan fungsi kepatuhan dan membentuk Divisi Kepatuhan sebagai pelaksana fungsi kepatuhan. Selain hal tersebut, Dewan Komisaris juga terlibat melakukan pengawasan aktif terhadap pelaksanaan kepatuhan bank. Adapun struktur organisasi satuan kerja kepatuhan sebagaimana Surat Keputusan Direksi Nomor KEP.DIR/090/X/2025 tanggal 01 Oktober 2025, sebagai berikut:

Compliance Function

The Compliance Function at Bank Mandiri Taspen is established as a series of preventive actions and measures designed to ensure that the Bank's policies, regulations, systems, procedures, and business activities are in full alignment with prevailing laws and regulations. It also aims to ensure the Bank's adherence to commitments made to regulators and/or other authorized supervisory bodies.

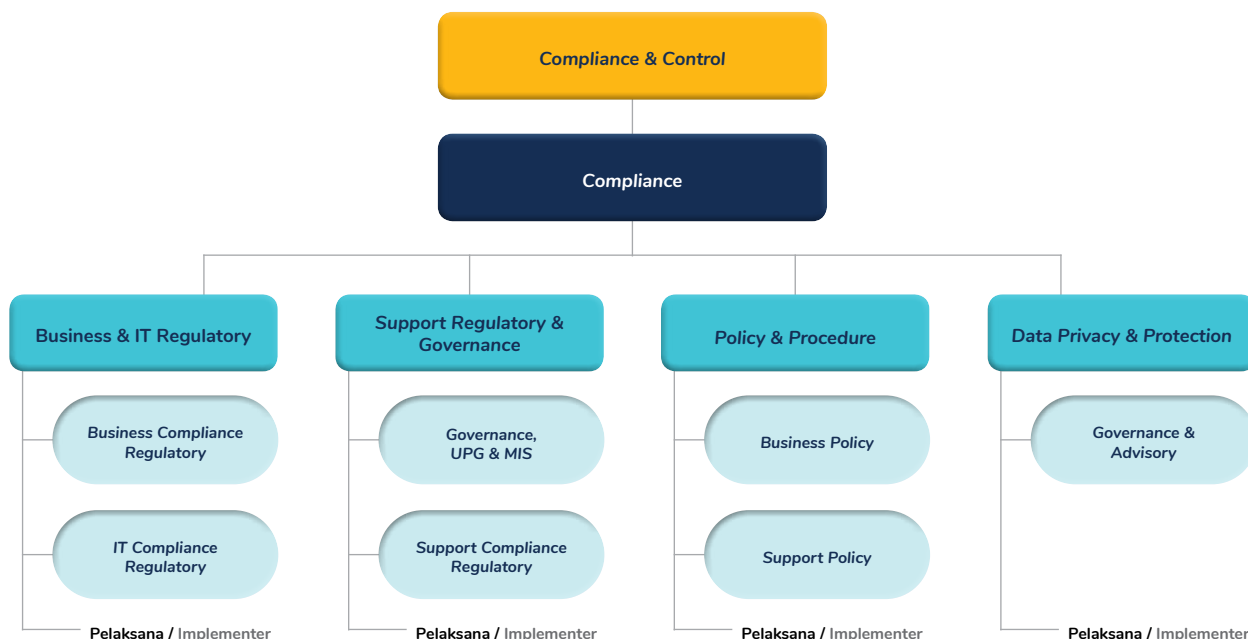
In line with the expansion of Bank Mandiri's business and the rapid advancement of technology, managing compliance risk has become increasingly challenging. Preventive measures are therefore essential to minimize violations of both internal policies and applicable legal regulations.

Currently, all transactions at Bank Mandiri Taspen are shifting towards technology-based systems, requiring the Bank to move swiftly and proactively in enhancing its systems and strategies to meet public needs. Effective and timely compliance risk management, aligned with the implementation of current risk management practices, is expected to mitigate potential risk impacts as early as possible. To manage these risk exposures, a robust compliance function is essential to reduce the likelihood of violations that could result in losses to the Bank.

In implementing the compliance function, Bank Mandiri Taspen refers to OJK Regulation No. 46/POJK.03/2017 concerning the Implementation of Compliance Functions for Commercial Banks. Currently, the Bank has a compliance policy and standard procedure that outlines the duties and responsibilities of the Compliance Unit (SKK) in carrying out the compliance function.

Organizational structure

In implementing compliance, the Bank has a Director who oversees the compliance function and establishes the Compliance Division as the executor of the compliance function. In addition to this, the Board of Commissioners is also involved in active supervision of the implementation of bank compliance. The organizational structure of the compliance work unit is as stated in the Decree of the Board of Directors Nomor KEP.DIR/090/X/2025 date Oktober 01, 2025, as follows:



Pengawasan Direksi dan Dewan Komisaris Mengacu pada kewajiban pemenuhan POJK no. 46/POJK.03/2017 tentang Pelaksanaan Fungsi Kepatuhan Bank Umum, Direksi wajib menumbuhkan dan mewujudkan terlaksananya Budaya Kepatuhan pada semua tingkatan organisasi dan kegiatan usaha Bank serta wajib memastikan terlaksananya Fungsi Kepatuhan Bank.

Terkait hal tersebut, guna memastikan terlaksananya Fungsi Kepatuhan, Direksi senantiasa melakukan pengawasan terhadap pelaksanaan Fungsi Kepatuhan yang antara lain dilakukan melalui mekanisme sebagai berikut:

- Laporan pelaksanaan tugas dan tanggung jawab Unit Kepatuhan kepada Direktur Kepatuhan (bulanan).
- Laporan pelaksanaan tugas dan tanggung jawab Direktur Kepatuhan kepada Direktur Utama dengan tembusan kepada Dewan Komisaris (Triwulanan).
- Laporan hasil pemantauan terhadap risiko kepatuhan kepada Dewan Direksi pada Rapat Direksi dan kepada Dewan Komisaris pada forum pertemuan Dewan Direksi dengan Dewan Komisaris serta pada Komite Audit secara berkala.

Supervision of the Board of Directors and Board of Commissioners Referring to the obligation to fulfill OJK Regulation no. 46/ POJK.03/2017 concerning the Implementation of the Compliance Function for Commercial Banks, the Board of Directors is required to foster and realize the implementation of a Compliance Culture at all levels of the organization and business activities of the Bank and is required to ensure the implementation of the Bank's Compliance Function.

In this regard, in order to ensure the implementation of the Compliance Function, the Board of Directors always supervises the implementation of the Compliance Function carried out through the following mechanisms:

- Report on implementation of duties and responsibilities of the Compliance Unit to the Director of Compliance (monthly).
- Report on the implementation of the duties and responsibilities of the Compliance Director to the Main Director with a copy to the Board of Commissioners (quarterly).
- Report on the results of monitoring of compliance risk to the Board of Directors at the Board of Directors' Meeting and to the Board of Commissioners at the meeting forum of the Board of Directors with the Board of Commissioners as well as to the Audit Committee on a regular basis.



Di samping itu, Direksi telah menyetujui Kebijakan dan Prosedur Kepatuhan yang merupakan infrastruktur dasar dalam pelaksanaan tata kelola Fungsi Kepatuhan yang akan digunakan sebagai pedoman dalam penerapan Fungsi Kepatuhan Bank. Sebagai pemenuhan terhadap POJK No. 46/POJK.03/2017 tentang Pelaksanaan Fungsi Kepatuhan Bank Umum, Dewan Komisaris telah melakukan evaluasi terhadap pelaksanaan Fungsi Kepatuhan Bank yang dilaksanakan minimal 2 (dua) kali dalam satu tahun (Semesteran).

Direktur yang Membawahkan Fungsi Kepatuhan

Direktur yang membawahkan fungsi kepatuhan saat ini adalah Bpk. Rio Lanasier selaku Direktur Compliance & Human Resource. Pengangkatan dan pelaksanaan tugas Direktur yang membawahkan fungsi kepatuhan tersebut dilaksanakan berdasarkan ketentuan yang berlaku, khususnya ketentuan mengenai Pelaksanaan Fungsi Kepatuhan, Ketentuan Umum, Ketentuan Uji Kemampuan dan Kepatuhan (*Fit and Proper Test*).

Satuan Kerja Kepatuhan (SKK)

Satuan kerja yang melaksanakan fungsi kepatuhan dilaksanakan oleh Divisi Kepatuhan. Divisi Kepatuhan merupakan satuan kerja yang independen dan bertanggung jawab secara langsung kepada Direktur yang membawahkan fungsi kepatuhan. Selain itu, Divisi Kepatuhan juga ditetapkan sebagai Satuan Kerja Kepatuhan Terintegrasi.

Satuan Kerja Kepatuhan Terintegrasi (SKKT)

Dalam rangka pelaksanaan Peraturan OJK No. 18/POJK.03/2014 tentang Penerapan Tata Kelola Terintegrasi bagi Konglomerasi Keuangan, Divisi Kepatuhan selaku Satuan Kerja Kepatuhan Terintegrasi (SKKT) BNI telah melakukan tugas memantau dan mengevaluasi penerapan fungsi kepatuhan di masing-masing Perusahaan Anak, yaitu:

1. Memastikan penerapan fungsi kepatuhan dan penerapan Anti Pencucian Uang dan Pencegahan Pendanaan Terorisme (APU dan PPT);
2. Menyelaraskan metodologi Pengelolaan Risiko Kepatuhan termasuk Pelaksanaan ketentuan APU dan PPT;
3. Mengintegrasikan dan menyelaraskan kebijakan dan prosedur fungsi kepatuhan, termasuk kebijakan dan prosedur APU dan PPT;
4. Memastikan kepatuhan Perusahaan Anak atas pelaksanaan kewajiban pelaporan internal dan eksternal.

In addition, the Board of Directors has approved the Compliance Policy and Procedure which is the basic infrastructure in implementing the governance of the Compliance Function which will be used as a guide in implementing the Bank's Compliance Function As compliance with OJK Regulation No. 46/POJK.03/2017 concerning the Implementation of the Compliance Function for Commercial Banks, the Board of Commissioners has evaluated the implementation of the Bank's Compliance Function carried out at least 2 (two) times in one year (semester).

Director in charge of the Compliance Function

The current director in charge of the compliance function was Mr. Rio Lanasier as Director of Compliance & Human Resources. The appointment and implementation of the duties of the Director in charge of the compliance function was carried out based on the applicable provisions, in particular the provisions concerning the Implementation of the Compliance Function, General Provisions, Provisions for Fit and Proper Test.

Compliance Work Unit (SKK)

The work unit that carried out the compliance function was carried out by the Compliance Division. The Compliance Division was an independent work unit and is directly responsible to the Director in charge of the compliance function. In addition, the Compliance Division was also designated as an Integrated Compliance Work Unit.

Integrated Compliance Work Unit (SKKT)

In the context of implementing OJK Regulation No. 18/POJK.03/2014 concerning the Implementation of Integrated Governance for Financial Conglomerates, the Compliance Division as the BNI Integrated Compliance Work Unit (SKKT) has carried out the task of monitoring and evaluating the implementation of the compliance function in each Subsidiary Company, namely:

1. Ensuring the implementation of the compliance function and implementation of Anti Money Laundering and Counter- Terrorism Financing (AML-CFT);
2. Aligning the Compliance Risk Management methodology including the Implementation of AML and CFT provisions;
3. Integrate and align compliance function policies and procedures, including AML and CFT policies and procedures;
4. Ensuring the Subsidiary's compliance with the implementation of internal and external reporting obligations.



Profil Kepala Fungsi Kepatuhan

Head of Compliance Function Profile



Sisi Rahmina

Kepala Divisi Compliance
Head of Compliance Division

Lahir di Bogor pada tahun 1978.
Usia 47 tahun Per Desember 2005.
Born in Bogor in 1978.
Age 47 years as of December 2025.

Domisili / Domicile:
Jakarta, Indonesia

Warga negara Indonesia
Indonesian citizens

Riwayat Pendidikan

- Sarjana Akuntansi dari Universitas Trisakti (2000)
- Master of Business Administration dari Universitas Gadjah Mada (2008)

Educational Background

- Bachelor of Accounting from Trisakti University (2000).
- Master of Business Administration from Gajah Mada University (2008).

Pengalaman Kerja

- Assistant Manager Medan Balai Kota (2001-2003)
- AML-CFT Analyst, Compliance & AML-CFT Group (2003-2009)
- Lead of Compliance Methodology & Regulatory, Compliance & AML-CFT Group (2009-2013)
- Head of Compliance & Operational Risk Unit, Risk Management (2013-2016)
- Head of Compliance Methodology & Regulatory, Compliance & AML – CFT Group (2016 – 2020)
- Senior Compliance Officer Wholesale Banking (2020 - 2024)
- Divisi Head Compliance (2024-sekarang)

Work Experience

- Assistant Manager Medan City Hall (2001-2003)
- AML-CFT Analyst, Compliance & AML-CFT Group (2003-2009)
- Lead of Compliance Methodology & Regulatory, Compliance & AML-CFT Group (2009-2013)
- Head of Compliance & Operational Risk Unit, Risk Management (2013- 2016)
- Head of Compliance Methodology & Regulatory, Compliance & AML – CFT Group (2016 – 2020)
- Senior Compliance Officer Wholesale Banking (2020 - 2024)
- Head Compliance Division (2024-present)

Dasar Hukum Pengangkatan

Menjabat sebagai Division Head Compliance berdasarkan Surat Keputusan Direksi No. KEP.DIR/028/III/2026 tanggal 9 Maret 2026.

Legal Basis of Appointment

Serves as Division Head of Compliance based on Board of Directors Decree No. KEP.DIR/028/III/2026 dated March 9, 2026.

Tugas dan Tanggung Jawab Fungsi Kepatuhan

Pelaksanaan fungsi kepatuhan sesuai POJK No. 46/POJK.03/2017 merupakan serangkaian tindakan atau langkah-langkah yang bersifat preventif (ex-ante) untuk memastikan bahwa kebijakan, ketentuan, sistem, dan prosedur, serta kegiatan usaha yang dilakukan oleh Bank telah sesuai dengan ketentuan Otoritas Jasa Keuangan dan ketentuan peraturan perundang-undangan, serta memastikan kepatuhan Bank terhadap komitmen yang dibuat oleh Bank kepada Otoritas Jasa Keuangan dan/atau otoritas pengawas lain yang berwenang.

Sasaran Jajaran Kepatuhan dalam menjalankan Fungsi Kepatuhan adalah secara proaktif menjaga Bank agar selalu mematuhi peraturan perundang-undangan dan ketentuan yang berlaku serta menerapkan prinsip kehati-hatian. SKK Kantor Pusat, melaksanakan tugas-tugas Fungsi Kepatuhan (compliance assurance services) dalam bentuk:

1. **Supervisory**, yaitu melakukan supervisi secara ex-ante terhadap proses kegiatan (pelayanan nasabah, pengambilan keputusan) kepada seluruh Unit Kerja.
2. **Examination**, yaitu melakukan Review atas kebijakan/peraturan eksternal dan internal maupun prosedur kerja agar menunjang kemajuan bisnis dan tetap berpedoman pada prinsip kehati-hatian serta regulasi.

Duty and Responsibility of Compliance Function

Implementation of the compliance function in accordance with OJK Regulation No. 46/POJK.03/2017 constitutes a series of preventive (ex-ante) actions or measures to ensure that the Bank's policies, provisions, systems and procedures, as well as business activities, are in compliance with the regulations of the Financial Services Authority and prevailing laws and regulations, as well as to ensure the Bank's adherence to commitments made to the Financial Services Authority and/or other relevant supervisory authorities.

The Compliance Team's goal in carrying out the Compliance Function is to proactively ensure that the Bank always complies with applicable laws and regulations and applies the precautionary principle. SKK Head Office, performs the duties of the Compliance Function (compliance assurance services) in the form of:

1. **Supervisory**, namely conducting ex-ante supervision of activity processes (customer service, decision making) to all Work Units.
2. **Examination**, which is to review external and internal policies/ regulations and work procedures to support business progress and remain guided by prudential principles and regulations.



3. **Consultation**, yaitu memberikan pertimbangan/compliance opinion dalam kaitannya dengan regulasi, proses kegiatan dan prinsip kehati-hatian kepada seluruh Unit Kerja.
4. **Regulatory**, yaitu melakukan penyediaan, pengkajian, sosialisasi atas peraturan perundang-undangan dan ketentuan yang berlaku serta penyediaan alat bantu dengan tujuan memudahkan jajaran Bank dalam mematuhi.
3. **Consultation**, which provides considerations/compliance opinions regarding regulations, operational processes, and prudential principles to all Work Units.
4. **Regulatory**, which provides, reviews, and disseminates information on applicable laws and regulations, as well as tools to facilitate compliance by the Bank's staff.

Pengembangan Kompetensi Fungsi Kepatuhan

Development of Compliance Function Competencies

Nama Name	Materi Pelatihan	Training Materials	Tanggal Pelaksanaan Implementation Date	Penyelenggara Organizer
Komando Dewantara	Bergerak Terpadu Berdampak Nyata	Integrated Action with Tangible Impact	12 Agustus 2025 August 12, 2025	PT Bank Mandiri (Persero) Tbk
	Refreshment BSMR J4	BSMR J4 Refreshment	29 Agustus 2025 August 29, 2025	Efektif Pro
Hartono Mantowijono	Cyber Risk Management	Cyber Risk Management	20-21 Februari 2025 February 20-21, 2025	CRMS Indonesia
	Bergerak Terpadu Berdampak Nyata	Integrated Action with Tangible Impact	12 Agustus 2025 August 12, 2025	PT Bank Mandiri (Persero) Tbk
	Resilience to Sustainability : Leading through GRC in the post-digital era	Resilience to Sustainability: Leading through GRC in the Post-Digital Era	21 & 22 Agustus 2025 August 21 & 22, 2025	GRC Summit - Jogjakarta
	Refreshment BSMR J5	BSMR J5 Refreshment	29 Agustus 2025 August 29, 2025	Efektif Pro
	Tren Modus dan Skema Pencucian Uang Terbaru: Strategi Identifikasi, Mitigasi, dan Penegakan Hukum	Latest Trends in Money Laundering Methods and Schemes: Identification, Mitigation, and Enforcement Strategies	18 September 2025 September 18, 2025	OJK Institute (include AMLO Koord & AMLO)
	Pembekalan Sertifikasi Kepatuhan J6	Compliance Certification J6 Preparation Program	20 - 21 Oktober 2025 October 20 - 21, 2025	Lembaga Pengembangan Perbankan Indonesia (LPPI)
	LEAD BEYOND - Batch 2	LEAD BEYOND - Batch 2	06 Oktober 2025 October 6, 2025	NBO - Bank Mantap
Putu Febiola Dewi	BSMR J4 Refreshment	Refreshment BSMR J4	28 Mei 2025 May 28, 2025	Efektif Pro
Ibrahim Abimanyu Irvan	BSMR J4 Refreshment	Refreshment BSMR J4	28 Mei 2025 May 28, 2025	Efektif Pro
	Certified Indonesian Personal Data Protection Officer (CIPDPO)	Certified Indonesian Personal Data Protection Officer (CIPDPO)	30-31 Juli 2025 July 30-31, 2025	PRIVASIMU - PT Sentra Proteksi Data Teknologi Indonesia
Made Krisna Arta Anggarkusuma	BSMR J5 Refreshment	Refreshment BSMR J5	29 Agustus 2025 August 29, 2025	Efektif Pro
	LEAD BEYOND - Batch 1	LEAD BEYOND - Batch 1	01-05 Oktober 2025 October 1-5, 2025	NBO - Bank Mantap
	Compliance Certification J6 Preparation Program	Pembekalan Sertifikasi Kepatuhan J6	20 - 21 Oktober 2025 October 20 - 21, 2025	Lembaga Pengembangan Perbankan Indonesia (LPPI)



Nama Name	Materi Pelatihan	Training Materials	Tanggal Pelaksanaan Implementation Date	Penyelenggara Organizer
Nurma Gupitasari	Review & Updating Tata Cara Penyusunan Kebijakan dan Prosedur	Review & Updating Procedures for Policy and Standard Operating Procedure Development	13-14 Maret 2025 March 13-14, 2025	Infobank Institute
	Refreshment BSMR J4	BSMR J4 Refreshment	28 Mei 2025 May 28, 2025	Efektif Pro
Syarif Hidayat	Talk with Impact: Crafting Messages That Drive Results - Batch 2	Talk with Impact: Crafting Messages That Drive Results - Batch 2	22 Februari 2025 February 22, 2025	Ultimate Service Consulting
	First Aid & Floor Warden Batch 1	First Aid & Floor Warden Batch 1	25 April 2025 April 25, 2025	Bank Mantap & Phitagoras
Sisi Rahmina	Bergerak Terpadu Berdampak Nyata	Integrated Action with Tangible Impact	12 Agustus 2025 August 12, 2025	PT Bank Mandiri (Persero) Tbk
	Resilience to Sustainability : Leading through GRC in the post-digital era	Resilience to Sustainability : Leading through GRC in the post-digital era	21 & 22 Agustus 2025 August 21 & 22, 2025	GRC Summit - Yogyakarta
	Refreshment BSMR J5	BSMR J5 Refreshment	29 Agustus 2025 August 29, 2025	Efektif Pro
	Pembekalan Sertifikasi Kepatuhan J6	Compliance Certification J6 Preparation Program	20 - 21 Oktober 2025 October 20 - 21, 2025	Lembaga Pengembangan Perbankan Indonesia (LPPI)
M. Habibulloh	Identifikasi Transaksi Keuangan Mencurigakan Batch 1	Suspicious Financial Transaction Identification - Batch 1	16-17 April 2025 April 16-17, 2025	FKDKP & PPATK
	Refreshment BSMR J4	BSMR J4 Refreshment	28 Mei 2025 May 28, 2025	Efektif Pro
	ISO 9001:2015 - Quality Management System	ISO 9001:2015 - Quality Management System	26 Agustus 2025 August 26, 2025	PT Gamma
	ISO 37001:2016 - Anti Bribery Management System	ISO 37001:2016 - Anti Bribery Management System	27 Agustus 2025 August 27, 2025	PT Gamma
	ISO 37301:2021 - Compliance Management System	ISO 37301:2021 - Compliance Management System	28 Agustus 2025 August 28, 2025	PT Gamma
Raisah Amalia	SPPUR Jenjang 4	SPPUR Level 4	10-11 Februari 2025 February 10-11, 2025	Pravina
	Identifikasi Transaksi Keuangan Mencurigakan Batch 1	Suspicious Financial Transaction Identification - Batch 1	16-17 April 2025 April 16-17, 2025	FKDKP & PPATK
	Refreshment BSMR J4	BSMR J4 Refreshment	28 Mei 2025 May 28, 2025	Efektif Pro
	ISO 9001:2015 - Quality Management System	ISO 9001:2015 - Quality Management System	26 Agustus 2025 August 26, 2025	PT Gamma
	ISO 37001:2016 - Anti Bribery Management System	ISO 37001:2016 - Anti Bribery Management System	27 Agustus 2025 August 27, 2025	PT Gamma
	ISO 37301:2021 - Compliance Management System	ISO 37301:2021 - Compliance Management System	28 Agustus 2025 August 28, 2025	PT Gamma



Nama Name	Materi Pelatihan	Training Materials	Tanggal Pelaksanaan Implementation Date	Penyelenggara Organizer
Faiz Lazuardi Zein	Identifikasi Transaksi Keuangan Mencurigakan Batch 1	Suspicious Financial Transaction Identification – Batch 1	16-17 April 2025 April 16-17, 2025	FKDKP & PPAK
	Refreshment BSMR J4	BSMR J4 Refreshment	28 Mei 2025 May 28, 2025	Efektif Pro
	ISO 9001:2015 - Quality Mangement System	ISO 9001:2015 - Quality Management System	26 Agustus 2025 August 26, 2025	PT Gamma
	ISO 37001:2016 - Anti Bribery Management System	ISO 37001:2016 - Anti Bribery Management System	27 Agustus 2025 August 27, 2025	PT Gamma
	ISO 37301:2021 - Compliance Management System	ISO 37301:2021 - Compliance Management System	28 Agustus 2025 August 28, 2025	PT Gamma
Ignatia Ardhanawari Anindyaguna Pascha	Identifikasi Transaksi Keuangan Mencurigakan Batch 1	Suspicious Financial Transaction Identification – Batch 1	16-17 April 2025 April 16-17, 2025	FKDKP & PPAK
	Refreshment BSMR J4	BSMR J4 Refreshment	28 Mei 2025 May 28, 2025	Efektif Pro
	ISO 9001:2015 - Quality Mangement System	ISO 9001:2015 - Quality Management System	26 Agustus 2025 August 26, 2025	PT Gamma
	ISO 37001:2016 - Anti Bribery Management System	ISO 37001:2016 - Anti Bribery Management System	27 Agustus 2025 August 27, 2025	PT Gamma
	ISO 37301:2021 - Compliance Management System	ISO 37301:2021 - Compliance Management System	28 Agustus 2025 August 28, 2025	PT Gamma
Mumu Mukhaemin	SPPUR Jenjang 5	SPPUR Level 5	10-11 Februari 2025 February 10-11, 2025	Pravina
	Cyber Risk Management	Cyber Risk Management	20-21 Februari 2025 February 20-21, 2025	CRMS Indonesia
	Inovasi Produk Keuangan Islam : Peran Etika Halal dalam Memperluas Penetrasi Pasar	Innovation in Islamic Financial Products: The Role of Halal Ethics in Expanding Market Penetration	13 Maret 2025 March 13, 2025	OJK
	Certified Indonesian Personal Data Protection Officer (CIPDPO)	Certified Indonesian Personal Data Protection Officer (CIPDPO)	30-31 Juli 2025 01 Agustus 2025 July 30-31, 2025 August 1, 2025	PRIVASIMU - PT Sentra Proteksi Data Teknologi Indonesia
	ISO 9001:2015 - Quality Mangement System	ISO 9001:2015 - Quality Management System	26 Agustus 2025 August 26, 2025	PT Gamma
	ISO 37001:2016 - Anti Bribery Management System	ISO 37001:2016 - Anti Bribery Management System	27 Agustus 2025 August 27, 2025	PT Gamma
	ISO 37301:2021 - Compliance Management System	ISO 37301:2021 - Compliance Management System	28 Agustus 2025 August 28, 2025	PT Gamma
	Refreshment BSMR J5	BSMR J5 Refreshment	29 Agustus 2025 August 29, 2025	Efektif Pro
	Pembekalan Sertifikasi Kepatuhan J6	Compliance Certification J6 Preparation Program	20 - 21 Oktober 2025 October 20 - 21, 2025	Lembaga Pengembangan Perbankan Indonesia (LPPI)



Nama Name	Materi Pelatihan	Training Materials	Tanggal Pelaksanaan Implementation Date	Penyelenggara Organizer
Ajeng Rahayu Cahyani	Refreshment BSMR J5	BSMR J5 Refreshment	29 Agustus 2025 August 29, 2025	Efektif Pro
	LEAD BEYOND - Batch 1	LEAD BEYOND - Batch 1	01-05 Oktober 2025 October 1-5, 2025	NBO - Bank Mantap
	ISO 9001:2015 - Quality Mangement System	ISO 9001:2015 - Quality Management System	26 Agustus 2025 August 26, 2025	PT Gamma
	ISO 37001:2016 - Anti Bribery Management System	ISO 37001:2016 - Anti Bribery Management System	27 Agustus 2025 August 27, 2025	PT Gamma
	ISO 37301:2021 - Compliance Management System	ISO 37301:2021 - Compliance Management System	28 Agustus 2025 August 28, 2025	PT Gamma
	Pembekalan Sertifikasi Kepatuhan J6	Compliance Certification J6 Preparation Program	20 - 21 Oktober 2025 October 20 - 21, 2025	Lembaga Pengembangan Perbankan Indonesia (LPPI)
Hadiyantrama Oscar Santoso	Excel Power-Up: Transforming Your Data Skills (Intermediate Level) - Advance	Excel Power-Up: Transforming Your Data Skills (Intermediate Level) - Advance	8 Februari 2025 February 8, 2025	Mahaka Institute
	First Aid & Floor Warden Batch 1	First Aid & Floor Warden Batch 1	25 April 2025 April 25, 2025	Bank Mantap & Phitagoras
	ISO 9001:2015 - Quality Mangement System	ISO 9001:2015 - Quality Management System	26 Agustus 2025 August 26, 2025	PT Gamma
	ISO 37001:2016 - Anti Bribery Management System	ISO 37001:2016 - Anti Bribery Management System	27 Agustus 2025 August 27, 2025	PT Gamma
	ISO 37301:2021 - Compliance Management System	ISO 37301:2021 - Compliance Management System	28 Agustus 2025 August 28, 2025	PT Gamma
Suci Ramadona	ISO 9001:2015 - Quality Mangement System	ISO 9001:2015 - Quality Management System	26 Agustus 2025 August 26, 2025	PT Gamma
	ISO 37001:2016 - Anti Bribery Management System	ISO 37001:2016 - Anti Bribery Management System	27 Agustus 2025 August 27, 2025	PT Gamma
	ISO 37301:2021 - Compliance Management System	ISO 37301:2021 - Compliance Management System	28 Agustus 2025 August 28, 2025	PT Gamma

Pelaksanaan Program Kerja Fungsi Kepatuhan

- Pemenuhan Kebijakan, Ketentuan, Sistem dan Prosedur Internal senantiasa sesuai dengan peraturan perundang-undangan yang berlaku, baik yang diterbitkan oleh Pemerintah, Otoritas Jasa Keuangan, maupun Otoritas lainnya
 - Memantau perkembangan regulasi untuk menjadi dasar penyusunan atau revisi ketentuan internal
 - Melakukan review atas rancangan kebijakan/prosedur/petunjuk teknis dan manual produk agar sejalan dengan ketentuan dan peraturan perundang-undangan yang berlaku serta berlandaskan prinsip kehati-hatian.
 - Menerbitkan ketentuan internal untuk menjadi pedoman, panduan dan aturan yang harus dipatuhi dalam kegiatan usaha bank.

Implementation of The Compliance Function Work Program

- Ensured that internal policies, provisions, systems, and procedures remained consistently aligned with prevailing laws and regulations issued by the Government, the Financial Services Authority, and other relevant authorities:
 - Monitored regulatory developments as a basis for the formulation or revision of internal policies.
 - Conducted reviews of draft policies, procedures, technical guidelines, and product manuals to ensure alignment with applicable laws and regulations, while adhering to prudential principles.
 - Issued internal regulations to serve as guidelines, references, and rules to be complied with in the Bank's business activities.



- d. Membuat kajian dan resume terhadap ketentuan yang dikeluarkan regulator dan melakukan sosialisasi ke unit-unit kerja terkait melalui program Compliance Laboratorium (Compliance Lab).
 - e. Memastikan penerapan perlindungan data pribadi untuk setiap aktivitas pemrosesan data pribadi mencakup pengumpulan, pemrosesan, penyimpanan, dan pemusnahan data pribadi. Serta mengikuti perkembangan peraturan perlindungan data pribadi untuk guna penyesuaian dalam proses bisnis dan operasional Bank.
 2. Meningkatkan Budaya Kepatuhan pada semua tingkatan organisasi dan kegiatan usaha bank
 - a. Melaksanakan fungsi advisory terkait penerapan peraturan yang berlaku melalui pemberian saran/tanggapan atas inisiatif aktivitas operasional bank.
 - b. Melakukan onsite review ke Kantor Cabang untuk sosialisasi, monitoring dan validasi terkait implementasi penerapan ketentuan Kepatuhan dan program APU PPT.
 - c. Menyediakan informasi mengenai peraturan perundangan-undangan yang up to date dan relevan, baik internal maupun eksternal, baik yang diterbitkan oleh otoritas perbankan maupun otoritas lainnya, dalam jaringan internal bank, sehingga dapat diakses oleh seluruh karyawan.
 - d. Menyelenggarakan *workshop/training/webinar* Kepatuhan dan APU PPT untuk meningkatkan awareness dan pemahaman seluruh karyawan terhadap penerapan, serta risiko kepatuhan dan APU PPT dengan mengundang pembicara dari internal Bank atau eksternal (Bank Mandiri, PT Taspen, PPATK, maupun instansi berwenang lainnya).
 - e. Compliance Broadcast yaitu kegiatan penyampaian konten dan/atau informasi terkait Kepatuhan yang relevan kepada seluruh Pegawai melalui media email / media komunikasi internal lainnya yang dimiliki Perseroan secara rutin. Diharapkan compliance broadcast dapat meningkatkan literasi terkait Kepatuhan dan membangun Budaya Patuh kepada seluruh Pegawai.
 - f. Peningkatan fungsi Compliance Advisory dengan mengikuti pelatihan internal maupun eksternal, seperti pelatihan dan sertifikasi kompetensi kepatuhan, pelatihan dan sertifikasi manajemen risiko, dan pelatihan lainnya.
 - g. Meningkatkan kapabilitas unit kerja kepatuhan melalui implementasi ISO 37301:2021 Sistem Manajemen Kepatuhan Compliance Management Systems (CMS), sebagai standar pedoman untuk menerapkan, mengevaluasi, memelihara, dan meningkatkan sistem manajemen kepatuhan Bank yang efektif
 - h. Melakukan campaign budaya kepatuhan dan awereness atas penerapan ISO 37001:2016 Sistem Manajemen
- d. Prepared assessments and summaries of regulatory provisions issued by regulators and conducted dissemination to relevant business units through the Compliance Laboratory (Compliance Lab) program.
 - e. Ensured the implementation of personal data protection across all personal data processing activities, including collection, processing, storage, and destruction of personal data, and monitored regulatory developments on personal data protection to support necessary adjustments in the Bank's business and operational processes.
 2. Enhanced the compliance culture across all organizational levels and business activities of the Bank:
 - a. Performed an advisory function regarding the implementation of prevailing regulations by providing input and responses to operational activity initiatives.
 - b. Conducted onsite reviews at branch offices to support socialization, monitoring, and validation of the implementation of Compliance provisions and Anti-Money Laundering and Counter-Terrorism Financing (AML/CTF) programs.
 - c. Provided up-to-date and relevant regulatory information, both internal and external, including those issued by banking authorities and other regulators, through the Bank's internal network, ensuring accessibility for all employees.
 - d. Organized compliance and AML/CTF workshops, training sessions, and webinars to enhance awareness and understanding among all employees regarding implementation and associated risks, by engaging speakers from internal and external parties, including Bank Mandiri, PT Taspen, PPATK, and other relevant authorities.
 - e. Implemented Compliance Broadcast initiatives, which involved the regular dissemination of compliance-related content and/or information to all employees via email and other internal communication media, aimed at enhancing compliance literacy and fostering a strong compliance culture.
 - f. Enhanced the Compliance Advisory function through participation in internal and external training programs, including compliance competency certifications, risk management certifications, and other relevant training.
 - g. Strengthened the capability of the compliance unit through the implementation of ISO 37301:2021 Compliance Management Systems (CMS) as a standard framework for establishing, evaluating, maintaining, and improving an effective compliance management system.
 - h. Conducted compliance culture campaigns and awareness initiatives related to the implementation of



Anti Penyuapan (Anti Bribery Management System) melalui media komunikasi internal Bank

- i. Perbaikan penerapan Tata Kelola Bank melalui peningkatan skor CGPI dari tahun sebelumnya
-
3. Mengelola Risiko Kepatuhan yang dihadapi oleh Bank.
 - a. Melakukan gap analysis atas implementasi tata kelola perusahaan (structure, process & outcome) untuk mendapatkan nilai tata kelola baik individu dan terintegrasi minimal 2 serta mengikuti kegiatan Corporate Governance Perception Index (CGPI).
 - b. Melakukan review atas rencana Jaringan Kantor, termasuk melakukan onsite lokasi jaringan kantor (jika diperlukan) guna memastikan bahwa proses jaringan kantor yang akan dilakukan telah sesuai dengan ketentuan yang berlaku.
 - c. Melakukan review atas pengembangan dan rencana strategis IT yang akan dilakukan, untuk memastikan bahwa pengembangan rencana tersebut telah sesuai dengan ketentuan yang berlaku.
 - d. Melakukan penelaahan atas compliance event untuk mendapatkan tindakan perbaikan guna mencegah kesalahan berulang baik pelaporan maupun aktivitas lainnya yang berdampak dikenakannya sanksi denda oleh Regulator.
 - e. Mendampingi proses perijinan atau persetujuan terkait produk Bank, pengembangan Teknologi Informasi, Jaringan Kantor dan corporate action yang ditujukan kepada OJK dan BI serta regulator lainnya sehingga sesuai dengan ketentuan yang dikeluarkan oleh regulator.
 - f. Melakukan review atas pengajuan kredit dengan limit tertentu serta pengadaan barang dan jasa guna memastikan telah sesuai dengan ketentuan internal Bank.
 - g. Melakukan review atas Rencana Bisnis Bank (RBB) guna memastikan RBB telah sesuai dengan Peraturan OJK.
 - h. Melakukan review laporan ke regulator dari unit kerja yang diajukan oleh unit kerja ke Unit compliance guna memastikan materi dan format laporan telah sesuai dengan informasi yang wajib disampaikan dalam laporan berdasarkan regulasi.
 4. Memastikan komitmen yang dibuat oleh Bank kepada Otoritas Jasa Keuangan dan/atau otoritas pengawas lain yang berwenang.
 - a. Pemantauan atas kepatuhan Bank terhadap komitmen yang dibuat oleh Bank kepada BI/OJK dan/atau pengawas lain yang berwenang, baik sebagai bagian dari hasil pemeriksaan maupun komitmen lainnya.

ISO 37001:2016 Anti-Bribery Management System through the Bank's internal communication channels.

- i. Improved the implementation of Good Corporate Governance through enhancement of the Corporate Governance Perception Index (CGPI) score compared to the previous year.
-
3. Managed the Bank's Compliance Risk exposure:
 - a. Conducted gap analyses on the implementation of corporate governance (structure, process, and outcome) to achieve a minimum governance rating of 2, both individually and on an integrated basis, and participated in the Corporate Governance Perception Index (CGPI) assessment.
 - b. Reviewed branch network expansion plans, including conducting onsite assessments where necessary, to ensure alignment with applicable regulations.
 - c. Reviewed IT development initiatives and strategic plans to ensure compliance with prevailing regulatory requirements.
 - d. Analyzed compliance events to identify corrective actions and prevent recurrence of issues, including those that could result in regulatory sanctions or penalties.
 - e. Facilitated licensing and approval processes related to Bank products, IT development, branch networks, and corporate actions submitted to the Financial Services Authority, Bank Indonesia, and other regulators to ensure compliance with regulatory provisions.
 - f. Reviewed credit proposals within specified limits, as well as procurement of goods and services, to ensure compliance with the Bank's internal policies.
 - g. Reviewed the Bank Business Plan (RBB) to ensure alignment with Financial Services Authority regulations.
 - h. Reviewed regulatory reports submitted by business units to the Compliance Unit to ensure that the content and format complied with regulatory reporting requirements.
 4. Ensured fulfillment of commitments made by the Bank to the Financial Services Authority and/or other supervisory authorities:
 - a. Monitored the Bank's compliance with commitments made to regulators, including Bank Indonesia and the Financial Services Authority, arising from supervisory actions or other obligations.



- b. Melakukan monitoring terhadap kepatuhan bank dalam kewajiban pelaporan kepada regulator (OJK, BI, PPATK dan regulator lainnya) melalui aplikasi CMRS (Compliance Monitoring & Reporting System) sehingga kewajiban pelaporan dilakukan tepat waktu.
 - c. Monitoring kepatuhan Bank terhadap komitmen yang dibuat oleh Bank kepada BI/OJK dan/atau pengawas lain yang berwenang yang merupakan komitmen dari hasil pengawasan pihak regulator.
 - d. Liaison officer kepada Otoritas Jasa Keuangan dan Bank Indonesia atau regulator lainnya.
 5. Program Anti Pencucian Uang, Pencegahan Pendanaan Terorisme dan Pencegahan Pendanaan Proliferasi Senjata Pemusnah Massal (APU, PPT dan PPPSPM) sebagai wujud komitmen Bank untuk terus meningkatkan langkah-langkah Program APU, PPT dan PPPSPM melalui berbagai aktivitas.
 - a. Penyusunan, penyesuaian, pembaharuan, dan memastikan kecukupan APU, PPT, dan PPPSPM di seluruh ketentuan internal Bank Mandiri Taspen sesuai dengan ketentuan yang berlaku
 - b. Mengikuti penilaian *Financial Integrity Rating on Money Laundering and Terrorist Financing* (FIR on ML/TF) yang diselenggarakan oleh Pusat Pelaporan dan Analisis Transaksi Keuangan (PPATK)
 - c. Liaison Officer (LO) bagi Lembaga Pengawas Perbankan serta Aparat Penegak Hukum dalam rangka peningkatan efektivitas APU, PPT dan PPPSPM
 - d. Menyusun rencana dan melaporkan realisasi pengkinian data secara berkala kepada regulator serta bekerjasama dengan Divisi Distribution Portfolio & Management, Divisi Operational Excellence & Customer Experience, Divisi SPM & Accounting, Divisi Information Technology dan Kantor Cabang untuk melakukan monitoring atas pemenuhan komitmen bank terhadap progress pengkinian data telah sesuai dengan ketentuan yang berlaku.
 - e. Menyelenggarakan pelatihan program APU, PPT dan PPPSPM bagi seluruh pegawai, terutama pegawai dari satuan kerja yang memiliki tugas fungsi sebagai Teller, Customer Service, AMLO Koordinator, AMLO Cabang, Control Unit Partner (CUP), Operational Manager (OM) dan Relationship Officer Pensiunan (ROP)
 - f. Melaksanakan Onsite Review dan Monitoring untuk meningkatkan budaya kepatuhan terhadap penerapan Program APU, PPT dan PPPSPM secara efektif di seluruh Kantor Cabang
 - g. Peningkatan kualitas dan monitoring terhadap kewajiban pelaporan terkait APU, PPT, dan PPPSPM
 - h. SMART AML
- b. Monitored the Bank's regulatory reporting obligations (to the Financial Services Authority, Bank Indonesia, PPATK, and other regulators) through the Compliance Monitoring & Reporting System (CMRS), ensuring timely submission.
 - c. Oversaw the Bank's adherence to commitments resulting from regulatory examinations and supervisory findings.
 - d. Acted as liaison officer with the Financial Services Authority, Bank Indonesia, and other relevant regulators.
 5. Implemented Anti-Money Laundering, Counter-Terrorism Financing, and Counter-Proliferation Financing Programs (AML, CTF, and CPF) as part of the Bank's ongoing commitment to strengthening these programs through various initiatives:
 - a. Developed, refined, and updated internal policies to ensure the adequacy of AML, CTF, and CPF frameworks across all internal regulations of Bank Mandiri Taspen in accordance with prevailing regulations.
 - b. Participated in the Financial Integrity Rating on Money Laundering and Terrorist Financing (FIR on ML/TF) assessment organized by PPATK.
 - c. Acted as Liaison Officer (LO) for banking supervisory authorities and law enforcement agencies to enhance the effectiveness of AML, CTF, and CPF implementation.
 - d. Develop plans and report the realization of periodic data updates to regulators and collaborate with the Distribution Portfolio & Management Division, Operational Excellence & Customer Experience Division, SPM & Accounting Division, Information Technology Division and Branch Offices to monitor the fulfillment of the bank's commitment to the progress of data updates in accordance with applicable provisions.
 - e. Conducted AML, CTF, and CPF training programs for all employees, particularly those in key functional roles such as Teller, Customer Service, AMLO Coordinator, Branch AMLO, Control Unit Partner (CUP), Operational Manager (OM), and Pension Relationship Officer (ROP).
 - f. Conducted onsite reviews and monitoring to strengthen compliance culture and ensure effective implementation of AML, CTF, and CPF programs across all branch offices.
 - g. Enhanced the quality and monitoring of regulatory reporting obligations related to AML, CTF, and CPF.
 - h. Implemented the SMART AML program.



Program Anti Pencucian Uang (APU) dan Pencegahan Pendanaan Terorisme (PPT)

Penerapan Program Anti Pencucian Uang dan Pencegahan Pendanaan Terorisme merupakan program yang wajib diterapkan oleh Bank dalam melakukan hubungan usaha dengan calon nasabah dan pengguna jasa bank (Nasabah atau Walk In Customer) dengan berpedoman pada POJK Nomor 8 Tahun 2023 Tentang Penerapan Program Anti Pencucian Uang, Pencegahan Pendanaan Terorisme, dan Pencegahan Pendanaan Proliferasi Senjata Pemusnah Massal di Sektor Jasa Keuangan

Secara operasional dalam penerapannya di Bank, Penerapan Program APU & PPT telah diatur dalam Kebijakan, Standar Prosedur maupun Petunjuk Teknis APU & PPT. Tujuan penerapan program adalah untuk mencegah dan melindungi Bank agar tidak digunakan sebagai sarana kejahatan pencucian uang (Money Laundering) dan pendanaan terorisme termasuk pendanaan proliferasi senjata pemusnah massal yang dilakukan secara langsung maupun tidak langsung oleh para pelaku kejahatan.

Dalam penerapan Program APU & PPT Bank telah membentuk Unit Kerja Khusus (UKK) APU & PPT yang mempunyai tugas dan kewenangan sebagai berikut:

1. Menyusun dan mengusulkan pedoman penerapan program APU & PPT kepada Direktur yang membawahkan fungsi kepatuhan;
2. Memastikan adanya sistem yang mendukung program APU & PPT, yaitu sistem yang antara lain dapat mengidentifikasi Nasabah, Transaksi Keuangan Mencurigakan, screening data teroris dan transaksi keuangan lainnya yang diwajibkan oleh Undang-Undang melalui SMART AML;
3. Memantau pengkinian profil Nasabah dan profil transaksi Nasabah;
4. Melakukan koordinasi dan pemantauan terhadap pelaksanaan kebijakan program APU & PPT dengan unit kerja terkait yang berhubungan dengan Nasabah/ WIC/ BO;
5. Melakukan koordinasi dengan Bank Mandiri dan grup konglomerat terkait pelaksanaan APU & PPT dan tukar menukar informasi data PEP;
6. Memastikan kebijakan dan prosedur telah sesuai dengan perkembangan program APU & PPT yang terkini, risiko produk, kegiatan dan kompleksitas usaha, dan volume transaksi di bank termasuk dengan kondisi pandemi;
7. Memantau kesesuaian transaksi keuangan nasabah dengan profil nasabah khususnya nasabah dengan transaksi yang berisiko tinggi;
8. Menerima laporan transaksi keuangan yang berpotensi mencurigakan (red flag) dari unit kerja terkait dan melakukan analisis atas laporan tersebut;

Anti-Money Laundering (AML) and Terrorism Financing Prevention (TFP) Programs

The implementation of the Anti-Money Laundering and Prevention of Terrorism Financing Program is a program that must be implemented by Banks in conducting business relations with prospective customers and users of bank services (Customers or Walk In Customers) by referring to OJK Regulation Number 8 of 2023 concerning the Implementation of the Anti-Money Laundering Program, Prevention of Terrorism Financing, and Prevention of Proliferation Funding of Weapons of Mass Destruction in the Financial Services Sector.

Operationally in its implementation at the Bank, the AML & CFT Program Implementation was regulated in the AML & CFT Policies, Standard Procedures and Technical Guidelines. The purpose of implementing the program was to prevent and protect the Bank from being used as a means of money laundering and terrorism financing, including the financing of the proliferation of weapons of mass destruction carried out directly or indirectly by criminals.

In implementing the AML & CFT Program the Bank established a Special AML & CFT Work Unit (UKK) which had the following duties and authorities:

1. Develop and propose guidelines for the implementation of the AML & CFT program to the Director in charge of the compliance function;
2. Ensuring the existence of a system that supports the AML & CFT program, namely a system that can, among other things, identify Customers, Suspicious Financial Transactions, terrorist data screening and other financial transactions required by law through SMART AML;
3. Monitoring customer profile updates and customer transaction profiles;
4. Coordinating and monitoring the implementation of AML & CFT program policies with related work units related to Customers/ WIC/ BO;
5. Coordinating with Bank Mandiri and the conglomerate group regarding the implementation of AML & CFT and exchanging PEP data information;
6. Monitor the suitability of customer financial transactions with customer profiles, especially customers with high-risk transactions;
7. Receive reports of potentially suspicious financial transactions (red flags) from the relevant work units and perform analysis on these reports;
8. Identify transactions that meet suspicious criteria based on reports on the results of financial transaction analysis from the relevant work units and/or the results of monitoring



9. Membuat sistem screening nasabah sesuai dengan sistem SIPENDAR PPAK;
 10. Mengidentifikasi transaksi yang memenuhi kriteria mencurigakan berdasarkan laporan hasil analisis transaksi keuangan dari unit kerja terkait dan/atau hasil pemantauan yang dilakukan;
 11. Meminimalisasi risiko operasional dengan melakukan pembatasan transaksi WIC;
 12. Menyusun LTKM dan laporan lainnya sebagaimana diatur dalam peraturan perundang-undangan mengenai pencegahan dan pemberantasan tindak pidana pencucian uang dan tindak pidana pendanaan terorisme, untuk disampaikan kepada PPAK berdasarkan persetujuan Direktur;
 13. Memastikan bahwa:
 - a. Terdapat mekanisme kerja yang memadai dari setiap satuan kerja terkait kepada Unit Kerja Khusus (UKK) atau pejabat yang bertanggung jawab terhadap penerapan program APU & PPT dengan menjaga kerahasiaan informasi.
 - b. Satuan kerja terkait melakukan fungsi dan tugas dalam rangka mempersiapkan laporan transaksi keuangan yang berpotensi mencurigakan sebelum menyampaikannya kepada UKK atau pejabat yang bertanggung jawab terhadap penerapan program APU & PPT.
 - c. Memastikan satuan kerja APU & PPT cabang (AMLO) memiliki checklist APU & PPT di unit masing-masing.
 14. Memantau, menganalisis, dan merekomendasikan kebutuhan pelatihan program APU & PPT bagi Karyawan Bank; dan
 15. Berperan sebagai contact person bagi Lembaga Pengawas, dan Pengatur serta Penegak Hukum.
9. Creating a customer screening system in accordance with the Center for Reporting and Analysis of Financial Transactions 's SIPENDAR system;
 10. Identify transactions that meet suspicious criteria based on reports on the results of financial transaction analysis from the relevant work units and/or the results of monitoring carried out;
 11. Minimizing operational risk by limiting WIC transactions;
 12. Prepare LTKM and other reports as regulated in laws and regulations regarding the prevention and eradication of money laundering and terrorism financing crimes, to be submitted to PPAK based on the approval of the Director;
 13. Ensure that:
 - a. There is an adequate working mechanism from each work unit related to the UKK or officials responsible for implementing the AML and CFT programs by maintaining the confidentiality of information.
 - b. the relevant work units carry out functions and tasks in the context of preparing reports on potentially suspicious financial transactions before submitting them to the UKK or officials responsible for implementing the AML and CFT programs.
 - c. Ensure that branch AML & CFT work units (AMLO) have an AML & CFT checklist in their respective units.
 14. Monitoring, analyzing, and providing recommendations related to training needs of the AML and CFT programs for PT Bank Mandiri Taspen employees, and.
 15. Acting as a contact person for the Supervisory Agency, Regulators and Law Enforcer.

Selain pembentukan UKK, guna peningkatan kualitas penerapan APU & PPT, Bank telah menunjuk pejabat PIC APU & PPT di tingkat cabang (AMLO Cabang) sebagai pelaksana fungsi penerapan APU & PPT ditingkat cabang serta menyediakan aplikasi system SMART AML (System Monitoring, Analysis & Reporting Transaction) sebagai alat bantu dalam monitoring transaksi nasabah, kualitas data nasabah serta penggolongan risiko nasabah berbasis Risk Based Approach (RBA) yang dapat diakses oleh UKK kantor pusat maupun oleh petugas cabang dan AMLO (PIC APU & PPT di cabang). Pelaksanaan penerapan APU & PPT selain dilakukan terhadap nasabah/pengguna jasa, juga dilakukan kepada seluruh Jajaran Bank yaitu dengan menerapkan ketentuan terkait Know Your Employee (KYE).

KYE merupakan bagian integral dari manajemen risiko operasional, reputasi dan legal bagi Bank, dalam hal ini Bank perlu meyakini bahwa seluruh pegawai yang seharusnya menerapkan program APU & PPT di Bank tidak menjadi target pelanggaran terhadap ketentuan yang berlaku atau menjadi

In addition to the establishment of UKK, in order to improve the quality of AML & CFT implementation, the Bank appointed AML & CFT PIC officers at the branch level (AMLO Branch) to carry out the AML & CFT implementation function at the branch level as well as provide the SMART AML (System Monitoring, Analysis & Reporting Transaction) system application as a tool in monitoring customer transactions, quality of customer data and classification of customer risks based on a Risk Base Approach (RBA) which could be accessed by head office UKKs as well as by branch officers and AMLO (PIC AML & CFT in branches). The implementation of AML & CFT was not only carried out for customer's/service users, but also for all Bank officials, namely by applying the provisions related to Know Your Employee (KYE).

KYE was an integral part of operational, reputation and legal risk management for the Bank, in this case the Bank needed to ensure that all employees who were supposed to implement the AML & CFT program at the Bank were not targets of violations of applicable regulations or become perpetrators of money



pelaku money laundering, Pendanaan terorisme ataupun pendanaan proliferasi senjata pemusnah massal baik yang aktif maupun potensial.

KYE dilaksanakan dari awal penerimaan pegawai sampai dengan pasca berakhirnya hubungan kerja pegawai dengan perusahaan di antaranya melalui:

- Prosedur penyaringan dalam rangka penerimaan karyawan baru (*pre employee screening*); dan
- Pengenalan dan pemantauan terhadap profil dan aktivitas pegawai.

Untuk mendukung komitmen bank secara rutin dan berkala bank melakukan pelatihan dan sosialisasi penerapan APU dan PPT kepada seluruh jajaran bank, baik melalui training, classroom, e-learning, vicon, assessment dan sosialisasi melalui media komunikasi. Adapun penerapan APU PPT pada tahun 2025 adalah sebagai berikut:

laundrying, terrorism funding or funding for the proliferation of weapons of mass destruction, both active and potential.

KYE was carried out from the initial recruitment of employees until after the end of the employee's working relationship with the company, including through:

- Screening procedures for accepting new employees (*pre-employee screening*); and
- Introduction and monitoring of employee profiles and activities

To support the bank's commitment, the bank regularly and periodically conducted training and dissemination of AML and CFT implementation to all levels of the Bank, through training, classroom, e-learning, vicon, assessment and socialization through communication media. The implementation of AML CFT in 2025 is as follows:

No	Informasi Informations	Tindak lanjut	Follow-up
1.	Rekapitulasi pemenuhan kewajiban pelaporan kepada Regulator Summary of Compliance Reporting Obligations to Regulators	- Seluruh laporan TKT telah disampaikan tepat waktu ke PPATK melalui aplikasi goAML - Tidak terdapat laporan LTKL, dikarenakan Bank Mandiri Taspen bukan merupakan Bank Devisa dan belum mendapatkan izin untuk melakukan transaksi valuta asing - Hasil pemadanan terhadap 15 data yang terdiri dari 13 data individu dan 12 data non individu	- All Suspicious Transaction Reports (STR) were submitted in a timely manner to PPATK through the goAML application. - No Cross-Border Fund Transfer Reports (LTKL) were submitted, as Bank Mandiri Taspen is not a foreign exchange bank and has not obtained a license to conduct foreign exchange transactions. - Matching results were conducted on 15 data records, consisting of 13 individual data and 12 non-individual data.
2.	Rekapitulasi pemenuhan inquiry kepada Regulator dan/atau Aparat Penegak Hukum (Apgakum) Recapitulation of responses to inquiries from Regulators and/or Law Enforcement Authorities.	Bank telah menindaklanjuti permintaan data informasi transaksi nasabah Bank Mandiri Taspen atas permintaan instansi berwenang sejak bulan Januari - Desember 2025 dengan jumlah data 73 (tujuh puluh tiga) laporan.	The Bank followed up on requests for customer transaction information from authorized institutions during the period January to December 2025, totaling 73 (seventy-three) reports.
3	Ketentuan baru atau perubahan ketentuan terkait APU PPT New regulations or amendments related to the AML/CTF Program	- Telah dilakukan penyesuaian pada ketentuan internal sesuai Nota nomor CMC/AML.255/2025 perihal Penyampaian Penyelesaian DMTL OJK Desember 2025 tanggal 17 Desember 2025. - Telah dilakukan penyesuaian pada ketentuan internal sesuai Nota nomor CMC.AML/274/2025 perihal Penyampaian Penyelesaian DMTL OJK periode 2025	- Adjustments to internal policies were implemented in accordance with Memorandum No. CMC/AML.255/2025 regarding the submission of DMTL OJK settlement for December 2025 dated December 17, 2025. - Further adjustments to internal policies were implemented in accordance with Memorandum No. CMC.AML/274/2025 regarding the submission of DMTL OJK settlement for the 2025 period.
4.	Ketentuan dalam Kebijakan dan Standar Prosedur APU PPT yang bertentangan dengan regulasi setempat atau sebaliknya Provisions within AML/CTF Policies and Standard Operating Procedures that were inconsistent with applicable regulations, or vice versa	-	-



No	Informasi Informations	Tindak lanjut	Follow-up
5	Pelaksanaan training dan sosialisasi kepada pegawai terkait penerapan program APU PPT Implementation of training and dissemination programs to employees regarding the application of the AML/CTF Program	-	-
6	Pergantian Pejabat Compliance Officer / AML Officer yang berwenang mengelola pelaksanaan dan pelaporan APU PPT (jika ada) Changes in Compliance Officers / AML Officers authorized to manage the implementation and reporting of the AML/CTF Program (if any)	Saat ini posisi yang vacant di Unit APU PPT & PPPSPM Bank Mandiri Taspen adalah TL System & Reporting AML CFT	As of the reporting date, the vacant position within the AML, CTF, and CPF Unit of Bank Mandiri Taspen was the Team Leader for AML/CFT System & Reporting.
7	Kendala-kendala yang dihadapi Challenges encountered	-	-
8	Usulan perbaikan penerapan program APU PPT dalam Konglomerasi Keuangan Proposed improvements for the implementation of the AML/CTF Program within the Financial Conglomeration	-	-

Perkara Hukum

Lawsuit

Permasalahan Hukum	Legal Issues	Jumlah Amount	
		Perdata Civil	Pidana Criminal
Perkara/Permasalahan Hukum yang masih dalam proses penyelesaian di pengadilan (belum ada putusan)	Cases/Legal Issues that are still in the process of being resolved in court (no decision yet)	4	-
Perkara/Permasalahan Hukum yang masih dalam proses penyelesaian di kepolisian/kejaksaan	Cases/Legal Issues that are still in the process of being resolved at the police/prosecutor's office	-	7
Perkara/Permasalahan Hukum yang telah selesai (telah mempunyai kekuatan hukum tetap)	Cases/Legal Issues that have been completed (have permanent legal force)	6	-
Perkara/Permasalahan Hukum dicabut oleh Penggugat	The plaintiff revokes case/Legal Issue	1	-
Perkara/Permasalahan Hukum yang telah selesai prosesnya di kepolisian	Cases/Legal issues that have been completed by the police	-	5
Total	Total	11	12



Perkara Hukum yang Dihadapi Perusahaan

Legal Cases Facing The Company

No	Pokok Perkara/Gugatan Main Case/Claim	Status Penyelesaian Completion Status	Risiko dan Nominal Gugatan Risk and Amount of Lawsuit	Pengaruhnya terhadap kondisi Perusahaan Its impact on the Company's condition
1.	139/Pdt.G/2025/PN Amp Penggugat: Ni Nengah Merta Tergugat I : Bank Mandiri Taspen KCP Karangasem Tergugat II : Kepala Bidang Kredit Bank Mandiri Taspen KCP Karangasem Tergugat III: Manager Bank Mandiri Taspen KCP Karangasem Tergugat IV: Kantor Pelayanan Kekayaan Negara dan Lelang Singaraja (KPKNL) Penggugat adalah debitur Bank Mandiri Taspen KCP Karangasem 2 fasilitas pinjaman dengan disertakan 3 agunan kredit. 139/Pdt.G/2025/PN Amp Plaintiff: Ni Nengah Merta Defendant I: Bank Mandiri Taspen, Karangasem Branch Office Defendant II: Head of Credit, Bank Mandiri Taspen, Karangasem Branch Office Defendant III: Manager, Bank Mandiri Taspen, Karangasem Branch Office Defendant IV: Singaraja State Assets and Auction Service Office (KPKNL) The plaintiff is a debtor of Bank Mandiri Taspen, Karangasem Branch Office, for two loan facilities, with three collaterals.	Telah di putus dalam tingkat pertama (Pengadilan Negeri Amlapura), Bank Mandiri Taspen menang dalam hal ini. A first-instance decision was rendered by the Pengadilan Negeri Amlapura, in which Bank Mandiri Taspen prevailed.	Fasilitas I Bade :Rp 336.685.714,35 Fasilitas II Bade :Rp 1.000.000.000 Facility I: Outstanding balance (BADE) amounted to IDR336,685,714.35. Facility II: Outstanding balance (BADE) amounted to IDR1,000,000,000.	Perkara tidak berdampak langsung atas kondisi perusahaan The case did not have a direct impact on the Company's condition.
2	835/Pdt.Bth/2025/PN Sgr PN Singaraja Pembantah : Nyoman Sutarya Terbantah I : PT Bank Mandiri Taspen Turut Terebantah I : Kantor Pelayanan Kekayaan Negara dan Lelang (KPKNL) Singaraja Turut Terebantah II : Kantor Pertanahan Kabupaten Buleleng Ybs merupakan debitur bank Mantap dengan fasilitas 2 kredit. Terhadap fasilitas MKPRK yang diberikan dilakukan pengikatan agunan dengan sebidang tanah SHM No 2443/ Desa Bakti Seraga seluas 155m2 , SHM No 2881/ Desa Bakti Seraga seluas 200m2 dan SHM No 989/ Desa Munduk seluas 3.350 m2. Terhadap fasilitas KKG01 yang diberikan dilakukan pengikatan agunan dengan sebidang tanah SHM No 01636/ Desa Munduk seluas 180m2 , SHM No 731/ Desa Bubunan seluas 300m2 dan SHM No 1509/ Desa Munduk seluas 2.000 m2	Masih dalam proses di Pengadilan Negeri Singaraja	fasilitas kredit I (MKPRK) Bade sebesar Rp 1.600.000.000,- Atas fasilitas kredit II (KKG01) telah dilakukan pelunasan kredit oleh debitur.	Perkara tidak berdampak langsung atas kondisi perusahaan



No	Pokok Perkara/Gugatan Main Case/Claim	Status Penyelesaian Completion Status	Risiko dan Nominal Gugatan Risk and Amount of Lawsuit	Pengaruhnya terhadap kondisi Perusahaan Its impact on the Company's condition
	835/Pdt.Bth/2025/PN Sgr Singaraja District Court Objector: Nyoman Sutarya Objective I: PT Bank Mandiri Taspen Objective I: Singaraja State Assets and Auction Service Office (KPKNL) Objective II: Buleleng Regency Land Office The defendant is a debtor of Bank Mantap with two credit facilities. The MKPRK facility provided was secured as collateral in the form of land with SHM No. 2443/Bakti Seraga Village, measuring 155 m2, SHM No. 2881/Bakti Seraga Village, measuring 200 m2, and SHM No. 989/Munduk Village, measuring 3,350 m2. For the KKG01 facility provided, collateral was secured with a plot of land SHM No. 01636/Munduk Village with an area of 180m2, SHM No. 731/Bubunan Village with an area of 300m2 and SHM No. 1509/Munduk Village with an area of 2,000m2.	The case remained under process at the Pengadilan Negeri Singaraja.	Credit Facility I (MKPRK): Outstanding balance (BADE) amounted to IDR1,600,000,000. Credit Facility II (KKG01): The debtor had fully settled the loan.	The case did not have a direct impact on the Company's condition.
3	1463/Pdt.Bth/2025/ PN DPS Pelawan : Wayan Budi Ardana Terlawan I : PT Bank Mandiri Taspen, Kantor Cabang Melati - Denpasar Terlawan II: Kementrian Keuangan Republik Indonesia, Kantor Pelayanan Kekayaan Negara dan Lelang Denpasar (KPKNL) Bahwa Debitur memiliki 2 (dua) Fasilitas Kredit. Fasilitas MKPRK dimulai tahun 2015 dengan plafon awal Rp800 juta untuk Usaha Toko Bangunan, namun debitur beberapa kali mengalami addendum berupa perpanjangan jangka waktu (2016-2019) dan penambahan plafon menjadi Rp 1,5 Miliar. Fasilitas KGM02 diberikan tahun 2016 dengan plafon Rp 500 juta dan kemudian direstruktur menjadi tenor 66 bulan pada tahun 2019.	Masih dalam proses di Pengadilan Negeri Denpasar	Sisa Fasilitas I : Rp 377.322.240 Fasilitas II: Rp 295.206.710	Perkara tidak berdampak langsung atas kondisi perusahaan
	1463/Pdt.Bth/2025/PN DPS Opponent: Wayan Budi Ardana Opponent I: PT Bank Mandiri Taspen, Melati Branch Office - Denpasar Opponent II: Ministry of Finance of the Republic of Indonesia, Denpasar State Assets and Auction Services Office (KPKNL) The Debtor has two credit facilities. The MKPRK facility began in 2015 with an initial limit of IDR 800 million for a building materials shop business. However, the debtor experienced several addendums, including term extensions (2016-2019) and an increase to IDR 1.5 billion. The KGM02 facility was granted in 2016 with a limit of IDR 500 million and was then restructured to a 66-month term in 2019.	The case remained under process at the Pengadilan Negeri Denpasar.	Remaining Amount for Facility I: IDR377,322,240 Facility II: IDR295,206,710	Remaining Amount for Facility I: IDR377,322,240 Facility II: IDR295,206,710



No	Pokok Perkara/Gugatan Main Case/Claim	Status Penyelesaian Completion Status	Risiko dan Nominal Gugatan Risk and Amount of Lawsuit	Pengaruhnya terhadap kondisi Perusahaan Its impact on the Company's condition
4	860/Pdt.Bth/2025/PN SGR Pembantah : I Made Suwebawa Terbantah I : PT Bank Mandiri Taspen Turut Tergugat I : Kementerian Keuangan Republik Indonesia, Kantor Pelayanan Kekayaan Negara dan Lelang Singaraja (KPKNL). Turut Tergugat II: Kantor Pertanahan Kabupaten Buleleng Debitur memperoleh 2 (dua) fasilitas kredit, yaitu MKPRK Rp 3,5 M dan KIG01 Rp 500 Juta, dengan agunan SHM Elektronik NIB 22.04.000010776.0 milik ayah debitur sebagai penjamin. Fasilitas KIG01 telah dilunasi pada 27 Juli 2022 melalui skema keringanan BDO, sehingga tidak menimbulkan tunggakan; sedangkan fasilitas MKPRK tetap bermasalah meski telah direstrukturisasi berkali-kali (Addendum I–VIII). 860/Pdt.Bth/2025/PN SGR Objector: I Made Suwebawa Objective I: PT Bank Mandiri Taspen Co-Defendant I: Ministry of Finance of the Republic of Indonesia, Singaraja State Assets and Auction Service Office (KPKNL). Co-Defendant II: Buleleng Regency Land Office The debtor obtained two credit facilities: MKPRK for IDR 3.5 billion and KIG01 for IDR 500 million, secured by an Electronic SHM (SHM) with NIB number 22.04.000010776.0 belonging to the debtor's father as guarantor. The KIG01 facility was repaid on July 27, 2022, through the BDO relief scheme, thus resulting in no arrears; while the MKPRK facility remains problematic despite repeated restructuring (Addendums I–VIII).	Masih dalam proses di Pengadilan Negeri Singaraja The case remained under process at the Pengadilan Negeri Singaraja.	Fasilitas I : Sisa Bade Kredit Rp3.500.000.000. Fasilitas II: Debitur telah melunasi pelunasan dengan keringanan BDO tanggal 27 Desember 2023. Facility I: Remaining credit plafond of IDR3,500,000,000. Facility II: The debtor had fully settled the obligation under a BDO (debt relief) scheme on December 27, 2023.	Perkara tidak berdampak langsung atas kondisi perusahaan The case did not have a direct impact on the Company's condition.
5	LP-B/93/III/2020/Res. Serang Kota/SPKT-C tanggal 2/3/2020 Pelapor : Bank Mandiri Taspen/ Eksternal Lawyer Terlapor : N.Husnia alias Ene Husnia (Polres Serang Kota) Adanya dugaan penyalahgunaan kewenangan yang dilakukan oleh oknum Relation Officer Pension (ROP) terhadap 17 debiturnya. LP-B/93/III/2020/Res. Serang City/SPKT-C dated March 2, 2020 Reporter: Bank Mandiri Taspen/External Lawyer Reported: N. Husnia alias Ene Husnia (Serang City Police) Allegations of abuse of authority by a Pension Relations Officer (ROP) against 17 debtors.	Masih dalam proses di Polres Serang Kota The case remained under investigation at the Polres Serang Kota.	- -	Perkara tidak berdampak langsung atas kondisi perusahaan The case did not have a direct impact on the Company's condition.



No	Pokok Perkara/Gugatan Main Case/Claim	Status Penyelesaian Completion Status	Risiko dan Nominal Gugatan Risk and Amount of Lawsuit	Pengaruhnya terhadap kondisi Perusahaan Its impact on the Company's condition
6	42/Pdt.G/2025/PN Amp tanggal 18 Februari 2025 Para Penggugat: Ni Nyoman Kari Dkk Tergugat I : Ni Wayan Ayu Arini : Tergugat II : PT Bank Mandiri Taspen : Turut Tergugat I : I Nengah Swadi,SH.,SPN.,MKn Turut Tergugat II :Kepala Kantor Pertanahan Karang Asem Bahwa Para Penggugat adalah ahli waris dari I Rebat (almarhum) yang mempunyai anak Para Penggugat; Bahwa permasalahan ini merupakan perselisihan antar ahli waris; Bahwa terdapat bidang tanah dalam objek sengketa ahli waris yang dijadikan objek jaminan fasilitas kredit Bank Mandiri Taspen (KCP Kubu); 42/Pdt.G/2025/PN Amp dated February 18, 2025 Plaintiffs: Ni Nyoman Kari et al Defendant I: Ni Wayan Ayu Arini Defendant II: PT Bank Mandiri Taspen Co-Defendant I: I Nengah Swadi, SH., SPN., MKn Co-Defendant II: Head of the Karang Asem Land Office The Plaintiffs are the heirs of I Rebat (deceased) who has the Plaintiffs' children; That this matter is a dispute between the heirs; That a plot of land within the disputed heirs is used as collateral for a Bank Mandiri Taspen credit facility (Kubu Branch Office);	Bahwa telah dibacakan putusan pengadilan pada 21 Oktober 2025, dengan amar putusan sbg berikut : Mengabulkan gugatan Para Penggugat Konvensi/Para Tergugat Rekonvensi sebagian A court decision was pronounced on October 21, 2025, with the following rulings: Partially granted the claims of the Plaintiffs in the Principal Claim/ Defendants in the Counterclaim.	-	Perkara tidak berdampak Langsung atas kondisi perusahaan The case did not have a direct impact on the Company's condition.
7	422/Pdt.G/2025/PN Dps Penggugat: Rina Damayanti, ST Tergugat I : Adrianto Eka Nugraha,ST Turut Tergugat I : Erwin Sepriyanto Turut Tergugat II: Marthin Hendrayana Saleh Turut Tergugat III: Bank Mandiri Taspen Kantor Cabang Melati Nasabah yang dalam hal ini sebagai Tergugat I a.n Adrianto Eka Nugraha telah diputuskan bercerai dengan mantan istrinya a.n Rina Damayanti (Penggugat) menyampaikan gugatan harta bersama terhadap nasabah. 422/Pdt.G/2025/PN Dps Plaintiff: Rina Damayanti, ST Defendant I: Adrianto Eka Nugraha, ST Co-Defendant I: Erwin Sepriyanto Co-Defendant II: Marthin Hendrayana Saleh Co-Defendant III: Bank Mandiri Taspen Melati Branch The customer, in this case Defendant I, Adrianto Eka Nugraha, has been divorced from his ex-wife, Rina Damayanti (Plaintiff), and has filed a joint property lawsuit against the customer.	Bahwa telah dibacakan putusan pengadilan pada 3 Desember 2025, dengan amar putusan sbg berikut Menghukum Penggugat Konvensi/ Tergugat Rekonvensi untuk membayar biaya perkara sejumlah Rp2.624.000,00 (dua juta enam ratus dua puluh empat ribu rupiah); That the court decision was read out on December 3, 2025, with the following verdict: Sentencing the Conventional Plaintiff/ Reconvventional Defendant to pay court costs in the amount of Rp2,624,000.00 (two million six hundred twenty-four thousand rupiah);	-	Perkara tidak berdampak Langsung atas kondisi perusahaan The case did not have a direct impact on the Company's condition.



No	Pokok Perkara/Gugatan Main Case/Claim	Status Penyelesaian Completion Status	Risiko dan Nominal Gugatan Risk and Amount of Lawsuit	Pengaruhnya terhadap kondisi Perusahaan Its impact on the Company's condition
8	13/Pdt.G.S/2025/PN.Kpg tanggal 25 April 2025 PN Kupang Penggugat : Ny. Yustin Elvry Toka, ST Yang dikuasakan melalui Adrianus Sinlae Co. Counsellors at Law Tergugat I : Bank Mandiri Taspen KC Kupang Gugatan diajukan terkait dengan Insiden pada tanggal 1 Maret 2025 dimana telah terjadi gangguan pada system Bank, yang menyebabkan terjadinya kelebihan bayar pada gaji pensiun. 13/Pdt.G.S/2025/PN.Kpg dated April 25, 2025 Kupang District Court Plaintiff: Mrs. Yustin Elvry Toka, ST Authorized through Adrianus Sinlae Co. Counselors at Law Defendant I: Bank Mandiri Taspen Kupang Branch The lawsuit was filed in connection with an incident on March 1, 2025, in which a disruption occurred in the bank's system, resulting in an overpayment of pension benefits.	Sidang putusan dilakukan pada 23 Mei 2025, dengan amar putusan sebagai berikut: - Menolak gugatan Penggugat untuk seluruhnya; - Menghukum Penggugat untuk membayar biaya perkara sejumlah Rp188.000,00 (Seratus delapan puluh delapan ribu rupiah) A court hearing held on May 23, 2025 resulted in the following judgment: - Dismissed the Plaintiff's claims in their entirety. - Ordered the Plaintiff to pay litigation costs amounting to IDR188,000 (one hundred eighty-eight thousand Rupiah).	-	Perkara tidak berdampak Langsung atas kondisi Perusahaan The case did not have a direct impact on the Company's condition.
9	252/Pdt.G/2025/PN Tjk PN Tanjung Karang Penggugat : Elpin Tergugat : Bank Mandiri Taspen cabang Bandar Lampung Ybs merupakan debitur KC Bandar Lampung dengan fasilitas 2 kredit. Fasilitas I dengan plafond Rp 306.900.000, jangka waktu 240bulan, cash on hand Rp 42.897.540; Fasilitas II dengan plafond Rp 42.600.000 jangka waktu 30 bulan, cash on hand Rp26.241.937	Sidang dilanjutkan pada 3 Desember 2025 dengan agenda putusan, adapun amar putusan sebagai berikut: - Menghukum kedua belah pihak tersebut untuk mentaati dan melaksanakan isi Kesepakatan Perdamaian tersebut diatas. - Menghukum kedua belah pihak untuk membayar biaya perkara sejumlah Rp534.500.000,- masing-masing setengahnya	-	Perkara tidak berdampak Langsung atas kondisi perusahaan



No	Pokok Perkara/Gugatan Main Case/Claim	Status Penyelesaian Completion Status	Risiko dan Nominal Gugatan Risk and Amount of Lawsuit	Pengaruhnya terhadap kondisi Perusahaan Its impact on the Company's condition
	252/Pdt.G/2025/PN Tjk Tanjung Karang District Court Plaintiff: Elpin Defendant: Bank Mandiri Taspen Bandar Lampung Branch The person is a debtor at the Bandar Lampung branch office with two credit facilities. Facility I has a ceiling of Rp 306,900,000, a term of 240 months, with cash on hand of Rp 42,897,540; Facility II has a ceiling of Rp 42,600,000, a term of 30 months, with cash on hand of Rp 26,241,937.	A subsequent hearing on December 3, 2025, with the agenda of judgment, resulted in the following rulings: - Ordered both parties to comply with and implement the terms of the Settlement Agreement. - Ordered both parties to share equally the litigation costs amounting to IDR534,500,000.	-	The case did not have a direct impact on the Company's condition.
10	50/Pdt.G/2025/PN Jpa PN Jepara Penggugat : Hari Rahayu Tergugat I : Bank Mandiri Taspen KCP Jepara Tergugat II : PT Taspen (Persero) KCU Semarang Turut Tergugat : Otoritas Jasa Keuangan Kantor Regional 3 Jateng dan DIY Penggugat adalah ahli waris / Pensiun terusan Janda dari Alm. Jati Susetyono, S.Pd., M.Pd yang merupakan penerima hak Penerima Pensiun yang disalurkan melalui Bank Jateng Cabang Jepara (tempat pencairan pensiun yang telah berjalan lancar selama masa hidup almarhum);	Sidang putusan dilakukan pada 27 November 2025, dengan amar putusan sebagai berikut: - Menghukum para pihak yaitu Penggugat, Tergugat I, Tergugat II dan Turut Tergugat tersebut untuk mentaati isi kesepakatan perdamaian tanggal 20 November 2025 yang telah disepakati tersebut di atas; - Menghukum Penggugat untuk membayar biaya yang timbul dalam perkara ini sejumlah Rp349.000,00 (tiga ratus empat puluh sembilan ribu rupiah);	-	Perkara tidak berdampak Langsung atas kondisi perusahaan
	50/Pdt.G/2025/PN Jpa Jepara District Court Plaintiff: Hari Rahayu Defendant I: Bank Mandiri Taspen Jepara Branch Office Defendant II: PT Taspen (Persero) Semarang Branch Office Co-Defendant: Financial Services Authority Regional Office 3 Central Java and Yogyakarta The Plaintiff is the heir/continued pensioner of the widow of the late Jati Susetyono, S.Pd., M.Pd., who was the recipient of the pension benefits distributed through Bank Jateng Jepara Branch (the pension disbursement point that had been running smoothly during the deceased's lifetime).	A court decision dated November 27, 2025 resulted in the following rulings: - Ordered the parties, namely the Plaintiff, Defendant I, Defendant II, and Co-Defendant, to comply with the Settlement Agreement dated November 20, 2025. - Ordered the Plaintiff to pay litigation costs amounting to IDR349,000 (three hundred forty-nine thousand Rupiah).	-	The case did not have a direct impact on the Company's condition.



No	Pokok Perkara/Gugatan Main Case/Claim	Status Penyelesaian Completion Status	Risiko dan Nominal Gugatan Risk and Amount of Lawsuit	Pengaruhnya terhadap kondisi Perusahaan Its impact on the Company's condition
11	167/Pdt.G/2025/PN.Sby tanggal 11 Februari 2025 PN Surabaya Penggugat : Guntoro Sutiono Yang dikuasakan melalui Sarmaidin Harahap, S.H & Partners Tergugat I : Bank Mandiri Taspen KCP Rungkut Tergugat II: R. Hendrix Kurniawan 30 April 2022, Penggugat bersama dengan kuasa hukumnya datang ke Bank untuk mencairkan dana pensiun sebesar Rp 75.000.000 dan atas pencairan tersebut ditransferkan ke rekening Hendrik (kuasa hukum Penggugat pada gugatan 2&3) 167/Pdt.G/2025/PN.Sby dated February 11, 2025 Surabaya District Court Plaintiff: Guntoro Sutiono Authorized through Sarmaidin Harahap, S.H. & Partners Defendant I: Bank Mandiri Taspen Rungkut Branch Defendant II: R. Hendrix Kurniawan April 30, 2022, the Plaintiff, along with his attorney, went to the bank to withdraw Rp 75,000,000 in pension funds. The funds were transferred to Hendrik's account (the Plaintiff's attorney in claims 2 and 3).	Sidang putusan dilakukan pada 11 Agustus 2025, dengan amar putusan sebagai berikut: - Menolak gugatan Penggugat Konvensi seluruhnya; - Menghukum Penggugat Konvensi/Tergugat Rekonsensi untuk membayar biaya perkara sejumlah Rp410.000,00 (empat ratus sepuluh ribu rupiah); A court decision dated August 11, 2025 resulted in the following rulings: - Dismissed the claims of the Plaintiff in the Principal Claim in their entirety. - Ordered the Plaintiff in the Principal Claim/ Defendant in the Counterclaim to pay litigation costs amounting to IDR410,000 (four hundred ten thousand Rupiah).	-	The case did not have a direct impact on the Company's condition. The case did not have a direct impact on the Company's condition.

Permasalahan Hukum yang Sedang Dihadapi Dewan Komisaris dan Direksi yang Sedang Menjabat

Selama periode tahun 2025, tidak ada anggota Dewan Komisaris dan Direksi Bank Mandiri Taspen yang sedang menjabat memiliki permasalahan hukum, baik perdata maupun pidana.

Permasalahan Hukum yang Sedang Dihadapi Anak Perusahaan

Sampai dengan 31 Desember 2025, Bank Mandiri Taspen belum memiliki Entitas Anak, sehingga tidak terdapat informasi permasalahan hukum yang sedang dihadapi oleh Entitas Anak.

Legal Cases Currently Faced by The Board of Commissioners and Directors In Office

During the period of 2025, there are no in office members of the Board of Commissioners and Board of Directors of Bank Mandiri Taspen who have legal problems, both civil and criminal.

Legal Cases Currently Faced by The Subsidiary

As of December 31, 2025, Bank Mandiri Taspen did not have any subsidiaries; therefore, there were no legal issues faced by any subsidiary to be disclosed.



Sanksi Administratif yang Dikenakan Kepada Perusahaan, Anggota Dewan Komisaris dan Direksi oleh Otoritas Pasar Modal dan Otoritas Lainnya

Imposed on Companies, Members of The Board of Commissioners and Board of Directors by Capital Market Authorities and Other Authorities

Adapun sanksi administratif yang dikenakan kepada Perusahaan selama tahun 2025 yaitu:

The administrative sanctions imposed on the Company during 2025 were as follows:

Jenis Pelanggaran Type of Violation	Otoritas Authority	Tanggal Pengenaan Date of Imposition	Nominal Rp.	Unit Kerja Terkait Related Work Units
Kesalahan Pelaporan : Surat No. SR-123/PB.21/2025 tanggal 22 Juli 2025 terkait kesalahan pelaporan Sistem Layanan Informasi Keuangan atas hasil pemeriksaan Reporting Error: Letter No. SR-123/PB.21/2025 dated July 22, 2025, concerning inaccuracies in the Financial Information Service System reporting based on audit findings.	Otoritas Jasa Keuangan (OJK)	25 Juli 2025 July 25, 2025	50.000.000,-	- Divisi SPM & Accounting - Divisi Distribution & Portfolio Management - SPM & Accounting Division - Distribution & Portfolio Management Division

Sepanjang tahun 2025 tidak terdapat sanksi yang dikenakan kepada Anggota Dewan Komisaris maupun Direksi.

Throughout 2025, no sanctions were imposed on members of the Board of Commissioners or the Board of Directors.

Akses Informasi dan Data Perusahaan

Access to Company Information and Data

Bank Mandiri Taspen telah menyediakan akses informasi bagi para pemangku kepentingan untuk mendapatkan informasi lebih lanjut melalui:

Bank Mandiri Taspen has provided information access for stakeholders to get more information through:

Corporate Secretary and Legal

Tulus Parulian Hutabarat

PT Bank Mandiri Taspen
Kantor Pusat Bank Mandiri Taspen
Graha Mantap
Jl. Proklamasi No.31
Kec. Menteng, Kota Jakarta Pusat,
Daerah Khusus Ibukota Jakarta 10320
Telp. (62-21) 212-31772
Fax. (62-21) 212-31984
Indonesia
Email: corporate.secretary@bankmandiritaspen.co.id
Website: www.bankmandiritaspen.co.id
X (Twitter): (@MandiriTaspen)
Facebook (Bank Mandiri Taspen)
Whatsapp resmi Bank (0811 8857 770)
Instagram (bank.mandiritaspen)
Youtube (Bank Mandiri Taspen)
Tiktok (Bank Mandiri Taspen)

Corporate Secretary and Legal

Tulus Parulian Hutabarat

PT Bank Mandiri Taspen
Head Office Bank Mandiri Taspen
Graha Mantap
Jl. Proklamasi No.31
Kec. Menteng, Kota Jakarta Pusat,
Daerah Khusus Ibukota Jakarta 10320
Telp. (62-21) 212-31772
Fax. (62-21) 212-31984
Indonesia
Email: corporate.secretary@bankmandiritaspen.co.id
Website: www.bankmandiritaspen.co.id
X (Twitter): (@MandiriTaspen)
Facebook (Bank Mandiri Taspen)
Whatsapp resmi Bank (0811 8857 770)
Instagram (bank.mandiritaspen)
Youtube (Bank Mandiri Taspen)
Tiktok (Bank Mandiri Taspen)

Selain melalui Sekretaris Perusahaan, guna memberikan kemudahan bagi para pemangku kepentingan dalam mengakses informasi terkait Bank, Bank Mandiri Taspen juga telah memuat informasi-informasi meliputi informasi produk dan layanan, laporan keuangan, pedoman-pedoman GCG Bank

In addition to through the Corporate Secretary, in order to provide convenience for stakeholders in accessing information related to the Bank, Bank Mandiri Taspen also publishes information concerning products and services, financial reports, the Bank's GCG guidelines as well as company activities that



serta kegiatan perusahaan yang dapat diakses melalui situs web perusahaan di www.bankmandiritaspen.co.id.

Bank Mandiri Taspen belum menjadi perusahaan yang mencatat sahamnya di bursa saham sehingga tidak terdapat investor relation. Adapun fungsi investor relation dijalankan oleh Sekretaris Perusahaan.

Analysyt Meeting

Sebagai emiten yang hanya menerbitkan obligasi, Bank Mandiri Taspen tidak berkewajiban melaksanakan kegiatan analyst meeting.

Siaran Pers

Sepanjang tahun 2025 terdapat 1,107 pemberitaan atau siaran pers terkait Bank Mandiri Taspen yang terdiri dari 701 pemberitaan terkait kegiatan bisnis atau informasi produk termasuk kegiatan 3 Pilar Mantap Indonesia, 286 pemberitaan terkait kegiatan CSR atau sumbangan dan donasi, 4 pemberitaan terkait penghargaan, dan 115 pemberitaan terkait kegiatan korporasi.

Pemberitaan tersebut diantaranya Bank Mandiri Taspen mendapatkan peringkat idAAA dari PEFINDO, penanaman 450 bibit Alpukat Aligator di Banyuwangi, migrasi New Core Banking System MAESTRO, Sosialisasi Ketaspenan kepada Para ASN menjelang masa pensiun, peluncuran fitur Online Onboarding dalam aplikasi Movin, kegiatan cooking class untuk pensiunan dan lainnya.

can be accessed through the company's website at www.bankmandiritaspen.co.id.

Bank Mandiri Taspen is not yet a company that lists its shares on the stock exchange, so there is no investor relation. The investor relations function is carried out by the Corporate Secretary.

Analysyt Meeting

As an issuer that only issues bonds, Bank Mandiri Taspen is not obliged to carry out analyst meetings.

Press Releases

Throughout 2025, there were 1,107 news articles or press releases related to Bank Mandiri Taspen, consisting of 701 publications related to business activities or product information, including the 3 Pilar Mantap Indonesia program, 286 publications related to CSR activities or contributions and donations, 4 publications related to awards, and 115 publications related to corporate activities.

Among these publications were reports on Bank Mandiri Taspen obtaining an idAAA rating from PEFINDO, the planting of 450 Alligator avocado seedlings in Banyuwangi, the migration to the New Core Banking System MAESTRO, socialization of pension programs for civil servants approaching retirement, the launch of the Online Onboarding feature in the Movin application, cooking class activities for pensioners, and others.



Buletin

Buletin

10 Tahun Bersama Bank Mandiri Taspen Edisi IV terbit tahun 2025

10 Years with Bank Mandiri Taspen, Edition IV, published in 2025



Inovasi Bank Mandiri Taspen untuk Menghadapi Tantangan di Sektor Perbankan Edisi V tahun 2025

Bank Mandiri Taspen Innovation to Address Challenges in the Banking Sector, Edition V, published in 2025



Kunci Masa Depan Perbankan untuk Bisnis Berkelanjutan Edisi VI terbit tahun 2025

The Key to the Future of Banking for Sustainable Business, Edition VI, published in 2025



Mantappreneur Naik Kelas Edisi VII terbit tahun 2025

Mantappreneur Moving Up to the Next Level, Edition VII, published in 2025





Transparansi Penyampaian Laporan

Transparency for Submission of Reports

Laporan ke Bursa Efek Indonesia dan Otoritas Jasa Keuangan
bidang Pasar Modal

Report to the Indonesia Stock Exchange and the Financial
Service Authority in the Capital Market Sector

Jenis Laporan	Report Types	Tujuan Objective	Periode Laporan Reporting Period
Laporan Tahunan dan Laporan Keberlanjutan	Annual Report and Sustainability Report	OJK & BEI	Tahunan Annual
Laporan Keuangan	Financial Report	OJK & BEI	Triwulan Quarterly
Laporan Hutang Valuta Asing	Foreign Currency Debt Report	BEI	Bulanan Monthly
Laporan Hasil Rating/Pemeringkatan tahunan	Annual Rating/Ranking Report	BEI	Tahunan Annual

Laporan ke Otoritas Jasa Keuangan Pengawas Perbankan dan
Regulator lainnya

Report to the Banking Supervision Financial Services Authority
and other Regulators

No	Jenis Laporan	Report Type	Periode Period	Periode Laporan Reporting Period
1	Absensi Lapor PPh pasal 4 ayat 2 dan Pasal 23	Attendance for Filing of Withholding Tax Article 4(2) and Article 23	Bulanan Monthly	Tanggal 15 bulan Berikutnya 15 th of the following month
2	Absensi Setor PPh Pasal 4 Ayat 2 dan Pasal 23	Attendance for Payment of Withholding Tax Article 4(2) and Article 23	Bulanan Monthly	Tanggal 05 bulan Berikutnya 5 th of the following month
3	Control Rating Perusahaan Anak (CRPA)	Subsidiary Company Control Rating (CRPA)	Tahunan Annual	10 Desember December 10
4	Daftar Rincian Pihak Terkait Bank	Detailed List of Related Parties of the Bank	Semesteran Semester	Tanggal 30 bulan pelaporan 30 th of the reporting month
5	Laporan keuangan XBRL	XBRL Financial Statements	Triwulanan Quarterly	Tanggal 30 bulan pelaporan 30 th of the reporting month
6	Laporan GWM UMKM - Executing	Statutory Reserve Requirement (GWM) Report for MSME – Executing	Triwulanan Quarterly	Tanggal 10 bulan pelaporan 10 th of the reporting month
7	Laporan APOLO ATMR & KPMM	APOLO Report on Risk-Weighted Assets (RWA) and Capital Adequacy (KPMM)	Bulanan Monthly	Tanggal 05 bulan Berikutnya 5 th of the following month
8	Laporan Apolo Publikasi Bulanan	APOLO Monthly Publication Report	Bulanan Monthly	Tanggal 26 bulan Berikutnya 26 th of the following month
9	Laporan APU PPT	Anti-Money Laundering and Counter-Terrorism Financing (AML/CTF) Report	Semesteran Semester	Tanggal 28 bulan pelaporan 28 th of the reporting month
10	Laporan atas Pemungutan Dan Penyetoran Bea Meterai	Report on the Collection and Remittance of Stamp Duty	Bulanan Monthly	Tanggal 17 bulan Berikutnya 17 th of the following month
11	Laporan Atas Penyetoran Bea Materai	Report on the Remittance of Stamp Duty	Bulanan Monthly	Tanggal 05 bulan Berikutnya 5 th of the following month
12	Laporan BANCASSURANCE	Bancassurance Report	Triwulanan Quarterly	Tanggal 05 bulan pelaporan 5 th of the following month
13	Laporan Berkala Bancassurance	Periodic Bancassurance Report	Triwulanan Quarterly	Tanggal 15 bulan pelaporan 15 th of the reporting month



No	Jenis Laporan	Report Type	Periode Period	Periode Laporan Reporting Period
14	Laporan Biaya Tahunan Tahap II -Juli	Annual Cost Report – Phase II (July)	Triwulanan Quarterly	Tanggal 15 bulan pelaporan 15 th of the reporting month
15	Laporan BMPK & Penempatan Dana Besar	Legal Lending Limit (BMPK) and Large Exposure Report	Bulanan Monthly	Tanggal 15 bulan berikutnya 15 th of the following month
16	Laporan Bulanan ANTASENA Data Kel. Informasi Keuangan & Data Pokok	ANTASENA Monthly Report – Financial Information Group Data & Core Data	Bulanan Monthly	Tanggal 05 bulan berikutnya 5 th of the following month
17	Laporan Bulanan ANTASENA Data Risiko, Sistem Keuangan, & Jasa Pembayaran	ANTASENA Monthly Report – Risk Data, Financial System, & Payment Services	Bulanan Monthly	Tanggal 15 bulan berikutnya 15 th of the following month
18	Laporan Bulanan Melalui Sistem ARIA	Monthly Report through the ARIA System	Bulanan Monthly	Tanggal 12 bulan berikutnya 12 th of the following month
19	Laporan Bulanan SDM Perbankan Indonesia	Indonesian Banking Human Resources Monthly Report	Bulanan Monthly	Tanggal 15 bulan berikutnya 15 th of the following month
20	Laporan CbCr	Country-by-Country Reporting (CbCR)	Tahunan Annual	31 Desember December 31
21	Laporan Data Jaringan Kantor	Branch Network Data Report	Bulanan Monthly	Tanggal 05 bulan berikutnya 5 th of the following month
22	Laporan Direktur yang Membawahkan Fungsi Kepatuhan	Report of the Director in Charge of the Compliance Function	Semesteran Semester	Tanggal 30 bulan pelaporan 30 th of the reporting month
23	Laporan Eksposur Risiko	Risk Exposure Report	Triwulanan Quarterly	Tanggal 15 bulan pelaporan 15 th of the reporting month
24	Laporan Financial Highlight (Quick Report - Excel)	Financial Highlights Report (Quick Report – Excel)	Bulanan Monthly	Tanggal 05 bulan berikutnya 5 th of the following month
25	Laporan Fraud Data Bank Mantap	Fraud Data Report of Bank Mantap	Bulanan Monthly	Tanggal 19 bulan berikutnya 19 th of the following month
26	Laporan Gangguan Sistem and Availability Infrastruktur TI Sistem Pembayaran	Report on System Disruptions and Availability of Payment System IT Infrastructure	Bulanan Monthly	Tanggal 10 bulan berikutnya 10 th of the following month
27	Laporan ICAAP / KPMM	ICAAP / Capital Adequacy (KPMM) Report	Semesteran Semester	Tanggal 25 bulan pelaporan 25 th of the reporting month
28	Laporan KDK Perlakuan Khusus	Special Treatment KDK Report	Triwulanan Quarterly	Tanggal 30 bulan pelaporan 30 th of the reporting month
29	Laporan Kepemilikan Sertifikat SPPUR	SPPUR Certificate Ownership Report	Triwulanan Quarterly	Tanggal 30 bulan pelaporan 30 th of the reporting month
30	Laporan Keuangan Tengah Tahunan	Interim Financial Statements	Tahunan Annual	31 Juli July 31
31	Laporan Lalu Lintas Devisa	Foreign Exchange Transactions Report	Bulanan Monthly	Tanggal 15 bulan berikutnya 15 th of the following month
32	Laporan Layanan Keuangan Mikro	Microfinance Services Report	Bulanan Monthly	Tanggal 10 bulan berikutnya 10 th of the following month
33	Laporan LCR	Liquidity Coverage Ratio (LCR) Report	Bulanan Monthly	Tanggal 15 bulan berikutnya 15 th of the following month
34	Laporan Leverage Ratio	Leverage Ratio Report	Triwulanan Quarterly	Tanggal 05 bulan pelaporan 5 th of the reporting month
35	Laporan LTV Kredit Properti & Kendaraan Bermotor berwawasan lingkungan	Loan-to-Value (LTV) Report for Environmentally Sustainable Property and Motor Vehicle Loans	Bulanan Monthly	Tanggal 19 bulan berikutnya 19 th of the following month
36	Laporan Neraca Per GL	Balance Sheet per General Ledger (GL) Report	Bulanan Monthly	Tanggal 05 bulan berikutnya 5 th of the following month



No	Jenis Laporan	Report Type	Periode Period	Periode Laporan Reporting Period
37	Laporan Nominal NPL Gross, Nominal CKPN & Coverage NPL Ratio	Gross NPL Amount, Loan Loss Provision (CKPN), and NPL Coverage Ratio Report	Bulanan Monthly	Tanggal 03 bulan berikutnya 3 rd of the following month
38	Laporan NSFR	Net Stable Funding Ratio (NSFR) Report	Triwulanan Quarterly	Tanggal 15 bulan pelaporan 15 th of the reporting month
39	Laporan Pelaksanaan dan Pokok-pokok hasil Audit Intern	Report on the Implementation and Key Findings of Internal Audit	Semesteran Semester	Tanggal 30 bulan pelaporan 30 th of the reporting month
40	Laporan Pelaksanaan Penilaian Self Assessment	Self-Assessment Implementation Report	Triwulanan Quarterly	Tanggal 15 bulan pelaporan 15 th of the reporting month
41	Laporan Pemanfaatan Data Kependudukan	Population Data Utilization Report	Semesteran Semester	Tanggal 30 bulan pelaporan 30 th of the reporting month
42	Laporan Pemeliharaan SPPUR	SPPUR Maintenance Report	Triwulanan Quarterly	Tanggal 12 bulan pelaporan 12 th of the reporting month
43	Laporan Pemeriksaan Kualitas data dan Keandalan Sistem (LPS)	Data Quality Assessment and System Reliability Report (LPS)	Tahunan Annual	30 September September 30
44	Laporan Penanganan dan Penyelesaian Pengaduan Nasabah	Customer Complaint Handling and Resolution Report	Triwulanan Quarterly	Tanggal 10 bulan pelaporan 10 th of the reporting month
45	Laporan Penanganan Pengaduan Nasabah Ke BI	Customer Complaint Handling Report to Bank Indonesia	Triwulanan Quarterly	Tanggal 10 bulan pelaporan 10 th of the reporting month
46	Laporan penerbitan kartu ATM dan/atau kartu debit berlogo nasional	Report on the Issuance of ATM and/or National Branded Debit Cards	Bulanan Monthly	Tanggal 15 bulan berikutnya 15 th of the following month
47	Laporan Pengaduan Nasabah	Customer Complaint Report	Triwulanan Quarterly	Tanggal 07 bulan pelaporan 7 th of the reporting month
48	Laporan Pengawasan Rencana Bisnis	Business Plan Monitoring Report	Semesteran Semester	Tanggal 28 bulan pelaporan 28 th of the reporting month
49	Laporan Pengelolaan Investasi	Investment Management Report	Bulanan Monthly	Tanggal 10 bulan berikutnya 10 th of the following month
50	Laporan Penilaian Sendiri (Self Assessment) Pelaksanaan Tata Kelola Perusahaan	Self-Assessment Report on the Implementation of Good Corporate Governance	Semesteran Semester	Tanggal 30 bulan pelaporan 30 th of the reporting month
51	Laporan Perhitungan Premi LPS	Deposit Insurance Premium Calculation Report (LPS)	Semesteran Semester	Tanggal 30 bulan pelaporan 30 th of the reporting month
52	Laporan Perubahan RPPB	Amendment Report of the Bank Business Plan (RPPB)	Triwulanan Quarterly	Tanggal 30 bulan pelaporan 30 th of the reporting month
53	Laporan Profil Risiko	Risk Profile Report	Triwulanan Quarterly	Tanggal 19 bulan pelaporan 19 th of the reporting month
54	Laporan Profil Risiko Operational Risk	Operational Risk Profile Report	Triwulanan Quarterly	Tanggal 10 bulan pelaporan 10 th of the reporting month
55	Laporan Publikasi Keuangan Triwulanan Quarterly	Quarterly Financial Publication Report	Triwulanan Quarterly	Tanggal 10 bulan pelaporan 10 th of the reporting month
56	Laporan Rasio Keuangan Perusahaan Anak	Subsidiary Financial Ratio Report	Bulanan Monthly	Tanggal 05 bulan berikutnya 05 th of the following month
57	Laporan Realisasi Inklusi Keuangan	Financial Inclusion Realization Report	Semesteran Semester	Tanggal 30 bulan pelaporan 30 th of the reporting month
58	Laporan Realisasi Literasi dan Inklusi Keuangan c.q Kepala Eksekutif Pengawas Perilaku PUJK, Edukasi, dan Pelindungan Konsumen	Financial Literacy and Inclusion Realization Report (c.q. Chief Executive of Financial Consumer Protection, Education, and Conduct Supervision)	Tahunan Annual	10 Juli July 10



No	Jenis Laporan	Report Type	Periode Period	Periode Laporan Reporting Period
59	Laporan Realisasi Literasi Keuangan	Financial Literacy Realization Report	Semesteran Semester	Tanggal 30 bulan pelaporan 30 th of the reporting month
60	Laporan Realisasi Pemb. Kredit/Pemby. UMKM Dengan Pola Executing	Realization Report of MSME Lending/ Financing under the Executing Scheme	Triwulanan Quarterly	Tanggal 10 bulan pelaporan 10 th of the reporting month
61	Laporan Realisasi Penghentian Produk Bank	Bank Product Discontinuation Realization Report	Triwulanan Quarterly	Tanggal 15 bulan pelaporan 15 th of the reporting month
62	Laporan Realisasi RBB	Bank Business Plan (RBB) Realization Report	Triwulanan Quarterly	Tanggal 30 bulan pelaporan 30 th of the reporting month
63	Laporan Rekstrukturisasi Kredit	Loan Restructuring Report	Bulanan Monthly	Tanggal 05 bulan berikutnya 5 th of the following month
64	Laporan Rencana Bisnis Bank	Bank Business Plan (RBB) Report	Tahunan Annual	29 November November 29
65	Laporan Rencana Edukasi	Education Program Plan Report	Tahunan Annual	15 November November 15
66	Laporan rencana kegiatan dalam rangka meningkatkan inklusi keuangan	Activity Plan Report for Enhancing Financial Inclusion	Tahunan Annual	29 November November 29
67	Laporan Rencana Literasi Keuangan dan Inklusi Keuangan c.q Kepala Eksekutif Pengawas Perilaku PUJK, Edukasi, dan Pelindungan Konsumen	Financial Literacy and Inclusion Plan Report (c.q. Chief Executive of Financial Consumer Protection, Education, and Conduct Supervision)	Tahunan Annual	25 November November 25
68	Laporan Rencana Pelaksanaan Edukasi	Education Implementation Plan Report	Tahunan Annual	29 November November 29
69	Laporan Rencana Pengembangan Teknologi Informasi (RPTI)	Information Technology Development Plan (RPTI) Report	Tahunan Annual	29 November November 29
70	Laporan Rencana Pengkinian Data	Data Updating Plan Report	Tahunan Annual	31 Desember December 31
71	Laporan Rencana Penyelenggaraan Produk Bank (RPPB)	Bank Product Implementation Plan Report (RPPB)	Tahunan Annual	29 November November 29
72	Laporan Rencana Tenaga Ahli Daya	Expert Workforce Plan Report	Tahunan Annual	31 Desember December 31
73	Laporan Rincian SBDK	Prime Lending Rate (SBDK) Detailed Report	Bulanan Monthly	Tanggal 07 bulan berikutnya 7 th of the following month
74	Laporan RPIM	RPIM Report	Semesteran Semester	Tanggal 25 bulan pelaporan 25 th of the following month
75	Laporan SCV Ke LPS	Single Customer View (SCV) Report to LPS	Tahunan Annual	31 Juli July 31
76	Laporan SDM Perbankan Indonesia	Indonesian Banking Human Resources Report	Semesteran Semester	Tanggal 31 bulan pelaporan 31 st of the reporting month
77	Laporan Self Assesment Edukasi dan Perlindungan Edukasi (Laporan disampaikan melalui SIPEDULI)	Self-Assessment Report on Education and Consumer Protection (submitted through SIPEDULI)	Tahunan Annual	30 September September 30
78	Laporan Self Assesment Ke Mandiri	Self-Assessment Report to Bank Mandiri	Semesteran Semester	Tanggal 15 bulan pelaporan 15 th of the reporting month
79	Laporan Sensitivity to Market Risk	Sensitivity to Market Risk Report	Triwulanan Quarterly	Tanggal 15 bulan pelaporan 15 th of the reporting month



No	Jenis Laporan	Report Type	Periode Period	Periode Laporan Reporting Period
80	Laporan Setor & Lapor Pajak PPh Pasal 25 Bulanan ke KPP	Monthly Corporate Income Tax Article 25 Payment and Filing Report to the Tax Office (KPP)	Bulanan Monthly	Tanggal 15 bulan berikutnya 15 th of the following month
81	Laporan Setor & Lapor Pajak PPN	Value Added Tax (VAT) Payment and Filing Report	Bulanan Monthly	Tanggal 25 bulan berikutnya 25 th of the following month
82	Laporan SI PESAT	SI PESAT Report	Triwulanan Quarterly	Tanggal 15 bulan pelaporan 15 th of the reporting month
83	Laporan SiMuda	SiMuda Report	Triwulanan Quarterly	Tanggal 15 bulan pelaporan 15 th of the reporting month
84	Laporan SIPINA	SIPINA Report	Tahunan Annual	01 Agustus August 1
85	Laporan Sistem Pembayaran	Payment System Report	Triwulanan Quarterly	Tanggal 15 bulan pelaporan 15 th of the reporting month
86	Laporan SKAIT	SKAIT Report	Triwulanan Quarterly	Tanggal 12 bulan pelaporan 12 th of the reporting month
87	Laporan SLIK Bulanan	Monthly SLIK Report	Bulanan Monthly	Tanggal 12 bulan berikutnya 12 th of the following month
88	Laporan SPM Update Kinerja Bulanan (Template OJK)	SPM Monthly Performance Update Report (OJK Template)	Bulanan Monthly	Tanggal 10 bulan berikutnya 10 th of the following month
89	Laporan Strategy Anti Fraud	Anti-Fraud Strategy Report	Semesteran Semester	Tanggal 15 bulan pelaporan 15 th of the reporting month
90	Laporan Subsidiaries Operational Risk	Subsidiaries Operational Risk Report	Bulanan Monthly	Tanggal 19 bulan berikutnya 19 th of the following month
91	Laporan Suku Bunga Dasar Kredit (SBDK)	Prime Lending Rate (SBDK) Report	Bulanan Monthly	Tanggal 05 bulan berikutnya 5 th of the following month
92	Laporan Surat Surat Berharga (SSB)	Securities Report (SSB)	Bulanan Monthly	Tanggal 10 bulan berikutnya 10 th of the following month
93	Laporan Tahunan PJSP	Annual Report of Payment System Service Providers (PJSP)	Tahunan Annual	13 Desember December 13
94	Laporan Taksonomi Hijau Indonesia	Indonesia Green Taxonomy Report	Triwulanan Quarterly	Tanggal 30 bulan pelaporan 30 th of the reporting month
95	Laporan Tingkat Kesehatan Bank	Bank Soundness Level Report	Semesteran Semester	Tanggal 30 bulan pelaporan 30 th of the reporting month
96	Laporan Triwulanan Quarterly ANTASENA (28 Item)	Quarterly ANTASENA Report (28 Items)	Triwulanan Quarterly	Tanggal 30 bulan pelaporan 30 th of the reporting month
97	Pelaporan SPT PPh Pasal 21	Filing of Annual Tax Return (SPT) for Income Tax Article 21	Bulanan Monthly	Tanggal 19 bulan berikutnya 19 th of the following month
98	Penyetoran PPh Pasal 21	Payment of Income Tax Article 21	Bulanan Monthly	Tanggal 10 bulan berikutnya 10 th of the following month
99	Publikasi Laporan Keuangan Triwulanan Quarterly - WEB	Publication of Quarterly Financial Statements – Web	Triwulanan Quarterly	Tanggal 15 bulan pelaporan 15 th of the reporting month
100	Revisi Rencana Bisnis Bank	Revision of the Bank Business Plan (RBB)	Tahunan Annual	29 November November 29



Kode Etik

Kode Etik (Code of Conduct) merupakan pedoman perilaku Jajaran Bank Mandiri Taspen dalam menjalankan tugas dan kedinasan sehari-hari serta dalam melakukan hubungan bisnis dengan para nasabah, rekanan maupun rekan sekerja. Kode Etik Bank terdapat dalam Arsitektur Kebijakan Bank Mandiri Taspen No. KEB/001/IV/2022 tanggal 18 April 2022 atas perubahan pertama Arsitektur Kebijakan No. KEB/010/2019 tanggal 16 September 2019.

Pokok-pokok Kode Etik

Kode Etik Bank Mandiri Taspen mengatur tentang pedoman perilaku yang berkaitan dengan Benturan Kepentingan, Kerahasiaan, Penyalahgunaan Jabatan, Perilaku *Insiders*, Integritas dan Akurasi Data Bank serta Integritas Sistem Perbankan, dijelaskan sebagai berikut.

Benturan Kepentingan

Benturan kepentingan adalah suatu kondisi dimana Jajaran Bank dalam menjalankan tugas dan kewajibannya mempunyai kepentingan di luar kepentingan dinas, baik yang menyangkut kepentingan pribadi, keluarga maupun kepentingan pihak-pihak lain sehingga Jajaran Bank tersebut dimungkinkan kehilangan obyektivitas dalam mengambil keputusan dan kebijakan sesuai kewenangan yang telah diberikan Bank kepadanya.

Kerahasiaan

Seluruh Jajaran Bank wajib memahami dan menjaga kerahasiaan setiap informasi, baik informasi mengenai nasabah maupun informasi lainnya sesuai ketentuan yang berlaku. Informasi mengenai kegiatan bisnis Bank tidak dapat disebarluaskan kepada pihak lain diluar Bank oleh pihak manapun kecuali oleh pihak yang berwenang untuk mewakili Bank serta diharuskan oleh ketentuan perundang-undangan.

Penyalahgunaan Jabatan dan Gratifikasi

Seluruh Jajaran Bank dilarang menyalahgunakan wewenang dan mengambil keuntungan baik langsung maupun tidak langsung, dari informasi yang diperoleh dari kegiatan bisnis Bank. Seluruh Jajaran Bank dilarang meminta atau menerima, mengizinkan atau menyetujui untuk menerima gratifikasi yang berhubungan dengan jabatannya dan berlawanan dengan kewajibannya sesuai peraturan perundang-undangan yang berlaku

Perilaku *Insiders*

Jajaran Bank yang memiliki informasi rahasia tidak diperkenankan menggunakan informasi tersebut untuk mengambil keuntungan bagi dirinya sendiri, keluarganya atau pihak ketiga lainnya.

Integritas dan Akurasi Data Bank

Seluruh Jajaran Bank harus menyajikan data yang akurat dan dapat dipertanggungjawabkan. Seluruh Jajaran Bank, tidak diperkenankan membukukan dan/atau mengubah dan/atau menghapus pembukuan, dengan maksud untuk mengaburkan transaksi.

Code of Conduct

The Code of Ethics (Code of Conduct) is a guideline for the behavior of Bank Mandiri Taspen staff in carrying out their daily duties and duties as well as in conducting business relations with customers, partners and co-workers. The Bank's Code of Conduct is contained in the Bank Mandiri Taspen Policy Architecture No. KEB/001/IV/2022 dated April 18, 2022 for the first amendment to Policy Architecture No. KEB/010/2019 dated September 16, 2019.

Key Points of The Code of Ethics

The Bank Mandiri Taspen Code of conduct regulates behavioral guidelines relating to Conflict of Interest, Confidentiality, Position Abuse, *Insiders' Behavior*, Integrity and Accuracy of Bank Data and Banking System Integrity, described as follows.

Conflict of Interest

Conflict of interest is a condition where Bank Staff in carrying out their duties and obligations have interests outside of official interests, whether concerning personal interests, family interests or the interests of other parties so that the Bank Staff may lose their objectivity in making decisions and policies in accordance with the authority that the Bank has given them.

Confidentiality

All levels of the Bank are prohibited from misusing their authority and taking profits, directly or indirectly. They are also prohibited from misusing information obtained from the Bank's business activities. All Bank Officers are prohibited from requesting or accepting, permitting or agreeing to receive gratuities related to their position and contrary to their obligations in accordance with applicable laws and regulations.

Position Abuse and Gratification

All levels of the Bank are prohibited from abusing their authority and taking advantage, either directly or indirectly, of information obtained from the Bank's business activities. All employees of the Bank are prohibited from requesting or accepting, permitting, or agreeing to receive gratuities related to their positions and contrary to their obligations following the prevailing laws and regulations.

Behavior of *Insiders*

Bank employees who have confidential information are not permitted to use the information to take advantage of themselves, their families or other third parties.

Bank Data Integrity and Accuracy

All levels of the Bank must present accurate data and can be accounted for. All of the Bank's employees are not permitted to book and/or change and/or delete books, with the aim of obscuring the transaction.



Integritas Sistem Perbankan

Seluruh Jajaran Bank harus senantiasa mawas diri dan menghindarkan keterlibatan Bank dalam kegiatan kriminal di bidang keuangan dan perbankan. Jajaran Bank wajib mencurigai adanya transaksi yang tidak biasa dan wajib melakukan tindakan preventif dalam mendeteksi rekening-rekening yang dicurigai telah digunakan untuk kegiatan seperti *money laundering*, *terrorism financing*, korupsi, dan tindak kejahatan lainnya.

Kepatuhan Terhadap Kode Etik

Kepatuhan terhadap *Code of Conduct* merupakan standar perusahaan dalam menjalankan aktivitas bisnisnya. Memahami hukum dan peraturan yang berlaku di segala aktivitas harus dihayati oleh Jajaran Bank yaitu Dewan Komisaris, Direksi dan seluruh karyawan dalam setiap kegiatan bisnis melalui komitmen sebagai berikut:

1. Seluruh Jajaran Bank berkewajiban untuk memahami, mematuhi dan melaksanakan kebijakan/peraturan yang diterbitkan oleh perusahaan dan peraturan perundang-undangan secara konsisten.
2. Setiap Jajaran Bank harus menghindari setiap tindakan dan perilaku yang dapat menimbulkan pelanggaran terhadap hukum dan perundang-undangan.
3. Segala bentuk ketidakpatuhan yang dilakukan Jajaran Bank terhadap hukum dan perundang-undangan tidak dapat ditolerir dan akan dikenakan sanksi sesuai dengan tingkat ketidakpatuhannya.
4. Setiap Jajaran Bank tidak melakukan tindakan yang melawan hukum dengan pihak lain yang merugikan perusahaan, baik secara sendiri-sendiri maupun bekerja sama dengan pihak lain
5. Mengedepankan penyelesaian dengan jalur musyawarah mufakat dalam setiap permasalahan dan apabila tidak tercapai kesepakatan maka digunakan jalur hukum dan menghormati proses hukum dan keputusan yang dihasilkan.

Penyebarnya Kode Etik

Setiap Jajaran Bank harus memiliki komitmen untuk dapat menyelaraskan diri dengan sistem nilai dan budaya kerja di Bank Mandiri Taspen. Oleh karena itu, seluruh Jajaran Bank wajib menempa diri untuk menyamakan dan menyatukan keyakinan dan tekad agar dapat menerapkan sikap dan perilaku kerja yang sesuai dengan sistem nilai dan budaya kerja yang dianut Bank Mandiri Taspen, yang dikodifikasikan dalam *Code of Conduct* Bank Mandiri Taspen.

Seluruh Kepala Unit Kerja bertanggung jawab dalam memberikan pemahaman penerapan *Code of Conduct* di lingkungan unit kerja masing-masing untuk keberhasilan penerapannya. Sebagai bagian dalam upaya pemberian pemahaman Karyawan dalam penerapan *Code of Conduct* maka:

Banking System Integrity

All levels of the Bank must always be introspective and avoid involvement of the Bank in criminal activities in finance and banking. The Bank's employees are required to suspect unusual transactions and must take preventive actions in detecting accounts suspected of being used for activities such as *money laundering*, *terrorist financing*, corruption, and other crimes.

Compliance with The Code of Conduct

Compliance with the *Code of Conduct* is the company's standard in carrying out its business activities. Understanding applicable laws and regulations in all activities must be executed by The Bank's ranks, namely the Board of Commissioners, Directors and all employees in every business activity through the following commitments:

1. All Board of Directors are obliged to understand, comply with and implement policies/regulations issued by the company and legislation consistently
2. All level in the Bank should avoid being involved from any act and behaviour which could violate the law and regulation.
3. All forms of non-compliance made by the Bank towards law and legislation cannot be tolerated and will be sanctioned based on the level of the disobedience.
4. All the rank in the Bank should not, together with other parties, do activities that violate the law which harms the company, irrespective the violation is committed individually by the staff or by involving other parties.
5. Prioritizing the settlement with the deliberation point of consensus on each issue and if no agreement is reached then legal channels are used to respect the legal process and the decisions that are made.

Dissemination of The Code of Conduct

All Bank personnel were required to have a commitment to align themselves with the value system and work culture of Bank Mandiri Taspen. Therefore, all Bank personnel were required to continuously develop themselves to harmonize and unify their beliefs and determination in order to implement work attitudes and behaviors in accordance with the value system and work culture adopted by Bank Mandiri Taspen, as codified in the Bank Mandiri Taspen *Code of Conduct*.

All Heads of Work Units were responsible for providing an understanding of the implementation of the *Code of Conduct* within their respective units to ensure its effective implementation. As part of efforts to enhance employees' understanding of the implementation of the *Code of Conduct*:



1. Code of Conduct disosialisasikan kepada seluruh Jajaran Bank melalui Kepala Unit Kerja masing-masing sehingga dapat dipahami dan diterapkan dengan tepat, baik, dan benar.
 2. Setiap Kepala Unit Kerja mendapat satu salinan Code of Conduct dan menandatangani formulir pernyataan bahwa telah menerima, memahami, dan setuju untuk mematuhi Code of Conduct.
 3. Code of Conduct merupakan bagian yang tidak terpisahkan dari perjanjian kerja setiap Insan Perusahaan sehingga setiap Karyawan Perusahaan harus mengetahui bahwa ketidakpatuhan terhadap Code of Conduct dapat mempengaruhi hasil penilaian kinerja dan jenjang karir Karyawan.
 4. Formulir pernyataan harus diperbaharui dan ditandatangani kembali setiap tahun oleh setiap Jajaran Bank.
1. The Code of Conduct was disseminated to all Bank personnel through each Head of Work Unit to ensure it was properly understood and correctly implemented.
 2. Each Head of Work Unit received a copy of the Code of Conduct and signed a statement form confirming that they had received, understood, and agreed to comply with the Code of Conduct.
 3. The Code of Conduct constituted an integral part of each employee's employment agreement; therefore, all employees were required to understand that non-compliance with the Code of Conduct could affect performance appraisal results and career progression.
 4. The statement form was updated and re-signed annually by all Bank personnel.

Upaya Penerapan dan Penegakan Kode Etik

Setiap jajaran Bank wajib untuk menyusun dan menandatangani Pernyataan Tahunan (*Annual Disclosure*) sebagaimana terlampir dalam Surat Keputusan ini yang isinya adalah pernyataan penundukan diri pada hal-hal berikut ini:

- a. Kode Etik Bankir Indonesia.
- b. Ketentuan Perilaku Bank.
- c. Sumpah Jabatan.
- d. Semua peraturan yang berlaku di Bank, baik yang sudah ada maupun peraturan yang akan ada di kemudian hari termasuk sistem penilaian kinerja pegawai dengan segala konsekuensinya.
- e. Semua peraturan perundangan yang berlaku, baik yang berlaku umum maupun yang berhubungan dengan kegiatan perbankan.

Surat Pernyataan Tahunan (*Annual Disclosure*) ditandatangani satu kali dalam satu tahun dan disampaikan kepada Bank paling lambat pada akhir bulan pertama dalam setiap tahunnya atau setiap saat pada tahun pertama yang bersangkutan bergabung dengan Bank, dimana berlaku ketentuan sebagai berikut:

- a. Surat Pernyataan Tahunan (*Annual Disclosure*) Anggota Direksi dan Anggota Dewan Komisaris disampaikan kepada Direktur yang membawahkan Fungsi Kepatuhan Bank
- b. Surat Pernyataan Tahunan (*Annual Disclosure*) Pegawai disampaikan kepada Unit Kerja Human Capital melalui Kepala Unit Kerjanya masing-masing.

Jenis Sanksi Pelanggaran Kode Etik

Apabila terjadi pelanggaran atau ketidakpatuhan terhadap ketentuan yang ditetapkan dalam Surat Keputusan ini, maka setiap pelanggaran akan dikenai sanksi sesuai dengan tingkat pelanggarannya. Keputusan yang akan diambil oleh Bank sehubungan dengan hal ini akan disesuaikan dengan jenis dan

The Efforts of Application and Enforcement of The Code of Conduct

Each Bank's staff is obliged to prepare and sign the Annual Disclosure as attached in this Decree which contains a statement of submission to the following matters:

- a. Indonesian Bankers Code of Ethics.
- b. Bank Code of Conduct.
- c. Position Oath.
- d. All applicable regulations in the Bank, both existing and future regulations, include an employee performance appraisal system with all the consequences.
- e. All applicable laws and regulations, both general and banking related activities.

The Annual Disclosure is signed once in a year and submitted to the Bank no later than the end of the first month of each year or at any time in the first year concerned joins the Bank, where the following provisions apply:

- a. The Annual Disclosure Statements of members of the Board of Directors and the Board of Commissioners were submitted to the Director in charge of the Bank's Compliance Function.
- b. The Annual Disclosure Statements of employees were submitted to the Human Capital Unit through their respective Heads of Unit.

Types of Sanctions for Violation of The Code of Conducts

If there is a violation or non-compliance with the provisions stipulated in this Decree, every violation will be sanctioned according to their levels. The decisions, in connection with this matter, will be taken by the Bank and will also be adjusted to the level of severity of the violations. It will also involve a thorough



keseriusan pelanggaran yang terjadi serta evaluasi menyeluruh atas individu yang melakukan pelanggaran. Sanksi atas pelanggaran tersebut dapat berupa:

evaluation of the individuals who commit the violations. Sanctions for violations can be in the form of:

Tabel Jenis Sanksi Pelanggaran Code of Conduct
Table of Types of Sanctions in Violation of Code of Conduct

Jenis Sanksi	Types of Sanctions
Teguran lisan	Verbal warning
Teguran tertulis	Written warning
Skorsing	Suspension
Penurunan Pangkat /Jabatan	Demotion in rank/position
Pemutusan Hubungan Kerja	Termination of Employment
Ganti rugi	Compensation
Dilaporkan kepada pihak yang berwajib	Reported to the authorities

Skema Tingkatan dan Jenis Sanksi

Level Schemes and Types af Sanctions





Jumlah Pelanggaran dan Sanksi yang Diberikan Tahun 2025

Total Violations and Sanctions Given in 2025

Jenis Sanksi	Types of Sanctions	Jumlah Total
Pembinaan	Coaching	-
Pembinaan Tertulis	Written Coaching	1
Teguran Tertulis Pertama	First Written Reprimand	2
Teguran Tertulis Kedua	Second Written Reprimand	-
Peringatan Tertulis Pertama	First Written Warning	6
Peringatan Tertulis Kedua	Second Written Warning	-
Peringatan Tertulis Keras & Terakhir	Final and Severe Written Warning	5
PHK	Termination of Employment	4
Jumlah	Total	18

Kebijakan Pemberian Kompensasi Jangka Panjang Berbasis Kinerja

Bank Mandiri Taspen memiliki Kebijakan Remunerasi dengan perubahan terakhir Nomor KEB/010/X/2024 tanggal 1 Oktober 2024, Standar Prosedur Remunerasi dengan Perubahan Terakhir Nomor SP/006/VI/2025 tanggal 30 Juni 2025. Besaran remunerasi ditetapkan berdasarkan keputusan dalam Rapat Umum Pemegang Saham (RUPS) dan dapat dilimpahkan kepada Dewan Komisaris Bank. Penetapan Remunerasi terdiri dari:

- Remunerasi yang bersifat tetap:
Remunerasi yang tidak dikaitkan dengan kinerja dan risiko, antara lain gaji pokok, fasilitas, tunjangan perumahan, tunjangan kesehatan, tunjangan pendidikan, tunjangan hari raya dan pensiun.
- Remunerasi yang bersifat variabel:
Remunerasi yang dikaitkan dengan kinerja dan risiko, antara lain bonus atau bentuk lainnya yang dipersamakan dengan itu. Kebijakan Remunerasi yang bersifat Variabel diberikan dalam bentuk tunai. Remunerasi yang bersifat variabel ini tidak dapat dilindungi oleh Material Risk Taker.

Penetapan Remunerasi dapat dilakukan dengan 2 (dua) kebijakan:

- Malus, yaitu kebijakan yang diambil Bank berdasarkan kriteria tertentu yang dapat menunda pembayaran sebagian atau seluruh dari Remunerasi yang Bersifat Variabel yang ditangguhkan.
- Clawback, yaitu kebijakan yang diambil Bank dalam bentuk suatu perjanjian antara Bank dengan anggota Direksi, anggota Dewan Komisaris atau Pegawai dimana anggota

Performance-Based Long-Term Compensation Policy

Bank Mandiri Taspen had a Remuneration Policy with the latest amendment No. KEB/010/X/2024 dated October 1, 2024, and a Remuneration Standard Procedure with the latest amendment No. SP/006/VI/2025 dated June 30, 2025. The amount of remuneration was determined based on resolutions of the General Meeting of Shareholders (GMS) and could be delegated to the Bank's Board of Commissioners. The determination of remuneration consisted of:

- Fixed Remuneration:
Remuneration not linked to performance and risk, including base salary, facilities, housing allowance, health benefits, education allowance, holiday allowance, and pension benefits.
- Variable Remuneration:
Remuneration linked to performance and risk, including bonuses or other equivalent forms. The policy for variable remuneration was provided in cash. Such variable remuneration could not be hedged by Material Risk Takers.

Remuneration determination may be carried out through the following two (2) policies:

- Malus: A policy implemented by the Bank based on certain criteria, allowing the deferral of part or all of the deferred Variable Remuneration.
- Clawback: A policy implemented by the Bank in the form of an agreement between the Bank and members of the Board of Directors, members of the Board of



Direksi, anggota Dewan Komisaris atau Pegawai setuju untuk mengembalikan Remunerasi yang Bersifat Variabel yang diterima sesuai kriteria yang ditetapkan Bank.

Bank menentukan metode pengukuran kinerja dan jenis risiko dalam menetapkan pemberian Remunerasi yang Bersifat Variabel bagi Direksi, Dewan Komisaris, dan Pegawai Bank. Dari pengukuran kinerja ini kemudian ditetapkan Material Risk Taker (MRT) yang dilakukan berdasarkan:

1. Kriteria Material Risk Taker (MRT) Direksi/Dewan Komisaris/Pegawai yang mendapat Remunerasi yang bersifat Variabel dengan nilai besar.
2. Remunerasi yang Bersifat Variabel dengan nilai besar Bank dapat menagguhkan pembayaran Remunerasi yang Bersifat Variabel kepada pihak yang menjadi Material Risk Taker (MRT) sebesar presentase tertentu yang disesuaikan dengan tingkat jabatan.

Penangguhan Remunerasi yang Bersifat Variabel bagi MRT

Bank dapat menunda pembayaran Remunerasi yang Bersifat Variabel yang ditangguhkan (Malus) atau menarik kembali Remunerasi yang Bersifat Variabel yang sudah dibayarkan (Clawback) kepada pihak yang menjadi Material Risk Takers dalam kondisi tertentu. Pihak yang menjadi Material Risk Takers dilarang melakukan lindung nilai atas Remunerasi yang Bersifat Variabel yang ditangguhkan. Penangguhan Remunerasi yang Bersifat Variabel untuk MRT dilakukan berdasarkan:

1. Besarnya penangguhan pembayaran Remunerasi yang Bersifat Variabel berdasarkan tingkat Jabatan yaitu semakin tinggi tingkat Jabatan maka semakin besar persentase Remunerasi yang Bersifat Variabel yang ditangguhkan.
2. Remunerasi yang Bersifat Variabel diberikan dalam bentuk tunai serta dalam bentuk saham atau instrumen yang berbasis saham yang diterbitkan Bank maka penangguhan dilakukan terhadap semua bentuk Remunerasi yang Bersifat Variabel tersebut.

Penerapan Malus dan/atau Clawback dilakukan dengan risiko yang seminimal mungkin, perlu memperhatikan hal-hal antara lain memperhatikan aspek hukum dan perpajakan, Penerapan Malus dan Clawback bagi anggota Direksi, anggota Dewan Komisaris atau Pegawai yang ditetapkan menjadi MRT baik yang masih bekerja maupun yang sudah tidak bekerja di Bank dilakukan sebagai berikut:

- a. Malus diterapkan terhadap Remunerasi yang Bersifat Variabel yang masih ditangguhkan.
- b. Clawback diterapkan terhadap Remunerasi yang Bersifat Variabel yang sudah dibayarkan.

Commissioners, or employees, whereby they agree to return Variable Remuneration received in accordance with criteria determined by the Bank.

The Bank determines the performance measurement method and risk type in determining the provision of Variable Remuneration for the Board of Directors, Board of Commissioners, and Bank Employees. Based on this performance measurement, the Material Risk Taker (MRT) is determined based on:

1. Material Risk Taker (MRT) criteria for Directors/Board of Commissioners/Employees receiving substantial Variable Remuneration.
2. For substantial Variable Remuneration, the Bank may defer payment of Variable Remuneration to parties who are Material Risk Takers (MRT) by a certain percentage adjusted for their position level.

Deferral of Variable Remuneration for MRT

Banks may defer the payment of deferred Variable Remuneration (Malus) or clawback paid Variable Remuneration to Material Risk Takers under certain circumstances. Material Risk Takers are prohibited from hedging their deferred Variable Remuneration. Deferral of Variable Remuneration for MRT is based on:

1. The amount of deferral of Variable Remuneration payment is based on the position level; the higher the position level, the greater the percentage of deferred Variable Remuneration.
2. If Variable Remuneration is provided in cash or in shares or share-based instruments issued by the Bank, the deferral applies to all forms of Variable Remuneration.

The implementation of Malus and/or Clawback was carried out with minimal risk, taking into account, among others, legal and tax considerations. The application of Malus and Clawback to members of the Board of Directors, members of the Board of Commissioners, or employees designated as Material Risk Takers (MRT), whether still employed or no longer employed by the Bank, was conducted as follows:

- a. Malus was applied to Variable Remuneration that remained deferred.
- b. Clawback was applied to Variable Remuneration that had already been paid.



Nilai besar yang menjadi faktor penentu Material Risk Taker adalah remunerasi variabel dengan besaran remunerasi lebih dari 10 (sepuluh) kali gaji yang diterima sebagai remunerasi variabel pegawai, sedangkan untuk Direksi dan Dewan Komisaris ditentukan berdasarkan persetujuan pemegang saham atas usulan yang disampaikan oleh komite remunerasi melalui Komisaris.

Bank memilih menggunakan sistem malus dalam melakukan penangguhan pembayaran remunerasi variabel dengan komposisi persentase sebagai berikut:

No	Posisi Position	Malus	H+1 Tahun H+1 Year	H+2 Tahun H+2 Years	H+3 Tahun H+3 Years
1	Direksi dan Komisaris Board of Directors and Board of Commissioners	20%	10%	5%	5%
2	Business Unit/Risk Taking Unit Business Unit/Risk Taking Unit	20%	10%	5%	5%
3	Supporting Unit/control unit Supporting Unit/control unit	10%	5%	2,50%	2,50%

Jangka waktu penangguhan pembayaran remunerasi yang bersifat variabel adalah selama 3 (tiga) tahun sejak pembayaran remunerasi variabel, Nilai penangguhan malus memperhitungkan present value.

Remunerasi variabel yang ditangguhkan dapat dibayarkan dengan syarat:

- Penilaian kinerja minimal Performance Level (PL) 3 di tahun berjalan
- Tidak dalam masa pengenaan sanksi
- Tidak dalam masa pemeriksaan karena indikasi fraud

Apabila pada saat masa pembayaran yang ditangguhkan salah satu variabel tersebut di atas tidak terpenuhi, maka remunerasi variabel dimaksud tetap ditangguhkan dan/atau tidak dibayarkan, dan baru akan dibayarkan setelah pegawai dinyatakan tidak terbukti dan/atau tidak terlibat dalam kasus fraud dimaksud.

Realisasi atas penangguhan remunerasi yang Bersifat Variabel bagi MRT telah disampaikan pada Sub Bab Penerapan Tata Kelola Dalam Pemberian Remunerasi Bagi Bank Umum Sesuai POJK 45/POJK.03/2015 dalam Bab Tata Kelola Perusahaan pada Laporan Tahunan ini.

Selain itu, Bank Mandiri Taspen merupakan Perseroan Terbatas yang tertutup sehingga tidak memiliki program kepemilikan saham oleh Pegawai dan/atau Manajemen (ESOP/MSOP).

The threshold for determining a Material Risk Taker (MRT) was defined as Variable Remuneration exceeding 10 (ten) times the employee's salary. For members of the Board of Directors and the Board of Commissioners, the determination was based on shareholder approval upon recommendation from the Remuneration Committee through the Board of Commissioners.

The bank chose to use the malus system to defer variable remuneration payments with the following percentage composition:

The deferral period for Variable Remuneration was set at 3 (three) years from the date of payment, with the malus value calculated on a present value basis.

Deferred Variable Remuneration could be paid subject to the following conditions:

- Performance evaluation of at least Performance Level (PL) 3 in the current year
- Not under any sanction period
- Not under investigation for alleged fraud

If, at the time of payment, any of the above conditions were not fulfilled, the Variable Remuneration would remain deferred and/or not be paid, and would only be disbursed once the employee was declared not proven and/or not involved in the alleged fraud case.

The realization of deferred Variable Remuneration for Material Risk Takers (MRT) had been disclosed in the subsection on the Implementation of Governance in Remuneration for Commercial Banks in accordance with POJK 45/POJK.03/2015 in the Corporate Governance chapter of this Annual Report.

Furthermore, Bank Mandiri Taspen is a privately held limited liability company and therefore did not implement an Employee Stock Ownership Program (ESOP) and/or Management Stock Ownership Program (MSOP).



Whistleblowing System

Keberadaan dan Tujuan Whistleblowing System

Penyelesaian pengaduan pelanggaran oleh Bank merupakan salah satu bentuk peningkatan perlindungan stakeholders dalam rangka menjamin hak-haknya dalam berhubungan dengan Bank dan menjamin penanganan yang memenuhi ketentuan dan persyaratan yang ditetapkan oleh Bank, Pemerintah dan Aparat Berwajib. Untuk itu maka perlu dirumuskan kebijakan, sistem dan prosedur penanganan yang selaras untuk mengatur penyelesaian pengaduan pelanggaran bagi stakeholders dalam suatu Kebijakan Pengelolaan Pengaduan Pelanggaran.

Penanganan pengaduan harus dapat diimplementasikan secara efektif agar memberikan dorongan serta kesadaran kepada pegawai dan pejabat Bank untuk melaporkan indikasi atas dugaan terjadinya fraud atau non fraud. Kebijakan Pengelolaan Pengaduan Pelanggaran yang juga disebut Whistleblowing merupakan sistem yang dapat dijadikan media bagi saksi pelapor untuk menyampaikan informasi mengenai tindakan pelanggaran yang diindikasikan terjadi di dalam suatu perusahaan.

Pengelolaan Whistleblowing System

Dalam rangka penerapan Strategi Anti Fraud, Divisi Internal Audit ditunjuk sebagai unit kerja koordinator penerapan dan pelaksanaan Strategi Anti Fraud di Bank Mandiri Taspen. Untuk mendukung penerapan strategi anti fraud tersebut PT Bank Mandiri Taspen telah menerbitkan Standar Prosedur Strategi Anti Fraud (SPSAF) pada tahun 2017 dan saat ini sedang dilakukan revisi penyempurnaan yang direncanakan selesai pada Januari 2026.

Untuk pengelolaan sarana pengaduan, Bank Mandiri Taspen telah mengimplementasikan Whistleblowing System (WBS) dengan menggunakan jasa provider eksternal (independen) yang berkoordinasi dengan pengelola internal WBS-LTC, hal ini bertujuan sebagai upaya deteksi fraud dan pencegahan fraud melalui efek gentar calon fraudster serta memberikan rasa aman dan nyaman bagi pelapor serta untuk meningkatkan efektivitas penerapan sistem pengendalian fraud dengan menitikberatkan pada pengungkapan dari pengaduan.

Penyampaian Laporan Pelanggaran

Pengaduan pelanggaran yang diduga dilakukan pegawai ditujukan kepada pengelola whistleblowing (WBS). Pengaduan pelanggaran dapat dilakukan melalui:

1. E-mail :
ltc@rsm.id
2. Website :
<https://whistleblowing.tips/wbs/@bankmandiritaspen>

Whistleblowing System

Existence and Objectives of The Whistleblowing System

Settlement of complaints of violations by the Bank is one form of increasing protection of stakeholders in order to guarantee their rights in dealing with the Bank and guaranteeing handling that meets the requirements and requirements set by the Bank, Government and Mandatory Apparatus. For this reason, it is necessary to formulate policies, systems and handling procedures that are aligned to regulate the settlement of complaints of violations for stakeholders in a Policy for Management of Complaints of Violations.

Complaint handling must be implemented effectively in order to provide encouragement and awareness to Bank employees and officials to report indications of suspected fraud or non-fraud. The policy on the Management of Complaints Complaints also called Whistleblowing is a system that can be used as a medium for reporting witnesses to convey information about indicated violations occurring within a company.

Management of Whistleblowing System

In the implementation of the Anti-Fraud Strategy, the Internal Audit Division was designated as the coordinating unit for the implementation and execution of the Anti-Fraud Strategy at Bank Mandiri Taspen. To support this implementation, Bank Mandiri Taspen had issued the Anti-Fraud Strategy Standard Procedures (SPSAF) in 2017, which were currently undergoing refinement revisions, targeted for completion in January 2026.

In managing reporting channels, Bank Mandiri Taspen had implemented a Whistleblowing System (WBS) utilizing an external (independent) service provider in coordination with the internal WBS-LTC management. This initiative aimed to enhance fraud detection and prevention through deterrence effects on potential fraud perpetrators, provide a secure and confidential reporting environment for whistleblowers, and improve the effectiveness of fraud control systems with a strong emphasis on disclosures arising from reported complaints.

Submission of Violation Report

Complaints of violations allegedly committed by employees are addressed to the whistleblowing manager (WBS). Complaints of violations can be made through:

1. E-mail :
ltc@rsm.id
2. Website :
<https://whistleblowing.tips/wbs/@bankmandiritaspen>



Semua laporan dugaan pelanggaran (fraud) yang disampaikan akan dijamin kerahasiaan dan keamanannya oleh Bank dan pelapor (whistleblower) dijamin haknya untuk memperoleh informasi mengenai status tindak lanjut atas laporannya.

All reports of alleged frauds will be guaranteed confidentiality and security by the Bank and the whistleblower is guaranteed the right to obtain information regarding the status of follow-up on the report.



Perlindungan bagi Whistleblower

1. Identitas Whistleblower hanya diketahui oleh PIC Whistleblowing. Perlindungan kepada Whistleblower dilakukan dengan menjaga kerahasiaan identitas Whistleblower sehingga mendorong keberanian untuk melaporkan adanya dugaan Fraud
2. Seluruh laporan pengaduan dugaan Fraud akan dijamin kerahasiaan dan keamanannya oleh Bank dan Whistleblower dijamin haknya untuk memperoleh informasi atas status tindak lanjut dari laporan pengaduan yang disampaikan;
3. Tidak ada sanksi jika laporan pengaduan tidak terbukti

Jenis Pelanggaran yang Dapat Dilaporkan

Pelanggaran meliputi banyak hal dan masalah, akan tetapi dibatasi dengan apa yang dilakukan, terjadi atau terkait dengan Bank. Beberapa jenis pelanggaran dan penyimpangan yang dapat dilaporkan berdasarkan kebijakan yang dimiliki Bank, antara lain adalah:

Protection for Whistleblower

1. The identity of the Whistleblower is only known by the Whistleblowing PIC. Protection for the Whistleblower is carried out by maintaining the confidentiality of the Whistleblower's identity so as to encourage people to report any suspected Fraud
2. All reports of complaints of suspected Fraud will be guaranteed confidentiality and security by the Bank and the Whistleblower is guaranteed the right to obtain information on the status of the follow-up of the complaint report submitted;
3. There are no sanctions if the complaint report is not proven

Types of Abuses That Can Be Reported

Violations cover many things and problem. However, they are limited to what they could do to impact the Bank. Some types of violations and deviations that the rapporteur can report- in relations with the Bank's policies are:



1. *Fraud*, antara lain terdiri dari:
 - 1) Korupsi meliputi:
 - a) Pemerasan;
 - b) Benturan kepentingan yang merugikan Bank dan/atau Konsumen;
 - c) Penyuapan;
 - d) Penerimaan tidak sah.
 - 2) Penyalahgunaan aset meliputi:
 - a) Penyalahgunaan uang tunai;
 - b) Penyalahgunaan persediaan; dan/atau
 - c) Penyalahgunaan aset lainnya;
 - 3) Kecurangan laporan keuangan yaitu tindakan yang meliputi melebihi kekayaan bersih dan/atau pendapatan bersih atau mengurangi kekayaan bersih dan/atau pendapatan bersih;
 - 4) Penipuan;
 - 5) Pembocoran informasi rahasia; dan/atau;
 - 6) Tindakan lain yang dapat dipersamakan dengan *Fraud* sesuai dengan ketentuan peraturan perundang-undangan.
2. *Non-Fraud*, adalah tindakan pelanggaran ketentuan eksternal maupun internal termasuk pelanggaran norma dan etika (code of conduct), dengan contoh antara lain:
 - Penyalahgunaan kewenangan dan/atau jabatan.
 - Tindakan yang dapat menurunkan reputasi dan/atau nama baik Bank.
 - Perbuatan asusila di dalam dan di luar Bank.
 - Pelecehan.
 - Penggunaan narkoba.
 - Terlibat dalam kegiatan masyarakat yang dilarang

Seluruh jajaran internal dan eksternal Bank dapat menyampaikan laporan pengaduan atas dugaan fraud, pelanggaran kode etik maupun pelanggaran benturan kepentingan kepada Direktur Utama melalui Saluran Whistleblowing Bank Mandiri Taspen.

Penanganan Pengaduan Whistleblowing System

Laporan pengaduan atas dugaan terjadinya *fraud* dapat disampaikan dengan tidak menyebutkan identitas pelapor (*anonymous*) atau menyebutkan identitas pelapor disertai nomor telepon/email aktif yang dapat dihubungi yang akan dijamin kerahasiannya. Laporan pengaduan yang diterima akan ditindaklanjuti apabila memenuhi unsur 4W dan 1H sebagai berikut:

- a. *What* : Perbuatan pelanggaran yang diketahui
- b. *Where* : Dimana perbuatan tersebut dilakukan
- c. *When* : Kapan perbuatan tersebut dilakukan
- d. *Who* : Siapa saja yang terlibat dalam perbuatan tersebut
- e. *How* : Bagaimana gambaran perbuatan tersebut dilakukan

1. *Fraud*, including but not limited to:
 - 1) Corruption includes:
 - a) Extortion;
 - b) Conflict of interest that is detrimental to the Bank and/or Consumer;
 - c) Bribery;
 - d) Unauthorized receipt.
 - 2) Misuse of assets includes:
 - a) Misappropriation of cash;
 - b) Misappropriation of inventory; and/or
 - c) Misappropriation of other assets;
 - 3) Financial reporting fraud is an act that includes overstating net assets and/or net income or reducing net assets and/ or net income;
 - 4) Fraud;
 - 5) Disclosure of confidential information; and/or;
 - 6) Other actions that can be equated with fraud in accordance with the provisions of laws and regulations.
2. *Non-Fraud*, is an act of violating external and internal provisions including violations of norms and ethics (code of conduct), with examples including:
 - Abuse of authority and/or position.
 - Actions that can degrade the reputation and/or good name of the Bank.
 - Immoral acts inside and outside the Bank.
 - Harassment.
 - Drug use.
 - Engage in prohibited community activities

All internal and external levels of the Bank can submit complaint reports regarding suspected fraud, violations of the code of ethics or violations of conflicts of interest to the President Director through the Bank Mandiri Taspen Whistleblowing Channel.

Whistleblowing System Complaints Handling

Reports of alleged fraud could be submitted either anonymously or by disclosing the whistleblower's identity, accompanied by an active telephone number/email address, which would be kept strictly confidential. Reports received were followed up provided that they fulfilled the 4W and 1H elements, as follows:

- a. *What* : The violation that was identified
- b. *Where* : The location where the violation occurred
- c. *When* : The time at which the violation occurred
- d. *Who* : The parties involved in the violation
- e. *How* : The manner in which the violation was carried out



Pelaporan periodik laporan WBS-LTC yang disampaikan pengelola eksternal kepada pengelola internal di Bank Mandiri Taspen akan dijadikan sebagai bahan evaluasi efektivitas saluran WBS-LTC serta untuk pelaporan kepada management.

Pengelola Pengaduan Whistleblowing System

Atas laporan WBS yang telah memuat rekomendasi, hasil analisa, ringkasan laporan, laporan dari Pelapor dan lampiran bukti pendukung, pengelola internal WBS-LTC di Bank Mandiri Taspen akan menentukan unit kerja yang akan menindaklanjuti laporan tersebut. Adapun unit yang berwenang untuk menerima informasi pengaduan WBS yaitu:

- Divisi Internal Audit;
- Divisi Operational Excellence & Customer Experience (Mantap Care);
- Divisi Human Capital;
- Unit kerja terkait untuk ditindaklanjuti sesuai ketentuan.

Pengelola internal akan meneruskan laporan WBS yang sudah memenuhi unsur kepada Divisi Internal Audit/Human Capital/ Unit kerja terkait melalui email (identitas Whistleblower dirahasiakan) maksimal H+3 setelah laporan di terima dari pengelola eksternal. Terhadap laporan WBS-LTC yang bersifat pengaduan nasabah/debitur atau permintaan informasi, pengelola internal dapat menyampaikan laporan tersebut kepada Divisi Operational Excellence & Customer Experience (Mantap Care) atau unit kerja lainnya untuk dapat ditindaklanjuti sesuai ketentuan.

Secara periodik pengelola internal melakukan monitoring terhadap laporan-laporan WBS yang diteruskan kepada unit kerja terkait dengan meminta dokumen pemenuhan tindaklanjutnya. Selanjutnya pengelola internal akan menilai bukti pemenuhan tindaklanjut tersebut dan menyampaikan kepada pengelola eksternal untuk melakukan pengkinian terhadap status pelaporan. Laporan pengaduan *fraud/non fraud* akan ditindaklanjuti melalui 2 (dua) mekanisme pemeriksaan/ investigasi, yaitu oleh:

- Divisi Internal Audit; atau
- Joint antara Divisi Internal Audit dan Divisi Risk Business Control.

Laporan WBS-LTC yang ditindaklanjuti ke proses pemeriksaan investigasi, teknis pelaksanaan investigasi mengacu kepada Petunjuk Teknis Investigasi. Status dan informasi progres atas penanganan pengaduan melalui *whistleblowing system* akan diinformasikan kepada pengelola WBS-LTC untuk selanjutnya disampaikan kepada kepada pelapor/*whistleblower* melalui pengelola pihak ketiga.

Periodic WBS-LTC reports submitted by the external provider to the internal management of Bank Mandiri Taspen were utilized as a basis for evaluating the effectiveness of the WBS-LTC channel and for reporting to management.

Whistleblowing System Complaint Handler

For WBS reports that included recommendations, analysis results, summaries, whistleblower reports, and supporting evidence, the internal WBS-LTC management at Bank Mandiri Taspen determined the relevant work unit responsible for follow-up actions. The authorized units to receive WBS reports were as follows:

- Internal Audit Division
- Operational Excellence & Customer Experience Division (Mantap Care)
- Human Capital Division
- Other relevant work units, in accordance with applicable provisions

The internal management forwarded WBS reports that met the required criteria to the Internal Audit Division, Human Capital Division, or other relevant units via email (with the whistleblower's identity kept confidential) no later than three working days after receipt from the external provider. For WBS-LTC reports categorized as customer/debtor complaints or information requests, the reports could be forwarded to the Operational Excellence & Customer Experience Division (Mantap Care) or other relevant units for follow-up in accordance with applicable provisions.

The internal management periodically monitored WBS reports forwarded to relevant units by requesting documentation evidencing follow-up actions. The adequacy of such follow-up was then assessed, and updates were communicated to the external provider to reflect the reporting status. Fraud and non-fraud reports were followed up through two investigation mechanisms, namely:

- Internal Audit Division; or
- Joint investigation between the Internal Audit Division and the Risk Business Control Division.

WBS-LTC reports escalated to investigation were handled in accordance with the Investigation Technical Guidelines. Updates on the status and progress of complaint handling through the whistleblowing system were communicated to the WBS-LTC management and subsequently conveyed to the whistleblower through the third-party provider.

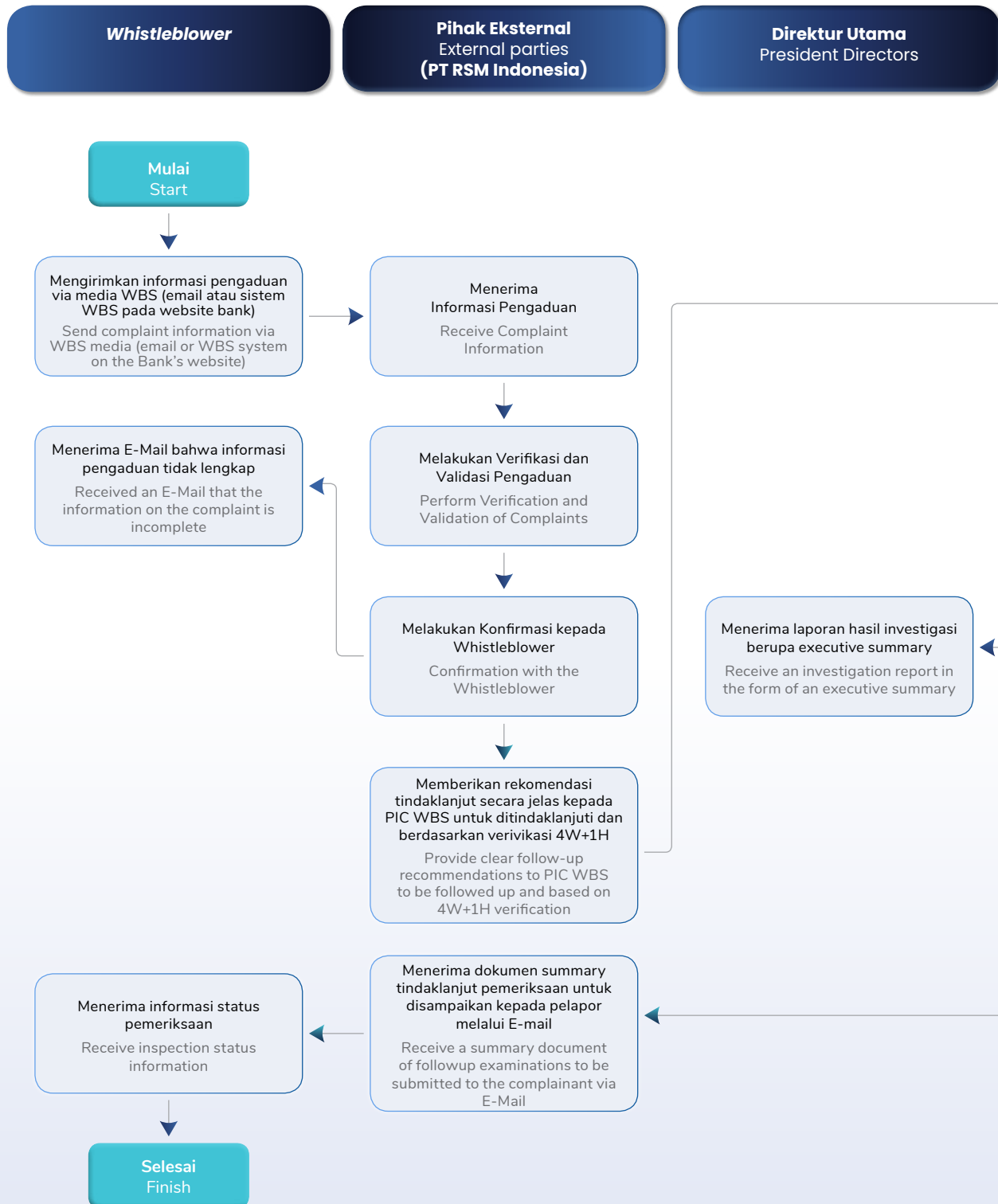


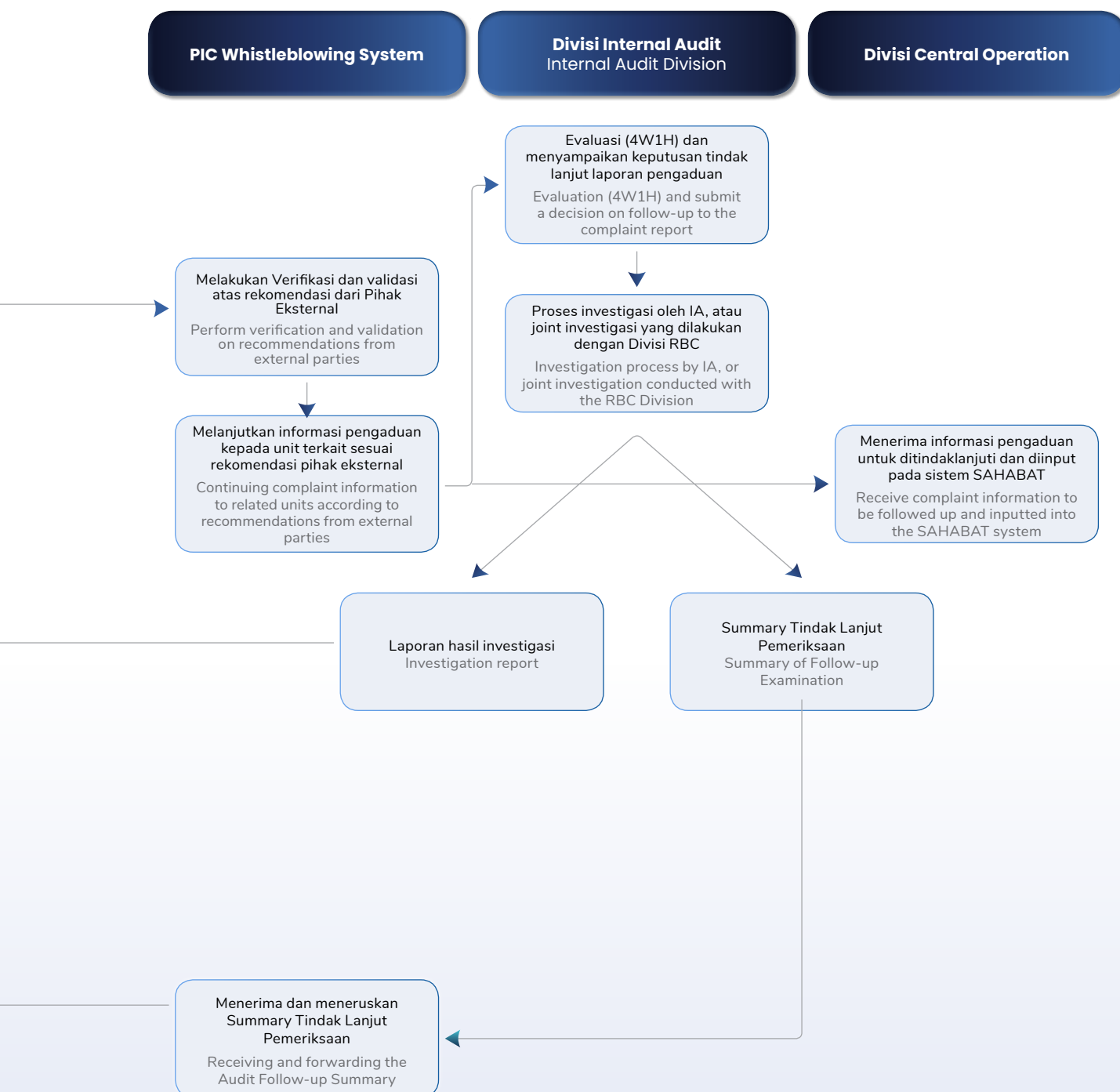
Bagan Alur Penyampaian Pelaporan Pelanggaran

Adapun alur pelaporan pelanggaran pada Bank Mandiri Taspen, dijelaskan dalam bagan berikut.

Flowchart for Submitting Violation Reports

The flow for reporting violations at Bank Mandiri Taspen is explained in the following chart.







Sosialisasi Whistleblowing System

Dalam rangka meningkatkan pemahaman strategi anti fraud Bank, maka Divisi Internal Audit melakukan sosialisasi Strategi Anti Fraud secara langsung kepada cabang bersamaan dengan proses audit reguler, pemasangan BOD Message pada setiap lantai di Kantor Pusat dan Kantor Cabang, memberikan edukasi kepada pegawai terhadap pemahaman fraud awareness, risk awareness, dan Security Awareness melalui sarana penyampaian/pemasangan poster melalui media sosial maupun melalui newsletter yaitu media komunikasi yang dimiliki internal Bank Mantap, seluruh Divisi memberikan materi Morning Briefing Library (MBL) terkait pengetahuan atau pencerahan secara end to end process baik aspek ketentuan, bisnis, risk, service dan operation yang dilakukan pada saat morning briefing di Kantor Cabang/Kantor Cabang Pembantu, dan Dalam rangka meningkatkan upaya perbaikan peran dan fungsi second line of defense, secara berkesinambungan Divisi Risk Business Control bersama dengan Divisi-Divisi terkait dan Unit Kerja Distribution menyelenggarakan Forum Komunikasi Compliance, Risk & Control dan Operational Risk & Control (ORIC) Forum.

Jumlah Pengaduan dan Proses Pengaduan

Sejak WBS dikelola oleh Provider Eksternal (Desember 2025), terdapat peningkatan laporan WBS yang cukup signifikan dengan rincian sebagai berikut:

Whistleblowing System Socialization

In order to enhance understanding of the Bank's Anti-Fraud Strategy, the Internal Audit Division conducted direct socialization of the Anti-Fraud Strategy to branch offices in conjunction with regular audit processes. In addition, Board of Directors (BOD) Messages were displayed on each floor at both the Head Office and Branch Offices. The Bank also provided employee education to strengthen fraud awareness, risk awareness, and security awareness through the dissemination of posters via social media and internal newsletters as part of the Bank's communication channels. All divisions delivered materials through the Morning Briefing Library (MBL), covering end-to-end processes, including regulatory aspects, business, risk, service, and operations, which were presented during morning briefings at Branch Offices and Sub-Branch Offices. Furthermore, to continuously strengthen the role and function of the second line of defense, the Risk Business Control Division, in collaboration with related divisions and Distribution units, organized the Compliance, Risk & Control Forum and the Operational Risk & Control (ORIC) Forum.

Number of Complaints and Complaints Process

Since the Whistleblowing System (WBS) has been managed by an external provider (December 2025), there has been a significant increase in the number of WBS reports, with details as follows:

No	Tahun Year	Jumlah Laporan Number of Reports	Media Penyampaian Storage Media		Kategori Pelaporan Reporting Category			Tidak Ditindaklanjuti (Tidak Memenuhi Unsur Pelaporan 4 W 1 H) Tida Not Followed Up (Does Not Meet the 4 W 1 H Reporting Elements)	Laporan Dinyatakan Selesai Report Declared Completed
			Email	Website	Ditindaklanjuti Followed up				
					Fraud	Non- Fraud	Pengaduan Umum General Complaints		
1	2018	1	1	-	1	-	-	-	1
2	2019	1	1	-	-	-	1	-	1
3	2020	1	1	-	1	-	-	-	1
4	2021	8	8	-	1	-	2	5	8
5	2022	69	30	39	1	1	44	23	69
6	2023	81	25	56	1	2	58	20	81
7	2024	105	44	61	-	1	61	43	105
8	2025	115	38	77	-	2	74	39	115

Seluruh laporan yang terbukti valid telah ditindaklanjuti dengan pemberian sanksi sesuai dengan kebijakan dan peraturan Perseroan yang berlaku.

All reports that were proven valid were followed up with the imposition of sanctions in accordance with the Company's applicable policies and regulations.



Program Anti Korupsi

Sebagai salah satu upaya penerapan Strategi Nasional Pencegahan Korupsi yaitu Penerapan Manajemen Anti Suap pada Lembaga Pemerintah dan Sektor Swasta, serta menindaklanjuti penandatanganan komitmen bersama penerapan SNI ISO 37001 mengenai Sistem Manajemen Anti Penyuapan (SMAP) antara Otoritas Jasa Keuangan dengan Asosiasi Perbankan tanggal 18 Agustus 2020. Bank Mandiri Taspen turut mendukung Strategi Nasional Pencegahan Korupsi dengan merencanakan penerapan SNI ISO 37001 SMAP dimana Bank Mandiri Taspen telah mendapatkan sertifikat ISO 37001:2016 tanggal 9 Desember 2021 dengan hasil audit tidak terdapat kesalahan mayor dan minor. Pelaksanaan surveillance atau audit telah dilakukan oleh Lembaga Sertifikasi ISO pada tanggal 26 Agustus 2022 dengan hasil Bank Mandiri Taspen berhak mendapatkan sertifikasi ISO 37001:2016 Sistem Manajemen Anti Penyuapan.

Program dan Prosedur yang Dilakukan Dalam Mengatasi Praktik Korupsi, Balas Jasa (Kickbacks), Fraud, Suap dan/atau Gratifikasi

Sistem Manajemen Anti Penyuapan

Dalam menjalankan kegiatan bisnis, Bank tidak dapat terlepas dari interaksi dengan banyak pihak, baik pihak internal Bank maupun pihak eksternal guna menjalin kerjasama bisnis yang harmonis, serasi dan berkesinambungan.

Terkait dengan hubungan bisnis, hal yang sering terjadi dan tidak terhindarkan dalam kegiatan kerja sehari-hari adalah adanya praktik suap dan gratifikasi dari suatu pihak kepada pihak lainnya. Oleh sebab itu, untuk menjaga hubungan bisnis tetap berada pada koridor etika dan prinsip-prinsip tata kelola perusahaan yang baik dan sesuai SNI ISO 37001 mengenai Sistem Manajemen Anti Penyuapan, maka diperlukan pengaturan mengenai anti penyuapan dan gratifikasi yang mengatur tata cara/mekanisme pelaporannya di lingkungan Bank.

Bank telah membentuk Unit Anti Penyuapan dan Gratifikasi untuk membangun nilai-nilai Tata Kelola yang Baik dan menanamkan *value integrity*. Untuk memastikan penerapan kebijakan dapat berjalan dengan baik terhadap insan Bank tidak menerima dan/atau memberikan gratifikasi yang berhubungan dengan jabatannya dan berlawanan dengan kewajiban atau tugasnya. Dalam hal terdapat setiap penerimaan gratifikasi yang berkaitan dengan jabatannya agar melaporkan kepada Unit Pengendali Gratifikasi yang telah dibentuk. Pengaturan larangan gratifikasi diatur dalam Petunjuk Teknis Anti Penyuapan dan Gratifikasi Nomor PT/118/X/2024, tanggal 23 Oktober 2024.

Anti-Corruption Program

As one of the efforts to implement the National Strategy for Corruption Prevention, namely the Implementation of Anti-Bribery Management in Government Institutions and the Private Sector, as well as following up on the signing of a joint commitment to the implementation of SNI ISO 37001 regarding Anti-Bribery Management System (SMAP) between the Financial Services Authority and the Banking Association on August 18, 2020. Bank Mandiri Taspen also supported the National Strategy for Corruption Prevention by planning the implementation of SNI ISO 37001 SMAP in which Bank Mandiri Taspen received the ISO 37001:2016 certificate on December 9, 2021 with audit results that there were no major and minor errors. Surveillance or audit was carried out by the ISO Certification Institute on August 26, 2022 with the results that Bank Mandiri Taspen has the right to receive ISO 37001:2016 Anti-Bribery Management System certification.

Programs and Procedures in Overcoming Corruption, Kickbacks, Fraud, Bribery and/or Gratitude Practices

Anti-Bribery Management System

In carrying out business activities, the Bank cannot be separated from interactions with many parties, both internal and external parties in order to establish harmonious and sustainable business cooperation.

Regarding business relationships, what often happens and is unavoidable in daily work activities is the practice of bribery and gratuity from one party to another. Therefore, in order to maintain business relationships within the corridor of ethics and principles of good corporate governance and in accordance with SNI ISO 37001 regarding Anti-Bribery Management System, it is necessary to regulate anti-bribery and gratuities that regulate the reporting procedures/mechanisms in the environment Bank.

The Bank established an Anti-Bribery and Gratitude Unit to build Good Governance values and instill value integrity. To ensure that the implementation of policies could run well, the Bank's personnel did not accept and/or give gratuities related to their positions and contrary to their obligations or duties. In the event that there was any receipt of gratuity related to his position, he/she was required to report it to the Gratitude Control Unit that had been established. The regulation on the prohibition of gratification was regulated in the Anti-Bribery and Gratitude Technical Instructions Number PT/118/X/2024, dated October 23, 2024.



Bank Mandiri Taspen telah memiliki beberapa kebijakan yang terkait dengan Pencegahan Korupsi, antara lain dalam kebijakan internal kontrol dengan penerapan Strategi Anti Fraud (SAF), Peraturan Disiplin Pegawai, Code of Conduct, Etika Bisnis (*Business Ethic*) serta menyusun Nilai-nilai Budaya Perusahaan (*Corporate Culture*) antara lain menanamkan *value integrity* dari setiap jajaran Bank Mandiri Taspen.

Tindakan-tindakan yang dilakukan Bank Mandiri Taspen untuk mengatasi isu-isu praktek korupsi, secara khusus dalam Code of Conduct telah diatur antara lain sebagai berikut:

- a. Larangan menyalahgunakan wewenang dan mengambil keuntungan baik langsung maupun tidak langsung, dari informasi yang diperoleh dari kegiatan bisnis Bank untuk:
 - 1) keuntungan pribadi;
 - 2) keuntungan bagi anggota keluarganya;
 - 3) keuntungan bagi pihak-pihak lainnya;
- b. Larangan meminta atau menerima, mengizinkan atau menyetujui untuk menerima gratifikasi yang berhubungan dengan jabatannya dan berlawanan dengan kewajibannya sesuai peraturan perundang-undangan yang berlaku.

Termasuk pula larangan meminta atau menerima, mengizinkan atau menyetujui untuk menerima suatu hadiah atau imbalan dari pihak ketiga yang mendapatkan atau berusaha mendapatkan fasilitas dari Bank dalam bentuk fasilitas kredit (*cash loan* dan atau *non cash loan*), atau dalam rangka pembelian atau pendiskontoan surat-surat wesel, surat promes, cek dan kertas dagang atau bukti kewajiban lainnya, ataupun fasilitas lain yang berkaitan dengan kegiatan operasional Bank.

- c. Seluruh jajaran Bank dilarang meminta atau menerima, mengizinkan atau menyetujui untuk menerima suatu hadiah atau imbalan dari pihak ketiga yang mendapatkan atau berusaha mendapatkan pekerjaan yang berkaitan dengan pengadaan barang maupun jasa dari Bank.
- d. Dalam rangka pengadaan barang dan jasa dari pihak ketiga untuk keperluan dinas Bank, jajaran Bank harus berusaha mendapatkan harga terbaik dengan potongan harga maksimal. Potongan harga (*diskon*) yang diperoleh harus dibukukan untuk keuntungan Bank.
- e. Seluruh jajaran Bank dilarang memanfaatkan kesempatan menggunakan fasilitas Bank untuk keuntungan sendiri di luar yang telah disediakan oleh Bank.

Bank Mandiri Taspen already had several policies related to Corruption Prevention, including internal control policies with the implementation of the Anti Fraud Strategy (SAF), Employee Discipline Regulations, Code of Conduct, Business Ethics (*Business Ethic*) and compiling Corporate Cultural Values by instilling the value of integrity from every level of Bank Mandiri Taspen.

The actions taken by Bank Mandiri Taspen to address issues of corrupt practices, specifically in the Code of Conduct, had been regulated by as follows:

- a. Prohibition of abusing authority and taking advantage, either directly or indirectly, from information obtained from the Bank's business activities to:
 - 1) personal gain;
 - 2) benefits for family members;
 - 3) benefits for other parties;
- b. Prohibition of requesting or receiving, permitting or agreeing to receive gratuities related to their position and contrary to their obligations in accordance with applicable laws and regulations.

This included the prohibition on requesting or receiving, permitting or agreeing to receive a gift or reward from a third party who obtains or seeks to obtain a facility from the Bank in the form of a credit facility (*cash loan* and/ or *noncash loan*), or for the purpose of purchasing or discounting documents, money orders, promissory notes, checks and trading papers or other evidence of obligations, or other facilities related to the Bank's operational activities.

- c. All levels of the Bank were prohibited from requesting or accepting, permitting or agreeing to receive a gift or reward from a third party who obtains or seeks to obtain work related to the procurement of goods or services from the Bank.
- d. In the context of procuring goods and services from third parties for the purposes of the Bank's service, the Bank's ranks had to try to get the best price with the maximum discount. The discount obtained had to be recorded for the benefit of the Bank.
- e. All levels of the Bank were prohibited from taking advantage of the opportunity to use the Bank's facilities for their own benefit other than those provided by the Bank.



Strategi Anti Fraud

Sesuai Peraturan Otoritas Jasa Keuangan Republik Indonesia Nomor 12 Tahun 2024 tentang Penerapan Strategi Anti Fraud bagi Lembaga Jasa Keuangan (POJK SAF LJK), disampaikan bahwa untuk meminimalisir terjadinya fraud diperlukan penguatan sistem pengendalian intern berupa penerapan strategi anti fraud serta Bank wajib menyusun dan menerapkan strategi anti fraud secara efektif. Menindaklanjuti hal tersebut di atas, saat ini Bank telah memiliki Standar Prosedur Strategi Anti Fraud, Petunjuk Teknis Strategi Anti Fraud dan Petunjuk Teknis Investigasi, yang di dalamnya memuat strategi Bank dalam upaya penerapan strategi anti fraud. Penerapan strategi anti fraud sebagai upaya untuk mencegah terjadinya kasus penyimpangan operasional pada perbankan dan pelanggaran terhadap ketentuan peraturan perundang-undangan, khususnya fraud, yang dapat mengakibatkan kerugian bagi Bank, Nasabah, dan/atau pihak lain, diperlukan peningkatan efektivitas pengendalian intern, sebagai upaya meminimalisasi risiko fraud dengan cara menerapkan strategi anti fraud.

Selama ini, baik secara langsung maupun tidak langsung, pelaksanaan pencegahan fraud telah dilaksanakan Bank, antara lain melalui penerapan manajemen risiko, khususnya sistem pengendalian intern dan pelaksanaan tata kelola yang baik. Namun demikian, agar penerapan strategi anti fraud menjadi lebih efektif masih diperlukan upaya peningkatan budaya sadar risiko agar pencegahan fraud menjadi fokus perhatian dan kepedulian bagi seluruh jajaran organisasi Bank, yang antara lain diwujudkan dengan kesediaan penandatanganan pakta integritas oleh Direksi, Dewan Komisaris, dan Pegawai Bank.

Berdasarkan SK Direksi No. SKD/008/I/2017 tanggal 31 Januari 2017, Divisi Internal Audit ditugaskan sebagai unit kerja yang bertanggung jawab atas pengelolaan dan pelaksanaan Strategi Anti Fraud. Divisi Internal Audit bertanggung jawab langsung kepada Direktur Utama dan melaporkan hasil pengawasannya ke Dewan Komisaris melalui Komite Audit. Penerapan Strategi Anti Fraud ditunjukkan pada gambar sebagai berikut:

Anti-Fraud Strategy

In accordance with the Regulation of the Financial Service Authority of the Republic of Indonesia Number 12 of 2024 concerning the Implementation of Anti-Fraud Strategies for Financial Service Institutions (POJK SAF LJK), it is stated that in order to minimize the occurrence of fraud, it is necessary to strengthen the internal control system in the form of implementing anti-fraud strategies and Banks are required to prepare and implement anti-fraud strategies effectively. Following the above, the Bank had Standard Operating Procedures for Anti-Fraud Strategy, Technical Guidelines for Anti-Fraud Strategy, and Technical Guidelines for Investigation, which contained the Bank's strategies in implementing anti fraud strategies. The implementation of anti-fraud strategies as an effort to prevent operational deviations in banking and violations of legal regulations, especially fraud, which could result in losses to the Bank, Customers, and/or other parties, required the enhancement of internal control effectiveness as an effort to minimize fraud risks by implementing anti-fraud strategies.

So far, both directly and indirectly, fraud prevention measures had been implemented by the Bank, including through risk management implementation, especially internal control systems, and good governance practices. However, to make the implementation of anti-fraud strategies more effective, efforts to enhance a risk-aware culture were still needed so that fraud prevention became the focus of attention and concern for all levels of the Bank's organization, which included willingness to sign integrity pacts by the Board of Directors, Board of Commissioners, and Bank employees.

Based on Board of Directors Decree No. SKD/008/I/2017 dated January 31, 2017, the Internal Audit Division was assigned as the unit responsible for the management and implementation of the Anti-Fraud Strategy. The Internal Audit Division reported directly to the President Director and reported the results of its supervision to the Board of Commissioners through the Audit Committee. The implementation of the Anti-Fraud Strategy is illustrated in the following diagram:



Dewan Komisaris
Board of Commissioners



Direktur Utama
President Director

Fungsi Koordinasi Penerapan Strategi Anti Fraud (Divisi Internal Audit)
Anti Fraud Strategy Implementation Coordination Function (Audit Internal Division)



* Pelaksanaan kaji ulang & evaluasi penerapan Strategi Anti Fraud dilakukan oleh Department Quality Assurance, Development & Support

* The review and evaluation of the implementation of the Anti-Fraud Strategy is carried out by the Quality Assurance, Development & Support Department

Kebijakan Gratifikasi

Dalam menjalankan kegiatan bisnis, Bank tidak dapat terlepas dari interaksi dengan banyak pihak, baik pihak internal Bank maupun pihak eksternal guna menjalin kerjasama bisnis yang harmonis, serasi dan berkesinambungan. Terkait dengan

Gratification Policy

In conducting business activities, the Bank cannot be separated from interactions with many parties, both internal and external, to establish harmonious, coordinated, and sustainable business cooperation. Related to business relationships, what often



hubungan bisnis, hal yang sering terjadi dan tidak terhindarkan dalam kegiatan kerja sehari-hari adalah adanya praktik suap dan gratifikasi dari suatu pihak kepada pihak lainnya. Oleh sebab itu, untuk menjaga hubungan bisnis tetap berada pada koridor etika dan prinsip-prinsip tata kelola perusahaan yang baik dan sesuai SNI ISO 37001 mengenai sistem manajemen anti penyuapan, maka diperlukan pengaturan mengenai anti penyuapan dan gratifikasi yang mengatur tata cara/mechanisme pelaporannya di lingkungan Bank.

Bank telah membentuk Unit Pengendali Gratifikasi (UPG) untuk membangun nilai-nilai GCG dan menanamkan value integrity. Untuk memastikan penerapan kebijakan dapat berjalan dengan baik terhadap insan Bank tidak menerima dan/atau memberikan gratifikasi yang berhubungan dengan jabatannya dan berlawanan dengan kewajiban atau tugasnya. Dalam hal terdapat setiap penerimaan gratifikasi yang berkaitan dengan jabatannya agar melaporkan kepada Unit Pengendali Gratifikasi yang telah dibentuk. Pengaturan larangan gratifikasi diatur dalam Petunjuk Teknis Anti Penyuapan dan Gratifikasi Nomor PT/118/X/2024, tanggal 23 Oktober 2024.

PENGELOLAAN PENGENDALIAN GRATIFIKASI

Setiap anggota jajaran Bank Mandiri Taspen yang menerima bingkisan harus segera mengembalikan bingkisan tersebut disertai penjelasan secara sopan bahwa seluruh jajaran Bank tidak diperkenankan menerima bingkisan. Berkenaan dengan hal tersebut dan komitmen Bank Mandiri Taspen dalam melaksanakan Tata Kelola Perusahaan, maka kepada setiap jajaran Bank Mandiri Taspen (Penerima/Pelapor) diwajibkan untuk:

1. Melakukan penolakan atas gratifikasi yang dianggap suap pada kesempatan pertama.
2. Mengembalikan penerimaan gratifikasi tersebut dalam jangka waktu selambat-lambatnya 24 jam sejak penerimaan, apabila penerimaan gratifikasi tidak dapat ditolak pada kesempatan pertama.
3. Menyertakan bukti otentik pengembalian gratifikasi misalnya berita acara serah terima pengembalian barang gratifikasi yang ditandatangani oleh penerima dan pemberi atau bukti setoran/transfer jika penerimaan dalam bentuk uang.
4. Mengisi formulir gratifikasi secara lengkap dan benar serta menyampaikan kepada UPG dengan melampirkan formulir yang telah ditandatangani berikut soft copy-nya dan dokumen pendukung. Laporan disampaikan melalui sarana email dengan alamat lapor.gratifikasi@bankmandiritaspen.co.id dan subjek "Pelaporan Gratifikasi" paling lambat 5 (lima) hari kerja sejak penolakan gratifikasi dengan tembusan kepada Kepala Unit Kerja pelapor.

occurs and cannot be avoided in daily work activities is the practice of bribery and gratification from one party to another. Therefore, to maintain business relationships within the ethical boundaries and principles of good corporate governance in accordance with SNI ISO 37001 regarding anti-bribery management systems, regulations regarding anti-bribery and gratification are needed to govern the reporting procedures in the Bank's environment.

The Bank has formed a Gratification Control Unit (UPG) to build GCG values and instill integrity values. To ensure that the implementation of policies can run well towards Bank personnel, they do not accept and/or provide gratuities related to their positions and contrary to their obligations or duties. In the event of any receipt of gratuities related to their positions, they must report to the Gratification Control Unit that has been formed. The regulation on the prohibition of gratuities is stipulated in the Technical Guidelines on Anti-Bribery and Gratuities Number PT/118/X/2024, dated October 23, 2024.

MANAGEMENT OF GRATIFICATION CONTROL

All personnel of Bank Mandiri Taspen who received any form of gift were required to promptly return such gifts, accompanied by a polite explanation that all personnel were prohibited from accepting gratuities. In line with this and the Bank's commitment to Good Corporate Governance, all personnel (Recipients/Reporters) were required to:

1. Refuse any gratuity deemed to constitute bribery at the earliest opportunity.
2. Return the gratuity within a maximum of 24 hours from receipt, in cases where refusal at the initial opportunity was not possible.
3. Provide authentic evidence of the return of gratuities, such as a handover report signed by both the recipient and the giver, or proof of deposit/transfer in the case of monetary gratuities.
4. Complete the gratuity reporting form accurately and in full, and submit it to the Gratuity Control Unit (UPG), attaching the signed form along with its soft copy and supporting documents. The report was to be submitted via email to lapor.gratifikasi@bankmandiritaspen.co.id with the subject "Gratuity Reporting" no later than 5 (five) working days from the date of refusal, with a copy to the reporter's Head of Work Unit.



SOSIALISASI KEBIJAKAN GRATIFIKASI

Sosialisasi terkait Anti Penyuapan dan Gratifikasi telah dilakukan oleh Bank Mandiri Taspen, diantaranya melalui penayangan artikel maupun informasi lain terkait dengan Gratifikasi pada website Bank Mandiri Taspen, yang disampaikan pada seluruh kantor, media internal Bank Mandiri Taspen antara lain melalui portal Bank Mandiri Taspen, Surat Edaran kepada segenap Divisi/Satuan/Unit, maupun leaflet mengenai Gratifikasi.

SOCIALIZATION OF GRATIFICATION POLICY

The Bank's socialization related to Gratuity has been done well, including through the screening of articles and other information related to Gratuity on the Bank Mandiri Taspen website, which is delivered to all offices, Bank Mandiri internal media, including Bank Mandiri Taspen portal, Circular Letter to all Division/ Group/ Unit and leaflets regarding Gratification.

LAPORAN GRATIFIKASI TAHUN 2025

Adapun Laporan Gratifikasi sampai dengan posisi Desember 2025, sebagai berikut:

GRATIFICATION REPORTS IN 2025

The Gratuity Report as of December 2025 was as follows:

No	Jenis Type	Taksiran Harga (Rp) Estimated Value (IDR)	Alasan Pemberian	Reason for Provision	Tanggal Penerimaan Date of Receipt	Keterangan	Remarks
1	Uang Money	200.000,00	Membantu nasabah pengurusan uang duka wafat di Asabri	Provided assistance to a customer in processing bereavement benefit funds at Asabri.	20 Maret 2025 March 20, 2025	Telah dikembalikan ke rekening nasabah	Has been returned to the customer's account
2	Makanan Food	600.000,00	Dilakukan courtesy meeting antara pelapor dan vendor	Conducted a courtesy meeting between the reporter and a vendor.	19 Mei 2025 May 19, 2025	Telah diberikan dalam rangka program sosial	It has been given in the framework of a social program
3	Uang Money	100.000,00	Mengantarkan buku tabungan dan formulir mutasi kantor bayar ke rumah nasabah	Delivered a savings book and account mutation forms to the customer's residence.	11 Juli 2025 July 11, 2025	Telah dikembalikan ke rekening nasabah	Has been returned to the customer's account
4	Makanan Food	650.000,00	Sharing session dengan bank bjb	Participated in a sharing session with bank bjb.	19 September 2025 September 19, 2025	Telah diberikan dalam rangka program sosial	It has been given in the framework of a social program
5	Barang Goods	2.599.000,00	Diperoleh dari holding company yang merupakan vendor New Core Banking System PT Bank Mandiri Taspen	Received from the holding company acting as a vendor for the New Core Banking System of Bank Mandiri Taspen.	20 November 2025 November 20, 2025	Menjadi milik Bank	Belonging to the Bank
6	Barang Goods	9.544.724,69	Diperoleh dari holding company yang merupakan vendor New Core Banking System PT Bank Mandiri Taspen	Received from the holding company acting as a vendor for the New Core Banking System of Bank Mandiri Taspen.	20 November 2025 November 20, 2025	Menjadi milik Bank	Belonging to the Bank
7	Makanan Food	150.000,00	Ucapan terima kasih dari marketing Koperasi KSU Gilang Gemilang	Received as a token of appreciation from the marketing team of Koperasi KSU Gilang Gemilang.	27 November 2025 November 27, 2025	Telah diberikan dalam rangka program sosial	It has been given in the framework of a social program
8	Uang Money	200.000,00	Ucapan terima kasih dari debitur	Received as a token of appreciation from a debtor.	11 November 2025 November 11, 2025	Dikembalikan ke debitur melalui proses transfer rekening	Returned to the debtor through an account transfer process
9	Uang Money	500.000	Ucapan terima kasih dari debitur	Received as a token of appreciation from a debtor.	8 Desember 2025 December 8, 2025	Dikembalikan ke debitur melalui proses transfer rekening	Returned to the debtor through an account transfer process

Pelatihan/Sosialisasi Anti Korupsi Kepada Karyawan

Sampai dengan Semester II/2025, Divisi Compliance telah melakukan sosialisasi sebagai berikut:

1. 2 (dua) kali melalui wallpaper desktop.
2. 1 (satu) kali melalui media sosial Bank.

Anti-Corruption Training/Socialization for Employees

Up to Semester II/2025, the Compliance Division conducted socialization activities as follows:

1. 2 (two) times through desktop wallpaper.
2. 1 (one) time through the Bank's social media.



3. Surat sebanyak 1 (satu) kali No. DIR.CMC/003/2025 tanggal 17 Maret 2025 perihal Larangan Pemberian, Permintaan, dan Penerimaan Gratifikasi
4. Pemutaran video dan pelaksanaan assessment dilaksanakan 2 (dua) kali dalam 1 (satu) tahun

3. Issued 1 (one) circular letter No. DIR.CMC/003/2025 dated March 17, 2025 regarding the Prohibition of Giving, Requesting, and Receiving Gratification
4. Video screenings and assessments 2 (two) times within 1 (one) year



5. Sosialisasi gratifikasi dengan melakukan pelaksanaan Onsite Monitoring Review telah dilaksanakan pada 10 (sepuluh) cabang yang disertai Kantor Cabang Pembantu dari masing-masing Kantor Cabang dengan jadwal sebagai berikut:
 - a. KC Pekanbaru (19-22 Mei 2025)
 - b. KC Jayapura (14-16 Juli 2025)
 - c. KC Pontianak (16-18 Juli 2025)
 - d. KC Jambi (21-24 Juli 2025)
 - e. KC Palu (15 -18 Sept 2025)
 - f. KC Yogyakarta (18-21 Sept 2025)
 - g. KC Makassar (22-25 Oktober 2025)
 - h. KC Mataram 22-25 Oktober 2025)
 - i. KC Pematangsiantar (11-14 November 2025)
 - j. KC Cirebon (18-20 November 2025)
6. Training Gratifikasi pegawai baru sebagai program Online Onboarding bekerja sama dengan Divisi Human Capital dengan jadwal aktivitas sebagai berikut:
 - a. Maret 2025 tanggal 18 Maret 2025
 - b. April 2025 tanggal 25 April 2025
 - c. Mei 2025 tanggal 26 Mei 2025
 - d. Juni 2025 tanggal 23 Juni 2025
 - e. Juli 2025 tanggal 14 Juli 2025
 - f. Agustus 2025 tanggal 13 Agustus 2025
 - g. September 2025 tanggal 12 September 2025
 - h. Oktober 2025 tanggal 13 Oktober 2025
 - i. November 2025 tanggal 14 November 2025.
 - j. Desember 2025 tanggal 16 Desember 2025.
 - k. Training ODP dan SDP tanggal 18 November 2025.
5. Gratification socialization through Onsite Monitoring Review at 10 (ten) branch offices along with their respective sub-branch offices, with the following schedule:
 - a. Pekanbaru Branch (May 19–22, 2025)
 - b. Jayapura Branch (July 14–16, 2025)
 - c. Pontianak Branch (July 16–18, 2025)
 - d. Jambi Branch (July 21–24, 2025)
 - e. Palu Branch (September 15–18, 2025)
 - f. Yogyakarta Branch (September 18–21, 2025)
 - g. Makassar Branch (October 22–25, 2025)
 - h. Mataram Branch (October 22–25, 2025)
 - i. Pematangsiantar Branch (November 11–14, 2025)
 - j. Cirebon Branch (November 18–20, 2025)
6. Gratification training for new employees as part of the Online Onboarding program in collaboration with the Human Capital Division, with the following schedule:
 - a. March 2025 dated March 18, 2025
 - b. April 2025 dated April 25, 2025
 - c. May 2025 dated May 26, 2025
 - d. June 2025 dated June 23, 2025
 - e. July 2025 dated July 14, 2025
 - f. August 2025 dated August 13, 2025
 - g. September 2025 dated September 12, 2025
 - h. October 2025 dated October 13, 2025
 - i. November 2025 dated November 14, 2025
 - j. December 2025 dated December 16, 2025
 - k. ODP and SDP Training dated November 18, 2025..



Pengelolaan Laporan Harta Kekayaan Penyelenggara Negara (LHKPN)

Bank Mandiri Taspen dalam kedudukannya sebagai anak perusahaan BUMN, maka Direksi dan Dewan Komisaris tidak memiliki kewajiban menyampaikan laporan LHKPN kepada KPK. Namun demikian sesuai dengan kebijakan internal dari Pemegang Saham Bank Mandiri Taspen yaitu Bank Mandiri mewajibkan setiap individu yang ditugaskan sebagai Direktur/Dewan Komisaris di Entitas Perusahaan Anak wajib melaporkan LHKPN. Sesuai dengan ketentuan tersebut terhadap 8 orang anggota Direksi dan 7 orang anggota Dewan Komisaris yang ditugaskan sebagai pengurus di Bank Mandiri Taspen melaporkan LHKPN.

Management of Assets Report on State Property (LHKPN)

Bank Mandiri Taspen, in its capacity as a subsidiary of a State-Owned Enterprise (SOE), did not require the Board of Directors and Board of Commissioners to submit LHKPN reports to the Corruption Eradication Commission (KPK). However, in accordance with the internal policy of the Shareholder, namely Bank Mandiri, each individual assigned as a Director/Member of the Board of Commissioners in Subsidiary Entities was required to submit LHKPN reports. In accordance with this provision, 8 (eight) members of the Board of Directors and 7 (seven) members of the Board of Commissioners assigned as management at Bank Mandiri Taspen submitted their LHKPN reports.

Jumlah Penyimpangan (Internal Fraud) dan Upaya Penyelesaian

Total Development (Internal Fraud) and Attention Attempts

Internal Fraud Dalam 1 tahun Internal Fraud Within 1 Year	Jumlah kasus yang dilakukan oleh The number of cases committed by					
	Pengurus Manager		Pegawai tetap Permanent employee		Pegawai Tidak Tetap dan Tenaga Kerja Alih Daya Non-Permanent Employees and Outsourced Workers	
	2024	2025	2024	2025	2024	2025
Total Fraud	-	-	2	5	-	-
Yang telah diselesaikan Resolved	-	-	1	4	-	-
Dalam proses penyelesaian di internal Bank In the process of resolution within the Bank	-	-	-	-	-	-
Belum diupayakan penyelesaiannya Resolution has not been attempted	-	-	-	-	-	-
Telah ditindak-lanjuti melalui proses hukum. Has been followed up through legal process	-	-	1	1	-	-

*) Internal fraud lebih dari Rp 100.000.000,00 (seratus juta rupiah)

*) Internal fraud exceeding IDR 100.000.000.00 (one hundred million Indonesian Rupiah).

Pemberian Dana Kegiatan Sosial dan/atau Politik

Sepanjang tahun 2025, Bank Mandiri Taspen telah merealisasikan dana TJSL/CSR sebesar Rp714.979.052, secara rinci informasi terkait realisasi dana kegiatan sosial telah disampaikan pada Laporan Keberlanjutan Tahun 2025. Selain itu, Bank Mandiri Taspen tidak terlibat dalam pemberian dana kegiatan politik.

Granting of Funds for Social and/or Political Activities

Throughout 2025, Bank Mandiri Taspen realized Corporate Social Responsibility (TJSL/CSR) funds amounting to IDR714,979,052. Detailed information regarding the realization of social activity funds was disclosed in the 2025 Sustainability Report. Furthermore, Bank Mandiri Taspen was not involved in any political contributions.



Penyediaan Dana Kepada Pihak Terkait dan Penyediaan Dana Besar

Bank Mandiri Taspen memiliki kebijakan mengenai penyediaan dana kepada pihak terkait dan penyediaan dana besar, sebagaimana diatur dalam Manual Ketentuan Kredit. Evaluasi dan pengkinian atas kebijakan dalam Manual Ketentuan Kredit tersebut dilakukan secara berkala. Pendanaan kepada pihak terkait dan kepada debitur dengan dana dalam jumlah besar senantiasa dilakukan dengan memperhatikan prinsip kehati-hatian, serta telah memenuhi ketentuan Otoritas Jasa Keuangan maupun peraturan perundang-undangan lain yang berlaku, antara lain menyangkut aspek Batas Maksimum Pemberian Kredit (BMPK). Selain itu, pendanaan kepada pihak terkait juga harus diputuskan oleh Dewan Komisaris secara independen. Selama tahun 2025 tidak terdapat pelanggaran dan/atau pelampauan terhadap BMPK atas penyediaan dana kepada Pihak Terkait Bank Mandiri Taspen.

Provision of Funds for Related Parties and Provision of Large Exposures

Bank Mandiri Taspen has policies regarding the provision of funds to related parties and the provision of substantial funds, as provided for in the Credit Provisions Manual. Evaluation and updating policies in the Credit Policy Manual shall be made periodically. Funding to related parties and to debtors with large amounts of funds is always done with due observance of prudential principles, and has complied with the provisions of the Financial Services Authority as well as other applicable laws and regulations, including the Legal Lending Limit (BMPK). In addition, funding to related parties must also be decided by the Board of Commissioners independently. Throughout 2025, there was no violation or exceedance of BMPK for the provision of funds to the Related Party of Bank Mandiri Taspen.

Tabel Penyediaan Dana Kepada Pihak Terkait
Table of Provision of Funds for Related Parties

No	Penyedia Dan Fund Provider a	Jumlah 2025 Total 2025		Jumlah 2024 Total 2024	
		Number of Account (NoA)	Nominal (dalam jutaan Rupiah) Nominal (in IDR millions)	Number of Account (NoA)	Nominal (dalam jutaan Rupiah) Nominal (in IDR millions)
1	Kepada Pihak Terkait To Related Parties	36	87,975	43	62,309
2	Kepada 20 Debitur Inti To 20 Core Debtors	27	64,710	26	110,244
	a. Individu Individual	27	64,710	26	110,244
	b. Grup Group	0	0	0	0
	Total Debitur Inti Total Core Debtors	63	152,685	69	172,553

Buyback Saham dan Buyback Obligasi

Selama tahun 2025 tidak terdapat buyback saham maupun buyback obligasi.

Buyback of Stock and Buyback of Bonds

Throughout 2025, there were no share buybacks or bond buybacks.

Rencana Strategis Bank

Informasi terkait Rencana Strategis Bank dapat dilihat pada Bab Analisis dan Pembahasan Manajemen dalam Laporan Tahunan ini.

Bank's Strategic Plan

Information regarding the Bank's Strategic Plan can be found in the Management Discussion and Analysis section of this Annual Report.



Transaksi yang Mengandung Benturan Kepentingan

Sepanjang tahun 2025 tidak terdapat benturan kepentingan yang melibatkan manajemen perusahaan yang menimbulkan kerugian pada Bank.

Transactions That Contained Conflicts of Interest

Throughout 2025, there were no conflicts of interest involving company management that caused losses to the Bank.

Nama dan Jabatan yang Memiliki Benturan Kepentingan Names and Positions That Have Conflicts of Interest	Nama dan Jabatan Pengambil Keputusan Name and Position of Decision Maker	Jenis Transaksi Transaction Type	Nilai Transaksi (jutaan Rupiah) Transaction Value (IDR millions)	Keterangan Information
-	-	-	-	-

Perselisihan Internal

Dalam perjalanan operasional Bank Mandiri Taspen sepanjang tahun 2025 tidak terdapat perselisihan internal sebagai bentuk intervensi dari pemegang saham baik itu terhadap permasalahan yang disebabkan oleh kebijakan remunerasi yang telah diambil Bank, kecuali dalam hal tugas dan pengawasan kinerja Perseroan yang dilakukan ditetapkan pada Rapat Umum Pemegang Saham (RUPS).

Internal Disputes

Throughout 2025, in the course of its operations, Bank Mandiri Taspen did not experience any internal disputes arising from shareholder intervention, including those related to remuneration policies adopted by the Bank, except in the context of duties and performance oversight of the Company as determined in the General Meeting of Shareholders (GMS).

Pencegahan Transaksi Orang Dalam (Insider Trading)

Ketentuan internal terkait tindakan *Insider Trading* yang dilakukan oleh orang dalam Bank Mandiri Taspen tertuang pada Arsitektur Kebijakan Bank Mandiri Taspen yang mengatur sebagai berikut:

Dalam menjaga jajaran Bank dari perilaku *insider*, maka:

- Jajaran Bank yang memiliki informasi rahasia tidak diperkenankan menggunakan informasi tersebut untuk mengambil keuntungan bagi dirinya sendiri, keluarganya atau pihak ketiga lainnya, dengan:
 - mempengaruhi nasabah atau individu atau institusi dalam melakukan transaksi dengan Bank.
 - menyebarkan informasi tersebut kepada nasabah atau individu atau institusi.
- Jajaran Bank dilarang menyalahgunakan posisinya dan mengambil keuntungan baik langsung maupun tidak langsung bagi dirinya sendiri, anggota keluarganya ataupun pihak-pihak lainnya dan/atau mempengaruhi proses keputusan yang berhubungan dengan dirinya.
- Pengambilan keputusan untuk menjual atau membeli aset Bank serta jasa lainnya harus dilakukan dengan mengutamakan kepentingan Bank tanpa dipengaruhi oleh *Insider*.

Selama tahun 2025 tidak terdapat *insider trading*.

Prevention of Insider Transactions (Insider Trading)

Internal provisions related to *Insider Trading* actions carried out by people within Bank Mandiri Taspen were contained in the Bank Mandiri Taspen Policy Architecture which regulated the following:

In safeguarding the Bank's ranks from *insider* behavior, then:

- Bank officials who had confidential information were not allowed to use the information to take advantage of themselves, their families or other third parties, by:
 - Influence customers or individuals or institutions in conducting transactions with the Bank.
 - Disseminate the information to customers or individuals or institutions.
- Bank employees were prohibited from abusing their position and taking advantage, either directly or indirectly, for themselves, their family members or other parties and/or influence the decision process relating to themselves.
- Decisions to sell or buy Bank assets and other services had to be made with priority to the interests of the Bank without being influenced by *Insiders*.

Throughout 2025, there were no instances of *insider trading*.



Transparansi Kondisi Keuangan dan Non Keuangan

Bank menyampaikan pelaporan kondisi keuangan dan non keuangan kepada stakeholders serta publik antara lain melalui Laporan Keuangan Publikasi Triwulanan dan laporan yang diaudit tahunan. Bank Mandiri Taspen menyusun dan menyajikan laporan keuangan dengan tata cara dan cakupan sebagaimana yang diatur dalam Ketentuan Otoritas Jasa Keuangan, meliputi:

1. Laporan Tahunan yang diaudit
Laporan Tahunan dimaksud antara lain mencakup:
 - a. Ikhtisar data keuangan penting termasuk kepemilikan saham, laporan Dewan Komisaris, Laporan Direksi, Profil Perusahaan, Laporan Analisis dan pembahasan manajemen mengenai kinerja bisnis dan keuangan, tata kelola perusahaan.
 - b. Laporan Keuangan Tahunan yang telah diaudit oleh Akuntan Publik dan Kantor Akuntan Publik yang terdaftar di Otoritas Jasa Keuangan dan dibuat untuk 1 (satu) Tahun Buku dan disajikan dengan perbandingan 1 (satu) tahun buku sebelumnya.
 - c. Pernyataan tanggung jawab Dewan Komisaris dan Direksi atas kebenaran isi Laporan Tahunan. Pernyataan tersebut dituangkan dalam lembar pernyataan yang dibubuhi tanda tangan oleh seluruh anggota Dewan Komisaris dan Direksi.
2. Laporan Keuangan Publikasi Triwulanan
 - a. Bank Mandiri Taspen telah mengumumkan Laporan Keuangan Publikasi secara triwulanan sesuai dengan ketentuan terkait. Laporan ditandatangani oleh 2 (dua) orang anggota Direktur Bank Mandiri Taspen.
 - b. Bank Mandiri Taspen telah mempublikasikan informasi keuangan dan non keuangan dalam homepage/ website yaitu <http://www.bankmandiritaspen.co.id> dan mempublikasikan sekurang-kurangnya pada satu surat kabar berbahasa Indonesia yang memiliki peredaran luas di tempat kedudukan Kantor Pusat Bank Mandiri Taspen.
3. Laporan Keuangan Publikasi Bulanan
Bank Mandiri Taspen telah menyusun dan menyampaikan Laporan Keuangan Publikasi Bulanan dalam format Laporan Bulanan Bank Umum (LBU) sesuai dengan peraturan dari Otoritas Jasa Keuangan. Selanjutnya, laporan tersebut dijadikan sebagai dasar oleh Otoritas Jasa Keuangan untuk mempublikasikan laporan keuangan bulanan di website Otoritas Jasa Keuangan.
4. Laporan Non-Keuangan Bank Mandiri Taspen
Bank Mandiri Taspen telah memberikan informasi mengenai produk Bank Mandiri Taspen secara jelas, akurat dan terkini. Informasi ini dapat diperoleh secara mudah oleh nasabah seperti leaflet, brosur atau bentuk tertulis lainnya di setiap kantor cabang Bank Mandiri Taspen pada lokasi-lokasi yang mudah diakses oleh nasabah dan/atau dalam bentuk informasi secara elektronik yang disediakan

Transparency of Bank Financial and Non-Financial Condition

Bank presents the financial and non-financial condition reporting to the stakeholders and public, among others, through Quarterly Published Financial Report and Audited Annual Report. Bank Mandiri Taspen prepares and presents the financial statement with the following procedures and coverage as provided in the Rules of Financial Services Authority, which include:

1. Audited Annual Report
Annual Report referred to, include:
 - a. Summary of financial data highlight including shares ownership, Board of Commissioners' report, Board of Directors' report, Company profile, Analysis and management discussion Report regarding business and financial performance, corporate governance.
 - b. Annual Financial Statement audited by Public Accountant and Public Accounting Firm which is registered in the Financial Services Authority and made for 1 (one) Accounting Year and presented with comparison to 1 (one) previous accounting year.
 - c. Statement of responsibilities of the Board of Commissioners and Board of Directors concerning the truth of the Annual Report's content. The statement is written in a statement sheet signed by all members of the Board of Commissioners and Board of Directors.
2. Quarterly Published Financial Report
 - a. Bank Mandiri Taspen has announced the Quarterly Published Financial Report with relevant provisions. The report is signed by 2 (two) members of Bank Mandiri Taspen's Board of Directors.
 - b. Bank Mandiri Taspen has published financial and nonfinancial information in the homepage/ website which is <https://www.bankmandiritaspen.co.id/> and published at least in one newspaper in Indonesian language which have a wide circulation in the domicile of Bank Mandiri Taspen Head Office.
3. Monthly Published Financial Report
Bank Mandiri Taspen has prepared and presented Monthly Published Financial Report in Commercial Bank Monthly Report (LBU) format in accordance with the rules from Financial Services Authority. Further, the report is made as a basis by the Financial Services Authority to publish monthly financial report in the website of Financial Services Authority.
4. Bank Mandiri Taspen's Non-Financial Report
Bank Mandiri Taspen has provided information concerning Bank Mandiri Taspen's product in a clear, accurate and updated manner. This information can be easily obtained by the customers such as leaflet, brochures or other written forms in every branch office of Bank Mandiri Taspen in locations that are easily accessible by the customers and/ or in the form of electronic information provided through



melalui *hotline service/call center* atau *website*. Selain itu Bank Mandiri Taspen menyediakan dan menginformasikan tata cara pengaduan nasabah dan penyelesaian sengketa kepada nasabah sesuai ketentuan Otoritas Jasa Keuangan tentang pengaduan nasabah dan mediasi perbankan.

Sehubungan dengan hal-hal tersebut di atas, Bank Mandiri Taspen telah melakukan hal-hal sebagai berikut:

1. Menyusun dan menyajikan laporan dengan tata cara, jenis dan cakupan sebagaimana diatur dalam ketentuan Otoritas Jasa Keuangan tentang Transparansi Kondisi Keuangan Bank.
2. Menyediakan tata cara pengaduan nasabah dan penyelesaian sengketa bagi nasabah sesuai ketentuan Otoritas Jasa Keuangan tentang Pengaduan Nasabah dan Mediasi Perbankan.
3. Mempublikasikan secara transparan kondisi keuangan dan non-keuangan kepada stakeholders, antara lain Laporan-laporan Keuangan Berkala, Pelaporan Rutin BMPK kepada Otoritas Jasa Keuangan, Laporan Keuangan Publikasi Triwulanan, serta menayangkannya pada *website* sesuai ketentuan yang berlaku.
4. Mempublikasikan informasi produk Bank Mandiri Taspen dan Suku Bunga Dasar Kredit (SBDK) sesuai ketentuan Otoritas Jasa Keuangan tentang transparansi Informasi Produk Bank dan Penggunaan Data Pribadi Nasabah.
5. Menyampaikan Laporan Tahunan kepada Otoritas Jasa Keuangan, regulator dan lembaga-lembaga lainnya seperti yang dipersyaratkan ataupun yang dipandang perlu mendapatkannya.
6. Mengungkapkan Struktur Transparansi Kepemilikan pada Laporan Tahunan dan *website* Bank Mandiri Taspen .

Penerapan Keuangan Berkelanjutan, Termasuk Penerapan Tanggung Jawab Sosial

Bank Mandiri Taspen senantiasa mengimplementasikan keuangan berkelanjutan dan mengintegrasikannya ke dalam strategi maupun proses bisnis Bank. Bank Mandiri Taspen telah memiliki pilar keberlanjutan yang merupakan implementasi atas visi dan misi Bank dalam menerapkan keuangan berkelanjutan. Pilar Keberlanjutan yang dimiliki meliputi Pilar Sustainable Business, Sustainable Operation, dan Sustainability Beyond Banking. Pilar keberlanjutan Bank Mandiri Taspen senantiasa digunakan Bank dalam merumuskan strategi keberlanjutan. Pengintegrasian prinsip keuangan berkelanjutan ke dalam strategi maupun proses bisnis Bank berlandaskan pada prinsip integritas, transparansi, dan akuntabilitas.

Informasi rinci terkait Penerapan Keuangan Berkelanjutan, Termasuk Penerapan Tanggung Jawab Sosial telah disampaikan pada Laporan Keberlanjutan tahun 2025.

hotline service/ call centre or *website*. In addition to that, Bank Mandiri Taspen provides and informs the procedure of customers' complaints and dispute resolution in accordance with the requirement of the Financial Services Authority concerning customers' complaints and banking mediation.

In relation to the above matters, Bank Mandiri Taspen has performed the following things:

1. To prepare and present the report with procedures, type and coverage as provided in the requirement of the Financial Services Authority concerning the Transparency of the Bank's Financial Condition.
2. To provide procedures customers' complaints and dispute resolution in accordance with the requirement of the Financial Services Authority concerning Customers' Complaints and Banking Mediation.
3. To publish transparently the financial and nonfinancial condition to the stakeholders, among others are, Periodic Financial Reports, LLL Routine Reporting to the Financial Services Authority, Quarterly Published Financial Report, and present them in the *website* according to the applicable requirements.
4. To publish the information of Bank Mandiri Taspen's product and Basic Credit Interest Rate (SBDK) in accordance with the requirement of the Financial Services Authority concerning Transparency of Bank's Product Information and Use of Customers' Personal Data.
5. To deliver the Annual Report to the Financial Services Authority, regulators and other institutions as required or deemed necessary to receive it.
6. To disclose the Transparency Structure of Ownership in the Annual Report and Bank Mandiri Taspen's *website*.

Implementation of Sustainable Finance, Including Corporate Social Responsibility

Bank Mandiri Taspen always implemented and integrated sustainable finance into the Bank's strategy and business processes. Bank Mandiri Taspen had sustainability pillars, which were the implementation of the Bank's vision and mission in implementing sustainable finance. The Sustainability Pillars included the Sustainable Business Pillar, Sustainable Operation, and Sustainability Beyond Banking. Bank Mandiri Taspen's sustainability pillars were always used by the Bank in formulating sustainability strategies. The integration of sustainable finance principles into the Bank's strategy and business processes was based on the principles of integrity, transparency, and accountability

Detailed information regarding the implementation of Sustainable Finance, including the implementation of Social Responsibility, has been disclosed in the 2025 Sustainability Report.



Kelompok Usaha Bank

Sebagai anggota Kelompok Usaha Bank (KUB) Bank Mandiri, Bank Mandiri Taspen menerapkan tata kelola secara konsisten dan berkelanjutan guna memastikan prinsip Tata Kelola Perusahaan yang Baik telah terlaksana secara optimal. Penerapan tersebut bertujuan menciptakan keselarasan strategis, memperkuat mitigasi risiko, serta mendukung keberlanjutan dan pertumbuhan Kelompok Usaha Bank yang sehat, prudent, dan berdaya saing.

Pada Tahun 2025, Struktur KUB Bank Mandiri sebagai berikut:

Bank Business Group

As a member of the Bank Mandiri Bank Business Group (KUB), Bank Mandiri Taspen consistently and sustainably implements good corporate governance to ensure the optimal implementation of Good Corporate Governance principles. This implementation aims to create strategic alignment, strengthen risk mitigation, and support the sustainability and growth of a healthy, prudent, and competitive Bank Business Group.

By 2025, the structure of the Bank Mandiri KUB will be as follows:

Perusahaan Induk Parent Company	No	Perusahaan Anak Subsidiary Company	
		Nama Perusahaan Company Name	% Kepemilikan Saham % Shareholding
PT Bank Mandiri (Persero) Tbk	1	PT Bank Syariah Indonesia Tbk	51,47%
	2	PT Bank Mandiri Taspen	51,098%
	3	Bank Mandiri (europa) Limited	100,00%





Penerapan Tata Kelola Terintegrasi

Sesuai dengan Peraturan Otoritas Jasa Keuangan No.18/POJK.03/2014 tentang Penerapan Tata Kelola Terintegrasi Bagi Konglomerasi Keuangan dan Surat Edaran Otoritas Jasa Keuangan No.15/SEOJK.03/2015 tentang Penerapan Tata Kelola Terintegrasi Bagi Konglomerasi Keuangan, Bank Mandiri sebagai Entitas Utama telah menerapkan Tata Kelola Terintegrasi yang meliputi:

1. Persyaratan Direksi Entitas Utama dan Dewan Komisaris Entitas Utama.
2. Tugas dan tanggung jawab Direksi dan Dewan Komisaris Entitas Utama.
3. Tugas dan tanggung jawab Komite Tata Kelola Terintegrasi.
4. Tugas dan tanggung jawab Satuan Kerja Kepatuhan Terintegrasi.
5. Tugas dan tanggung jawab Satuan Kerja Audit Intern Terintegrasi.
6. Penerapan Manajemen Risiko Terintegrasi.
7. Penyusunan dan pelaksanaan pedoman tata kelola terintegrasi.

Dalam menerapkan Tata Kelola Perusahaan Terintegrasi, PT Bank Mandiri (Persero) Tbk. sebagai Entitas Utama memegang teguh hal-hal sebagai berikut:

1. Perusahaan Anak merupakan entitas terpisah dari Bank Mandiri dan memiliki tanggung jawab hukum tersendiri.
2. Pengelolaan oleh Entitas Utama terhadap Perusahaan-Perusahaan Anak dilakukan secara profesional dan tidak melakukan intervensi ke dalam operasional Perusahaan Anak.
3. Pengelolaan oleh Entitas Utama terhadap Perusahaan Anak dilakukan tanpa mengesampingkan tugas dan tanggung jawab Direksi dan Dewan Komisaris masing-masing Perusahaan Anak sesuai Anggaran Dasar.

Framework Tata Kelola Terintegrasi

Pelaksanaan Tata Kelola Terintegrasi pada Bank Mandiri Taspen mengacu pada *framework* Tata Kelola Terintegrasi Bank Mandiri, yang dijelaskan pada gambar di bawah ini.

Implementation of Integrated Governance

In accordance with the Financial Services Authority Regulation No.18/POJK.03/2014 on the Implementation of Integrated Governance for Financial Conglomeration and Circular of the Financial Services Authority No.15/SEOJK.03/2015 on Integrated Governance Implementation for Financial Conglomeration, Bank Mandiri as the Primary Entity has implemented an Integrated Governance which includes:

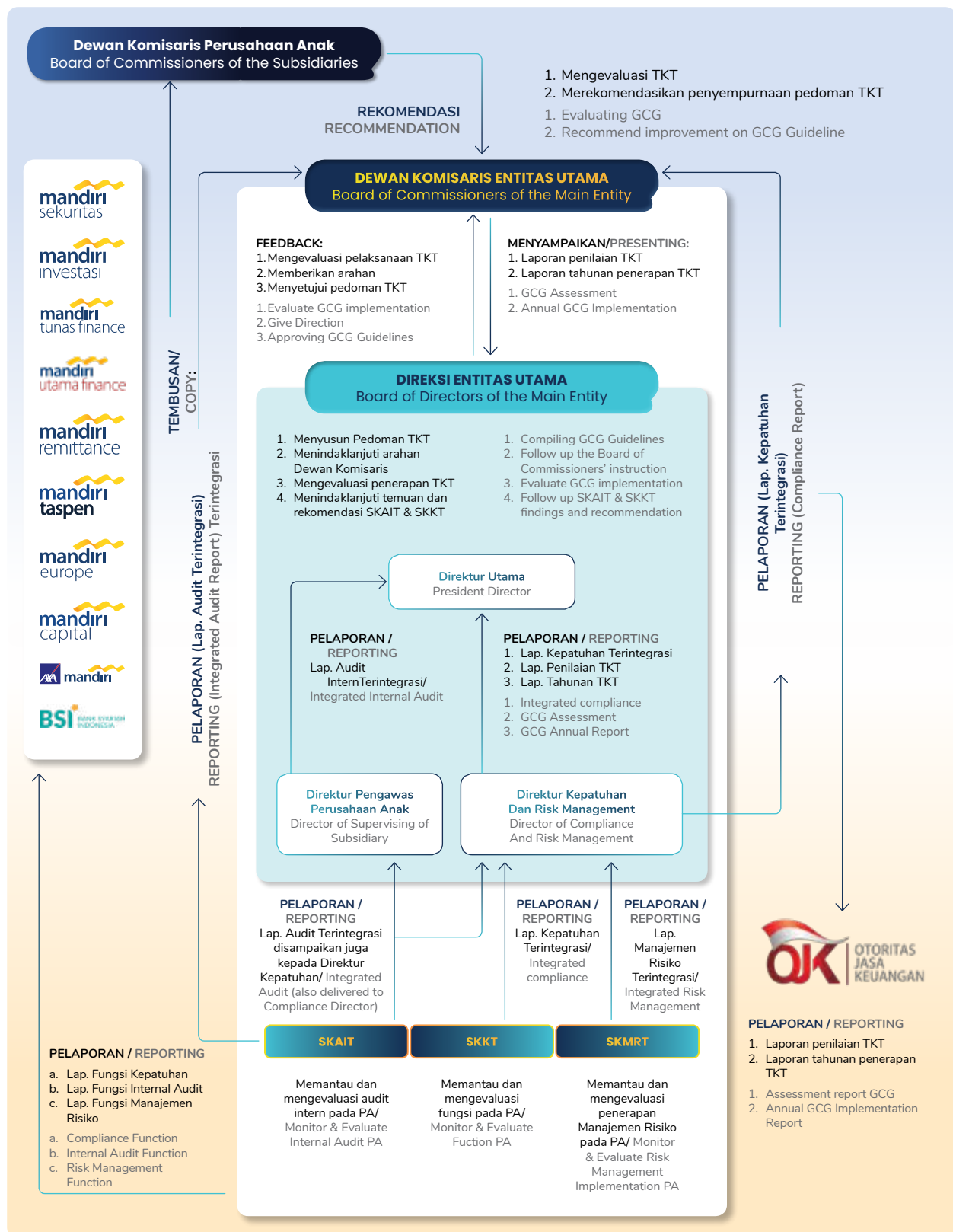
1. Requirements of the Directors of the Main Entities and the Board of Commissioners of the Main Entity.
2. Duties and responsibilities of Directors and Board of Commissioners of the Main Entities.
3. Duties and responsibilities of Integrated Governance Committee.
4. Duties and responsibilities of Integrated Compliance Unit.
5. Duties and responsibilities of Integrated Internal Audit Unit.
6. Application of Integrated Risk Management.
7. Preparation and implementation of integrated governance guidelines.

In implementing the Integrated Corporate Governance, Bank Mandiri (Persero) Tbk as the Primary Entity holds the following matters:

1. Subsidiary Company is a separate entity from Bank Mandiri and has its own legal responsibilities.
2. Management by the Primary Entity of Subsidiaries is conducted professionally and does not intervene into the operations of the Subsidiary Company.
3. Management by the Main Entity of the Subsidiary Company shall be conducted without prejudice to the duties and responsibilities of the Board of Directors and Board of Commissioners of each Subsidiary Company in accordance with the Articles of Association.

Integrated Governance Framework

The implementation of Integrated Governance at Bank Mandiri Taspen referred to the Integrated Governance framework of Bank Mandiri, as illustrated in the figure below.





Assessment Tata Kelola Terintegrasi

Integrated Governance Assessment

No	Aspek Aspect	I/2025	II/2025
1	Direksi Board of Directors	1.11	1.56
2	Dewan Komisaris Board of Commissioners	1.80	1.60
3	Dewan Pengawas Syariah Sharia Supervisory Board	N/A	N/A
4	Komite Tata Kelola Terintegrasi Integrated Governance Committee	1.00	1.00
5	SKK (T)	1.25	1.75
6	SKAI (T)	1.17	1.17
7	PMR (T)	1.40	1.40
8	Pedoman TK (T) TK Guidelines (T)	1.00	1.33
9	Benturan Kepentingan Conflict of Interest	1.00	1.00
10	Kebijakan Remunerasi Remuneration Policy	1.00	1.00
NILAI AKHIR FINAL SCORE		1.19	1.31

Hasil Penilaian Sendiri Pelaksanaan Tata Kelola Terintegrasi Self-Assessment Result Integrated Governance Implementation		
Peringkat Rating	Definisi Peringkat	Rating Definition
1 (1.31)	Konglomerasi Keuangan dinilai telah melakukan penerapan Tata Kelola Terintegrasi yang secara umum sangat baik. Hal ini tercermin dari pemenuhan yang sangat memadai atas penerapan prinsip Tata Kelola Terintegrasi. Apabila terdapat kelemahan dalam penerapan Tata Kelola Terintegrasi, secara umum kelemahan tersebut tidak signifikan dan dapat segera dilakukan perbaikan oleh Entitas Utama dan/atau LIK.	The Financial Conglomeration was assessed to have implemented Integrated Governance at a generally very good level. This was reflected in the very adequate fulfillment of the Integrated Governance principles. Where weaknesses in the implementation of Integrated Governance existed, such weaknesses were generally not significant and could be promptly addressed by the Main Entity and/or other entities within the Financial Conglomeration.



Penerapan Pedoman Tata Kelola Perusahaan Terbuka

Implementation of Public Company Corporate Governance Guidelines

No	Aspek; Prinsip; Rekomendasi Aspects; Principles; Recommendations		Comply or Explain
A. Aspek 1: Hubungan Perusahaan Terbuka Dengan Pemegang Saham Dalam Menjamin Hak-Hak Pemegang Saham. Aspect 1: Relationship of Public Company with Shareholders in Guaranteeing the Rights of Shareholders			
A.1.		Prinsip 1: Meningkatkan Nilai Penyelenggaraan Rapat Umum Pemegang Saham (RUPS). Principle 1: Increasing the Value of the General Meeting of Shareholders (GMS) Holding.	
A.1.1.		Rekomendasi 1: Perusahaan Terbuka memiliki cara atau prosedur teknis pengumpulan suara (voting) baik secara terbuka maupun tertutup yang mengedepankan independensi, dan kepentingan pemegang saham. Penjelasan: Setiap saham dengan hak suara yang dikeluarkan mempunyai satu hak suara (one share one vote). Pemegang saham dapat menggunakan hak suaranya pada saat pengambilan keputusan, terutama dalam pengambilan keputusan dengan cara pengumpulan suara (voting). Namun demikian, mekanisme pengambilan keputusan dengan cara pengumpulan suara (voting) baik secara terbuka maupun tertutup belum diatur secara rinci. Perusahaan Terbuka direkomendasikan mempunyai prosedur pengambilan suara dalam pengambilan keputusan atas suatu mata acara RUPS. Adapun prosedur pengambilan suara (voting) tersebut harus menjaga independensi ataupun kebebasan pemegang saham. Sebagai contoh, dalam pengumpulan suara (voting) secara terbuka dilakukan dengan cara mengangkat tangan sesuai dengan instruksi pilihan yang ditawarkan oleh pimpinan RUPS. Sedangkan, dalam pengumpulan suara (voting) secara tertutup dilakukan pada keputusan yang membutuhkan kerahasiaan ataupun atas permintaan pemegang saham, dengan cara menggunakan kartu suara ataupun dengan penggunaan electronic voting.	Terpenuhi (comply) Perseroan telah membuat Tata Tertib RUPS dan dibagikan kepada Pemegang Saham pada saat pelaksanaan RUPS.
		Recommendation 1: Public Company has technical ways or procedures for voting both in an open and closed manner that prioritize independence and the interests of shareholders. Explanation: Each share with issued voting rights has one voting right (one share, one vote). Shareholders can exercise their voting rights during decision-making, especially in making decisions through voting. However, the mechanism for decisionmaking through voting, both in an open and closed manner, has not been regulated in detail. Public Companies are recommended to have a voting procedure in making decisions on an agenda of the GMS. The voting procedure must maintain the independence or freedom of shareholders. For ex-ample, voting is held openly by raising hands following the instructions offered by the chairman of the GMS. Meanwhile, voting in a closed manner is carried out on decisions that require confidentiality or at the request of shareholders by using ballots or electronic voting.	Complied The Company had established Rules of Procedure for the General Meeting of Shareholders (GMS) and distributed them to shareholders during the conduct of the GMS.



No	Aspek; Prinsip; Rekomendasi Aspects; Principles; Recommendations		Comply or Explain
A.1.2.		Rekomendasi 2: Seluruh anggota Direksi dan anggota Dewan Komisaris Perusahaan Terbuka hadir dalam RUPS Tahunan. Penjelasan: Kehadiran seluruh anggota Direksi dan anggota Dewan Komisaris Perusahaan Terbuka bertujuan agar setiap anggota Direksi dan anggota Dewan Komisaris dapat memperhatikan, menjelaskan, dan menjawab secara langsung permasalahan yang terjadi atau pertanyaan yang diajukan oleh pemegang saham terkait mata acara dalam RUPS.	Terpenuhi (comply) Seluruh anggota Direksi dan anggota Dewan Komisaris hadir untuk menyampaikan laporan/paparan terkait kegiatan perseroan selama 1 tahun buku termasuk pengawasan oleh Dewan Komisaris.
		Recommendation 2: All members of the Board of Directors and the Board of Commissioners of Public Company participate in the Annual GMS Explanation: The presence of all members of the Board of Directors and members of the Board of Commissioners of Public Company has an aim. It is to ensure that every member of the Board of Directors and members of the Board of Commissioners can pay attention, explain, and directly answer the problems that occur or the questions asked by shareholders related to the agenda in the GMS.	Complied All members of the Board of Directors and the Board of Commissioners were present to deliver reports/presentations on the Company's activities for the financial year, including the supervisory activities carried out by the Board of Commissioners.
A.1.3.		Rekomendasi 3: Ringkasan risalah RUPS tersedia dalam Situs Web Perusahaan Terbuka paling sedikit selama 1 (satu) tahun. Penjelasan: Berdasarkan ketentuan dalam Pasal 34 ayat (2) Peraturan Otoritas Jasa Keuangan Nomor 32/POJK.04/2014 tentang Rencana dan Penyelenggaraan Rapat Umum Pemegang Saham Perusahaan Terbuka, Perusahaan Terbuka wajib membuat ringkasan risalah RUPS dalam bahasa Indonesia dan bahasa asing (minimal dalam bahasa Inggris), serta diumumkan 2 (dua) hari kerja setelah RUPS diselenggarakan kepada masyarakat, yang salah satunya melalui Situs Web Perusahaan Terbuka. Ketersediaan ringkasan risalah RUPS pada Situs Web Perusahaan Terbuka memberikan kesempatan bagi pemegang saham yang tidak hadir untuk mendapatkan informasi penting dalam penyelenggaraan RUPS secara mudah dan cepat. Oleh karena itu, ketentuan tentang jangka waktu minimal ketersediaan ringkasan risalah RUPS di Situs Web dimaksudkan untuk menyediakan kecukupan waktu bagi pemegang saham untuk memperoleh informasi tersebut.	Terpenuhi (comply) Hasil keputusan RUPS telah disampaikan kepada para Pemegang Saham melalui web Bank
		Recommendation 3: A summary of GMS minutes is available on the Website of the Public Company for at least one (1) year. Explanation: Based on the provisions in Article 34 paragraph (2) of the Financial Services Authority Regulation Number 32/POJK.04/2014 concerning the Plan and Implementation of the General Meeting of Shareholders of Public Companies, Public Companies are required to make a summary of GMS minutes in Indonesian and foreign languages (at least in English), and announced 2 (two) working days after the GMS is held to the public, one of which is through the Public Company Website. The availability of a summary of GMS minutes on the Public Company Website provides an opportunity for shareholders who are absent to easily and quickly obtain important information about the GMS implementation. Therefore, the provision on the minimum period of availability of a summary of GMS minutes on the Website is intended to provide sufficient time for shareholders to obtain such information.	Complied The resolutions of the General Meeting of Shareholders (GMS) were communicated to shareholders through the Bank's website.



No	Aspek; Prinsip; Rekomendasi Aspects; Principles; Recommendations	Comply or Explain
A.2.	Prinsip 2: Meningkatkan Kualitas Komunikasi Perusahaan Terbuka dengan Pemegang Saham atau Investor. Principle 2: Improving the quality of communication between Public Companies and Shareholders or Investors.	
A.2.1.	Rekomendasi 4: Perusahaan Terbuka memiliki suatu kebijakan komunikasi dengan pemegang saham atau investor. Penjelasan: Adanya komunikasi antara Perusahaan Terbuka dengan pemegang saham atau investor dimaksudkan agar para pemegang saham atau investor mendapatkan pemahaman lebih jelas atas informasi yang telah dipublikasikan kepada masyarakat, seperti laporan berkala, keterbukaan informasi, kondisi atau prospek bisnis dan kinerja, serta pelaksanaan tata kelola Perusahaan Terbuka. Disamping itu, pemegang saham atau investor juga dapat menyampaikan masukan dan opini kepada manajemen Perusahaan Terbuka. Kebijakan komunikasi dengan para pemegang saham atau investor menunjukkan komitmen Perusahaan Terbuka dalam melaksanakan komunikasi dengan para pemegang saham atau investor. Dalam kebijakan tersebut dapat mencakup strategi, program, dan waktu pelaksanaan komunikasi, serta panduan yang mendukung pemegang saham atau investor untuk berpartisipasi dalam komunikasi tersebut.	Terpenuhi (comply) Bank saat ini telah menerapkan penyampaian informasi yang berimbang kepada seluruh pemegang saham. Perusahaan telah memiliki Standar Prosedur Komunikasi Korporasi yang diatur dalam Standar Prosedur Corporate Secretary
	Recommendation 4: Public Company possesses a communication policy with Shareholders or Investors. Explanation: The existence of communication between the Public Company and shareholders or investors is intended for the shareholders or investors to get a clearer understanding of the information that has been published to the public, such as periodic reports, the disclosure of information, business conditions or prospects and performance, as well as the implementation of public company governance. In addition, shareholders or investors can also submit suggestions and opinions to the management of the Public Company. The communication policy with shareholders or investors shows the Public Company's commitment to communicating with shareholders or investors. The policy may include strategies, programs, and communication execution timing, as well as guidance that supports shareholders or investors to participate in such communications.	Complied The Bank had implemented balanced information disclosure to all shareholders. The Company had established Corporate Communication Standard Procedures, as governed under the Corporate Secretary Standard Procedures.
A.2.2.	Rekomendasi 5: Perusahaan Terbuka mengungkapkan kebijakan komunikasi Perusahaan Terbuka dengan pemegang saham atau investor dalam Situs Web. Penjelasan: Pengungkapan kebijakan komunikasi merupakan bentuk transparansi atas komitmen Perusahaan Terbuka dalam memberikan kesetaraan kepada semua pemegang saham atau investor atas pelaksanaan komunikasi. Pengungkapan informasi tersebut juga bertujuan untuk meningkatkan partisipasi dan peran pemegang saham atau investor dalam pelaksanaan program komunikasi Perusahaan Terbuka.	Terpenuhi (comply) Bank mengungkapkan kebijakan komunikasi dengan pemegang saham atau investor (nasabah), termasuk alamat Perusahaan yang dapat dihubungi telah diunggah dalam situs web Perusahaan.
	Recommendation 5: The Public Company discloses the communication policy of the Public Company with Shareholders or Investors on the Company Website. Explanation: Disclosure of communication policy is a form of transparency on the commitment of the Public Company to providing equality to all shareholders or investors regarding the implementation of communication. The disclosure of information also aims to increase the participation and role of shareholders or investors in implementing the Public Company communication program.	Complied The Bank disclosed its communication policy with shareholders and investors (customers), including the Company's contact address, which had been published on the Company's website.



No	Aspek; Prinsip; Rekomendasi Aspects; Principles; Recommendations	Comply or Explain
B. Aspek 2: Fungsi dan Peran Dewan Komisaris Aspect 2: Board of Commissioners' Function and Role		
B.1.	Prinsip 3: Memperkuat Keanggotaan dan Komposisi Dewan Komisaris. Principle 3: Strengthening membership and composition of the Board of Commissioners	
B.1.1.	Rekomendasi 6: Penentuan jumlah anggota Dewan Komisaris mempertimbangkan kondisi Perusahaan Terbuka. Penjelasan: Jumlah anggota Dewan Komisaris dapat mempengaruhi efektivitas pelaksanaan tugas dari Dewan Komisaris. Penentuan jumlah anggota Dewan Komisaris Perusahaan Terbuka wajib mengacu kepada ketentuan peraturan perundang-undangan yang berlaku, yang paling kurang terdiri dari 2 orang berdasarkan ketentuan Peraturan Otoritas Jasa Keuangan Nomor 33/POJK.04/2014 tentang Direksi dan Dewan Komisaris Emiten atau Perusahaan Publik. Selain itu, perlu juga mempertimbangkan kondisi Perusahaan Terbuka yang antara lain yang meliputi karakteristik, kapasitas, dan ukuran, serta pencapaian tujuan dan pemenuhan kebutuhan bisnis yang berbeda diantara Perusahaan Terbuka. Namun demikian, jumlah anggota Dewan Komisaris yang terlalu besar berpotensi dapat mengganggu efektivitas pelaksanaan fungsi Dewan Komisaris.	Terpenuhi (comply) Jumlah anggota Dewan Komisaris sesuai dengan ketentuan dan mempertimbangkan kebutuhan, kondisi dan kemampuan Perseroan.
	Recommendation 6: Determination of the number of members of the Board of Commissioners by considering the Public Company's condition. Explanation: The number of members of the Board of Commissioners may affect the effectiveness of the Board of Commissioners' duties. The number of the Board of Commissioners members in a Public Company must be determined by referring to the provisions of the applicable laws and regulations. The Board of Commissioners members consist of at least two people based on the requirements of the Financial Services Authority (FSA) Regulation Number 33/POJK.04/2014 concerning the Board of Directors and Board of Commissioners of Issuers or Public Companies. In addition, it is also necessary to consider the condition of the Public Company. It includes characteristics, capacity, and size, as well as achieving goals and fulfilling different business needs among Public Companies. However, if the number of the Board of Commissioners members is too large, it could interfere with the effectiveness of the implementation of the functions of the Board of Commissioners.	Complied The number of members of the Board of Commissioners was in accordance with regulatory requirements, taking into account the needs, conditions, and capacity of the Company.
B.1.2.	Rekomendasi 7: Penentuan komposisi anggota Dewan Komisaris memperhatikan keberagaman keahlian, pengetahuan, dan pengalaman yang dibutuhkan. Penjelasan: Komposisi Dewan Komisaris merupakan kombinasi karakteristik baik dari segi organ Dewan Komisaris maupun anggota Dewan Komisaris secara individu, sesuai dengan kebutuhan Perusahaan Terbuka. Karakteristik tersebut dapat tercermin dalam penentuan keahlian, pengetahuan, dan pengalaman yang dibutuhkan dalam pelaksanaan tugas pengawasan dan pemberian nasihat oleh Dewan Komisaris Perusahaan Terbuka. Komposisi yang telah memperhatikan kebutuhan Perusahaan Terbuka merupakan suatu hal yang positif, khususnya terkait pengambilan keputusan dalam rangka pelaksanaan fungsi pengawasan yang dilakukan dengan mempertimbangkan berbagai aspek yang lebih luas.	Terpenuhi (comply) Persyaratan-persyaratan untuk mengusulkan Calon Dewan Komisaris telah dilakukan dengan memperhatikan kebutuhan dan kompleksitas usaha Bank yaitu dengan memperhatikan unsur keberagaman keahlian, latar belakang pendidikan, dan pengalaman serta tidak membedakan gender.



No	Aspek; Prinsip; Rekomendasi Aspects; Principles; Recommendations	Comply or Explain
	Recommendation 7: Determination of the composition of members of the Board of Commissioners considering the diversity of expertise, knowledge, and experience required. Explanation: The composition of the Board of Commissioners is a combination of characteristics both in terms of the organs of the Board of Commissioners and members of the Board of Commissioners individually, following the needs of the Public Company. These characteristics can be reflected in the determination of the expertise, knowledge, and experience needed in implementing supervisory duties and providing advice by the Board of Commissioners of a Public Company. The composition that considers the needs of the Public Company is a positive matter, primarily related to decision-making in the context of implementing the supervisory function carried out by considering various broader aspects.	Complied The requirements for proposing candidates for the Board of Commissioners were established by taking into account the Bank's business needs and complexity, including consideration of diversity in expertise, educational background, and experience, without gender discrimination.
B.2. Prinsip 4: Meningkatkan Kualitas Pelaksanaan Tugas dan Tanggung Jawab Dewan Komisaris. Principle 4: Improving the Implementation Quality of Duties and Responsibilities of the Board of Commissioners		
B.2.1.	Rekomendasi 8: Dewan Komisaris mempunyai kebijakan penilaian sendiri (self assessment) untuk menilai kinerja Dewan Komisaris. Penjelasan: Kebijakan penilaian sendiri (self assessment) Dewan Komisaris merupakan suatu pedoman yang digunakan sebagai bentuk akuntabilitas atas penilaian kinerja Dewan Komisaris secara kolektif. Self assessment atau penilaian sendiri dimaksud dilakukan oleh masing-masing anggota untuk menilai pelaksanaan kinerja Dewan Komisaris secara kolektif, dan bukan menilai kinerja individual masing-masing anggota Dewan Komisaris. Dengan adanya self assessment ini diharapkan masing-masing anggota Dewan Komisaris dapat berkontribusi untuk memperbaiki kinerja Dewan Komisaris secara berkesinambungan. Dalam kebijakan tersebut dapat mencakup kegiatan penilaian yang dilakukan beserta maksud dan tujuannya, waktu pelaksanaannya secara berkala, dan tolok ukur atau kriteria penilaian yang digunakan sesuai dengan dengan rekomendasi yang diberikan oleh fungsi nominasi dan remunerasi Perusahaan Terbuka, dimana adanya fungsi tersebut telah diwajibkan dalam Peraturan Otoritas Jasa Keuangan Nomor 34/POJK.04/2014 tentang Komite Nominasi dan Remunerasi Emiten atau Perusahaan Publik.	Terpenuhi (comply) Sebagai media penilaian kinerja Dewan Komisaris, dilakukan self assessment atas kinerja fungsi pengawasan Dewan Komisaris dan Komite di bawah Dewan Komisaris yang disampaikan dalam suatu laporan Dewan Komisaris yang dibuat setiap semester untuk dilaporkan kepada Otoritas Jasa keuangan. Penilaian kinerja Dewan Komisaris tahunan dilaksanakan setiap tahun sekali dalam forum RUPS untuk melaporkan fungsi pengawasan yang telah dilakukan. Pengukuran kinerja komisaris merupakan hasil kerja kolektif dari seluruh Dewan Komisaris yang tercermin dalam satu kesatuan pada realisasi Rencana Kerja dan Anggaran Perusahaan (RKAP) secara tahunan. Khusus dalam pelaksanaan GCG, penilaian kinerja Dewan Komisaris dilakukan melalui mekanisme Self assessment GCG sesuai ketentuan OJK dan Third Party Assessment dengan menggunakan hasil penilaian CGPI



No	Aspek; Prinsip; Rekomendasi Aspects; Principles; Recommendations	Comply or Explain
	Recommendation 8: The Board of Commissioners has in place a Self-Assessment policy that assesses the performance of the Board of Commissioners. Explanation: The Board of Commissioners' self-assessment policy is a guideline used as a form of accountability for collegial assessment of the Board of Commissioners' performance. Self-assessment is intended to be carried out by each member to assess the implementation of the Board of Commissioners' performance in a collegial manner. Self-assessment is not used to evaluate the individual performance of each member of the Board of Commissioners. With this self-assessment, each member of the Board of Commissioners is expected to improve the performance of the Board of Commissioners on an ongoing basis. The policy can include assessment activities carried out along with their purposes and objectives, the periodic implementation time, and the benchmarks or assessment criteria used following the recommendations given by the nomination and remuneration function of a Public Company. The existence of this function has been required in the Financial Services Authority Regulation Number 34/POJK.04/2014 concerning the Nomination and Remuneration Committee of Issuers or Public Companies.	Complied As a means of evaluating the performance of the Board of Commissioners, a self-assessment of the supervisory function of the Board of Commissioners and its supporting committees was conducted and reported in a Board of Commissioners' report prepared semi-annually for submission to the Otoritas Jasa Keuangan. The annual performance evaluation of the Board of Commissioners was carried out once a year through the General Meeting of Shareholders (GMS) to report on the supervisory activities performed. The performance measurement of the Board of Commissioners represented the collective performance of the entire Board, reflected in the achievement of the annual Corporate Work Plan and Budget (RKAP). Specifically in relation to Good Corporate Governance (GCG) implementation, the performance assessment of the Board of Commissioners was conducted through a GCG self-assessment mechanism in accordance with Otoritas Jasa Keuangan regulations, as well as through third-party assessments based on the Corporate Governance Perception Index (CGPI) results.
B.2.2.	Rekomendasi 9: Kebijakan penilaian sendiri (self assessment) untuk menilai kinerja Dewan Komisaris, diungkapkan melalui Laporan Tahunan Perusahaan Terbuka. Penjelasan: Pengungkapan kebijakan self assessment atas kinerja Dewan Komisaris dilakukan tidak hanya untuk memenuhi aspek transparansi sebagai bentuk pertanggungjawaban atas pelaksanaan tugasnya, namun juga untuk memberikan keyakinan khususnya kepada para pemegang saham atau investor atas upaya-upaya yang perlu dilakukan dalam meningkatkan kinerja Dewan Komisaris. Dengan adanya pengungkapan tersebut pemegang saham atau investor mengetahui mekanisme check and balance terhadap kinerja Dewan Komisaris.	Terpenuhi (comply) Dalam melaksanakan penilaian atas kinerja Dewan Komisaris media penilaian kinerja Dewan Komisaris, dilakukan self assessment atas kinerja fungsi pengawasan Dewan Komisaris dan Komite di bawah Dewan komisaris yang disampaikan dalam suatu laporan Dewan Komisaris yang dibuat setiap semester untuk dilaporkan kepada Otoritas Jasa keuangan.
	Recommendation 9: Self-Assessment policies assessing the performance of the Board of Commissioners are to be disclosed through the Annual Report of the Public Company. Explanation: The disclosure of the self-assessment policy on the performance of the Board of Commissioners is carried out not solely to fulfill the transparency aspect as a form of accountability for implementing the board's duties. In addition, it also provides assurance, especially to shareholders or investors, as attempts need to be made to improve the performance of the Board of Commissioners. With this disclosure, shareholders or investors know the check and balance mechanism for the performance of the Board of Commissioners.	Complied In conducting the performance evaluation of the Board of Commissioners, a self-assessment of the supervisory function of the Board of Commissioners and its supporting committees was carried out as the evaluation mechanism. The results were documented in a Board of Commissioners' report prepared on a semi-annual basis and submitted to the Otoritas Jasa Keuangan.



No	Aspek; Prinsip; Rekomendasi Aspects; Principles; Recommendations	Comply or Explain
B.2.3.	Rekomendasi 10: Dewan Komisaris mempunyai kebijakan terkait pengunduran diri anggota Dewan Komisaris apabila terlibat dalam kejahatan keuangan. Penjelasan: Kebijakan pengunduran diri anggota Dewan Komisaris yang terlibat dalam kejahatan keuangan merupakan kebijakan yang dapat meningkatkan kepercayaan para pemangku kepentingan terhadap Perusahaan Terbuka, sehingga integritas perusahaan akan tetap terjaga. Kebijakan ini diperlukan untuk membantu kelancaran proses hukum dan agar proses hukum tersebut tidak mengganggu jalannya kegiatan usaha. Selain itu, dari sisi moralitas, kebijakan ini membangun budaya beretika di lingkungan Perusahaan Terbuka. Kebijakan tersebut dapat tercakup dalam Pedoman ataupun Kode Etik yang berlaku bagi Dewan Komisaris. Selanjutnya, yang dimaksud dengan terlibat dalam kejahatan keuangan merupakan adanya status terpidana terhadap anggota Dewan Komisaris dari pihak yang berwenang. Kejahatan keuangan dimaksud seperti manipulasi dan berbagai bentuk penggelapan dalam kegiatan jasa keuangan serta Tindakan Pidana Pencucian Uang sebagaimana dimaksud dalam Undang-Undang Nomor 8 Tahun 2010 tentang Pencegahan dan Pemberantasan Tindak Pidana Pencucian Uang.	Terpenuhi (comply) Bank telah memiliki kebijakan terkait pengunduran diri anggota Dewan Komisaris apabila terlibat dalam kejahatan keuangan sebagaimana tertuang dalam Anggaran Dasar Bank yaitu bahwa masa jabatan Dewan Komisaris berakhir salah satunya karena melanggar peraturan perundangan dan apabila mengundurkan diri.
	Recommendation 10: The Board of Commissioners has a policy regarding the resignation of members of the Board of Commissioners if involved in financial crimes. Explanation: The policy regarding the resignation of members of the Board of Commissioners involved in financial crimes is a policy that can increase the trust of stakeholders in the Public Company, which will maintain the integrity of the Company. This policy is needed to help the legal process run smoothly so that the legal process does not interfere with the course of business activities. In addition, in terms of morality, this policy builds an ethical culture within the Public Company. The policy may be included in the Guidelines or Code of Ethics applicable to the Board of Commissioners. Furthermore, the status of a convict is given by the competent authority to a member of the Board of Commissioners who is involved in financial crimes. Financial crimes refer to manipulation and various forms of embezzlement in financial services activities and Money Laundering Crimes as referred to in Law Number 8 of 2010 concerning the Prevention and Eradication of Money Laundering Crimes.	Complied The Bank had established a policy regarding the resignation of members of the Board of Commissioners in the event of involvement in financial crimes, as stipulated in the Bank's Articles of Association. Such provisions stated that the term of office of the Board of Commissioners could be terminated, among others, due to violations of laws and regulations or upon resignation.
B.2.4.	Rekomendasi 11: Dewan Komisaris atau Komite yang menjalankan fungsi Nominasi dan Remunerasi menyusun kebijakan suksesi dalam proses Nominasi anggota Direksi. Penjelasan: Berdasarkan ketentuan Peraturan Otoritas Jasa Keuangan Nomor 34/POJK.04/2014 tentang Komite Nominasi dan Remunerasi Emiten atau Perusahaan Publik, komite yang menjalankan fungsi nominasi mempunyai tugas untuk menyusun kebijakan dan kriteria yang dibutuhkan dalam proses Nominasi calon anggota Direksi. Salah satu kebijakan yang dapat mendukung proses Nominasi sebagaimana dimaksud adalah kebijakan suksesi anggota Direksi. Kebijakan mengenai suksesi bertujuan untuk menjaga kesinambungan proses regenerasi atau kaderisasi kepemimpinan di perusahaan dalam rangka mempertahankan keberlanjutan bisnis dan tujuan jangka panjang perusahaan.	Terpenuhi (comply) Mengacu pada Charter Komite Remunerasi dan Nominasi Bank yang dilaksanakan sebagai berikut: 1. Komite Remunerasi dan Nominasi mengidentifikasi calon yang memenuhi kriteria; 2. Dewan Komisaris atas dasar saran dari Komite Remunerasi dan Nominasi menyampaikan usulan calon kepada Pemegang Saham; 3. Dalam RUPS dilakukan Pengangkatan dan penetapan suksesi Direksi; dan 4. Calon yang telah disetujui diajukan ke OJK untuk fit and proper test dan memberikan persetujuan calon pengurus Bank.



No	Aspek; Prinsip; Rekomendasi Aspects; Principles; Recommendations		Comply or Explain
		Recommendation 11: The Board of Commissioners or the Committee that performs the Nomination and Remuneration function composed a Nomination succession policy for members of the Board of Directors. Explanation: Based on the provisions of the Financial Services Authority Regulation Number 34/ POJK.04/2014 concerning the Nomination and Remuneration Committee of Issuers or Public Companies, the committee that carries out the nomination function has the task of formulating the policies and criteria needed in the nomination process for prospective members of the Board of Directors. One of the policies that can support the Nomination process, as referred to, is the succession policy of members of the Board of Directors. The policy on succession aims to maintain the continuity of the process of regeneration or re-generation of leadership in the Company to maintain business sustainability and the Company's long-term goals.	Complied Referring to the Charter of the Bank's Remuneration and Nomination Committee, the process was implemented as follows: 1. The Remuneration and Nomination Committee identified candidates who met the required criteria. 2. The Board of Commissioners, based on recommendations from the Remuneration and Nomination Committee, proposed candidates to the Shareholders. 3. The appointment and succession of the Board of Directors were determined at the General Meeting of Shareholders (GMS). 4. Approved candidates were submitted to the Otoritas Jasa Keuangan for the Fit and Proper Test and final approval for appointment as members of the Bank's management.
C. Aspek 3: Fungsi dan Peran Direksi Aspect 3: Functions and Roles of the Board of Directors			
C.1.		Prinsip 5: Memperkuat Keanggotaan dan Komposisi Direksi. Principle 5: Strengthening the Membership and Composition of the Board of Directors.	
C.1.1.		Rekomendasi 12: Penentuan jumlah anggota Direksi mempertimbangkan kondisi Perusahaan Terbuka serta efektivitas dalam pengambilan keputusan. Penjelasan: Sebagai organ perusahaan yang berwenang dalam pengelolaan perusahaan, penentuan jumlah Direksi sangat mempengaruhi jalannya kinerja Perusahaan Terbuka. Dengan demikian, penentuan jumlah anggota Direksi harus dilakukan melalui pertimbangan yang matang dan wajib mengacu pada ketentuan Peraturan Perundang-undangan yang berlaku, dimana berdasarkan Peraturan Otoritas Jasa Keuangan Nomor 33/POJK.04/2014 tentang Direksi dan Dewan Komisaris Emiten atau Perusahaan Publik paling sedikit terdiri dari 2 (dua) orang. Disamping itu, dalam penentuan jumlah Direksi harus didasarkan pada kebutuhan untuk mencapai maksud dan tujuan Perusahaan Terbuka dan disesuaikan dengan kondisi Perusahaan Terbuka yang meliputi karakteristik, kapasitas, dan ukuran Perusahaan Terbuka serta bagaimana tercapainya efektivitas pengambilan keputusan Direksi.	Terpenuhi (comply) Jumlah anggota Direksi sesuai dengan ketentuan dan mempertimbangkan kebutuhan, kondisi dan kemampuan Perseroan.
		Recommendation 12: Determination of the number of members of the Board of Directors considers the Public Company's condition and effectiveness in decision making. Explanation: As an authorized corporate organ that deals with the management of the Company, the determination of the number of Directors dramatically affects the performance of the Public Company. Thus, the number of members of the Board of Directors must be determined through careful consideration and refer to the applicable laws and regulations. It must be based on the Financial Services Authority Regulation Number 33 / POJK.04 / 2014 concerning the Board of Directors and Board of Commissioners of Issuers or Public Companies consisting of at least 2 (two) people. In addition, the number of Directors must be determined based on the need to achieve the goals and objectives of the Public Company and adjusted to the conditions of the Public Company. This condition includes the characteristics, capacity, and size of the Public Company and how to achieve the effectiveness of the Board of Directors' decision making.	Complied The number of members of the Board of Directors was in accordance with regulatory requirements, taking into account the needs, conditions, and capacity of the Company.



No	Aspek; Prinsip; Rekomendasi Aspects; Principles; Recommendations	Comply or Explain
C.1.2.	Rekomendasi 13: Penentuan komposisi anggota Direksi memperhatikan keberagaman keahlian, pengetahuan, dan pengalaman yang dibutuhkan. Penjelasan: Seperti halnya Dewan Komisaris, keberagaman komposisi anggota Direksi merupakan kombinasi karakteristik yang diinginkan baik dari segi organ Direksi maupun anggota Direksi secara individu, sesuai dengan kebutuhan Perusahaan Terbuka. Kombinasi tersebut ditentukan dengan cara memperhatikan keahlian, pengetahuan dan pengalaman yang sesuai pada pembagian tugas dan fungsi jabatan Direksi dalam mencapai tujuan Perusahaan Terbuka. Dengan demikian, pertimbangan kombinasi karakteristik dimaksud akan berdampak dalam ketepatan proses pencalonan dan penunjukan individual anggota Direksi ataupun Direksi secara kolektif.	Terpenuhi (comply) Penetapan komposisi Direksi Bank telah dilakukan dengan memperhatikan kebutuhan dan kompleksitas usaha Bank yaitu dengan memperhatikan unsur keberagaman keahlian, latar belakang pendidikan, dan pengalaman serta tidak membedakan gender. Keberagaman komposisi Direksi diharapkan dapat memberikan alternatif penyelesaian terhadap suatu masalah yang semakin kompleks yang dihadapi bank, sehingga keputusan yang dihasilkan menjadi keputusan terbaik.
	Recommendation 13: Determination of the composition of members of the Board of Directors considers the diversity of expertise, knowledge, and experience needed. Explanation: Seperti halnya Dewan Komisaris, Similar to the Board of Commissioners, the diversity of the composition of members of the Board of Directors is a combination of desired characteristics. This combination is in terms of the organs of the Board of Directors and the individual members of the Board of Directors, following the needs of the Public Company. It is determined by considering the appropriate expertise, knowledge, and experience in the division of duties and functions of the Board of Directors in achieving the objectives of the Public Company. Thus, consideration of the characteristic combination will impact the accuracy of the nomination process and the individual appointment of members of the Board of Directors or collegial Board of Directors.	Complied The composition of the Board of Directors was determined by taking into account the Bank's business needs and complexity, including considerations of diversity in expertise, educational background, and experience, without gender discrimination. Such diversity in the composition of the Board of Directors was expected to provide alternative solutions to increasingly complex issues faced by the Bank, thereby enabling more optimal decision-making outcomes.
C.1.3.	Rekomendasi 14: Anggota Direksi yang membawahi bidang akuntansi atau keuangan memiliki keahlian dan/atau pengetahuan di bidang akuntansi. Penjelasan: Laporan Keuangan merupakan laporan pertanggungjawaban manajemen atas pengelolaan sumber daya yang dimiliki oleh Perusahaan Terbuka, yang wajib disusun dan disajikan sesuai dengan Standar Akuntansi Keuangan yang berlaku umum di Indonesia dan juga peraturan OJK terkait, antara lain peraturan perundang-undangan di sektor Pasar Modal yang mengatur mengenai penyajian dan pengungkapan Laporan Keuangan Perusahaan Terbuka. Berdasarkan peraturan perundang-undangan di sektor Pasar Modal yang mengatur mengenai tanggung jawab Direksi atas Laporan Keuangan, Direksi secara tanggung renteng bertanggung jawab atas Laporan Keuangan, yang ditandatangani Direktur Utama dan anggota Direksi yang membawahi bidang akuntansi atau keuangan. Dengan demikian, pengungkapan dan penyusunan informasi keuangan yang disajikan dalam laporan keuangan akan sangat tergantung pada keahlian, dan/atau pengetahuan Direksi, khususnya anggota Direksi yang membawahi bidang akuntansi atau keuangan. Adanya kualifikasi keahlian dan/atau pengetahuan di bidang akuntansi yang setidaknya dimiliki anggota Direksi dimaksud dapat memberikan keyakinan atas penyusunan Laporan Keuangan, sehingga Laporan Keuangan tersebut dapat diandalkan oleh para pemangku kepentingan (stakeholders) sebagai dasar pengambilan keputusan ekonomi terkait Perusahaan Terbuka dimaksud. Keahlian dan/atau pengetahuan tersebut dapat dibuktikan dengan latar belakang pendidikan, sertifikasi pelatihan, dan/atau pengalaman kerja terkait.	Terpenuhi (comply) Anggota Direksi yang membawahi bidang akuntansi berlatar belakang pendidikan Manajemen bisnis dan berpengalaman dalam mengelola Cabang sehingga memiliki keahlian dan/atau pengetahuan di bidang akuntansi



No	Aspek; Prinsip; Rekomendasi Aspects; Principles; Recommendations	Comply or Explain
	Recommendation 14: Members of the Board of Directors in charge of Accounting or Finance have the required expertise and/or knowledge in accounting. Explanation: Financial Statements are management's accountability reports from managing resources owned by a Public Company. They must be prepared and presented following generally accepted Financial Accounting Standards in Indonesia and related FSA regulations, including laws and regulations in the Capital Market sector that regulate the presentation and disclosure of Public Company Financial Statements. Based on the laws and regulations in the Capital Market sector that regulate the responsibility of the Board of Directors for the Financial Statements, the Board of Directors is jointly responsible for the Financial Statements. The President Director and members of the Board of Directors in charge of accounting or finance sign the Financial Statements. Thus, the disclosure and preparation of financial information presented in the financial statements will largely depend on the expertise and/or knowledge of the Board of Directors, especially members of the Board of Directors in charge of accounting or finance. The existence of expertise and/or knowledge qualifications in the accounting field that at least the members of the Board of Directors have can ensure the process of making the Financial Statements. Thus, the Financial Statements can be a reliable basis for stakeholders in making economic decisions related to the Public Company. Such expertise and/or knowledge can be proven by educational background, training certification, and/or related work experience..	Complied The member of the Board of Directors responsible for the accounting function had an educational background in business management and extensive experience in managing branch operations, thereby possessing the requisite expertise and/or knowledge in the field of accounting.
C.2. Prinsip 6: Meningkatkan Kualitas Pelaksanaan Tugas dan Tanggung Jawab Direksi. Principle 6: Improving the Quality of the Board of Directors' Duties and Responsibilities.		
C.2.1.	Rekomendasi 15: Direksi mempunyai kebijakan penilaian sendiri (self assessment) untuk menilai kinerja Direksi. Penjelasan: Seperti halnya pada Dewan Komisaris, kebijakan penilaian sendiri (self assessment) Direksi merupakan suatu pedoman yang digunakan sebagai bentuk akuntabilitas atas penilaian kinerja Direksi secara kolegal. Self assessment atau penilaian sendiri dimaksud dilakukan oleh masing-masing anggota Direksi untuk menilai pelaksanaan kinerja Direksi secara kolegal, dan bukan menilai kinerja individual masing-masing anggota Direksi. Dengan adanya self assessment ini diharapkan masing-masing anggota Direksi dapat berkontribusi untuk memperbaiki kinerja Direksi secara berkesinambungan. Dalam kebijakan tersebut dapat mencakup kegiatan penilaian yang dilakukan beserta maksud dan tujuannya, waktu pelaksanaannya secara berkala, dan tolak ukur atau kriteria penilaian yang digunakan sesuai dengan dengan rekomendasi yang diberikan oleh fungsi nominasi dan remunerasi Perusahaan Terbuka, dimana pembentukan fungsi tersebut telah diwajibkan dalam Peraturan Otoritas Jasa Keuangan Nomor 34/POJK.04/2014 tentang Komite Nominasi dan Remunerasi Emiten atau Perusahaan Publik.	Terpenuhi (comply) penilaian sendiri (self-assessment) Direksi secara individu, dinilai setiap tahun untuk melihat kinerja masing-masing anggota direksi dalam pelaksanaan tugas dan tanggung jawabnya. Penilaian tersebut dilaksanakan berdasarkan target yang ditetapkan dalam Key Performance Indicator (KPI) yang telah disepakati bersama dari awal tahun sesuai pembidangannya masing-masing.



No	Aspek; Prinsip; Rekomendasi Aspects; Principles; Recommendations	Comply or Explain
	Recommendation 15: The Board of Directors has in place a Self-Assessment policy used to assess the performance of the Board of Directors. Explanation: Similar to the Board of Commissioners, the Board of Directors self-assessment policy is a guideline used as a form of accountability for collegial assessment of the Board of Directors' performance. Self-assessment is intended to be carried out by each member of the Board of Directors. The aim is to assess the implementation of the Board of Directors' performance in a collegial manner. Self-Assessment is not used to evaluate the individual performance of each member of the Board of Directors. With this self-assessment, each member of the Board of Directors is expected to improve the performance of the Board of Directors on an ongoing basis. The policy may include assessment activities carried out along with their purposes and objectives, the periodic implementation time, and the benchmarks or assessment criteria used following the recommendations given by the nomination and remuneration function of a Public Company. The establishment of these functions has been required in the Financial Services Authority Regulation Number 34/POJK.04/2014 concerning the Nomination and Remuneration Committee of Issuers or Public Companies.	Complied Individual self-assessments of the Board of Directors were conducted annually to evaluate the performance of each Director in carrying out their duties and responsibilities. The assessment was based on targets set in the Key Performance Indicators (KPIs), which had been mutually agreed upon at the beginning of the year in accordance with their respective areas of responsibility.
C.2.2.	Rekomendasi 16: Kebijakan penilaian sendiri (self assessment) untuk menilai kinerja Direksi diungkapkan melalui laporan tahunan Perusahaan Terbuka. Penjelasan: Pengungkapan kebijakan self assessment atas kinerja Direksi dilakukan tidak hanya untuk memenuhi aspek transparansi sebagai bentuk pertanggungjawaban atas pelaksanaan tugasnya, namun juga untuk memberikan informasi penting atas upaya-upaya perbaikan dalam pengelolaan Perusahaan Terbuka. Informasi tersebut sangat bermanfaat untuk memberikan keyakinan kepada pemegang saham atau investor bahwa terdapat kepastian pengelolaan perusahaan terus dilakukan ke arah yang lebih baik. Dengan adanya pengungkapan tersebut pemegang saham atau investor mengetahui mekanisme check and balance terhadap kinerja Direksi.	Terpenuhi (comply) Penilaian kinerja Direksi akan tercermin dalam satu kesatuan pada realisasi rencana kerja dan Anggaran Perusahaan (RKAP) secara tahunan, penilaian berdasarkan parameter kinerja kolegiel dan kinerja individual/sektoral dengan mempertimbangkan faktor kuantitatif dan kualitatif. Penilaian Direksi akan mencakup Tingkat kesehatan bank yang mencakup aspek profil risiko, Good Corporate Governance (GCG) rentabilitas dan permodalan Bank. Penilaian kinerja Direksi dilakukan oleh Dewan Komisaris dan Pemegang saham, khususnya bank Bank Mandiri secara berkala melakukan penilaian atas kinerja Direksi serta pengawasan yang dilakukan oleh Dewan Komisaris dalam ajang Board forum yang rutin diselenggarakan setiap 3 (tiga) bulan sekali.
	Recommendation 16: Self-Assessment policies in order to assess the performance of the Board of Directors are disclosed through the Annual Report of the Public Company. Explanation: The disclosure of the self-assessment policy regarding the Board of Directors' performance is carried out not solely to fulfill the transparency aspect as a form of accountability for implementing the Board of Directors' duties. In addition, it also provides essential information regarding the attempts to improve the management of the Public Company. This information is beneficial to give assurance to shareholders or investors regarding the existence of certainty that the Company management continues to be carried out in a better direction. With this disclosure, shareholders or investors know the check and balance mechanism for the performance of the Board of Directors.	Complied The performance assessment of the Board of Directors was reflected in the overall achievement of the annual Corporate Work Plan and Budget (RKAP), based on both collective and individual/functional performance parameters, taking into account quantitative and qualitative factors. The evaluation encompassed the Bank's soundness level, including aspects of risk profile, Good Corporate Governance (GCG), profitability, and capital adequacy. The performance of the Board of Directors was assessed by the Board of Commissioners and shareholders. In particular, Bank Mandiri periodically evaluated the performance of the Board of Directors as well as the supervisory function of the Board of Commissioners through Board Forum meetings held on a quarterly basis.



No	Aspek; Prinsip; Rekomendasi Aspects; Principles; Recommendations		Comply or Explain
C.2.3.		Rekomendasi 17: Direksi mempunyai kebijakan terkait pengunduran diri anggota Direksi apabila terlibat dalam kejahatan keuangan. Penjelasan: Kebijakan pengunduran diri anggota Direksi yang terlibat dalam kejahatan keuangan merupakan kebijakan yang dapat meningkatkan kepercayaan para pemangku kepentingan terhadap Perusahaan Terbuka, sehingga integritas perusahaan akan tetap terjaga. Kebijakan ini diperlukan untuk membantu kelancaran proses hukum dan agar proses hukum tersebut tidak mengganggu jalannya kegiatan usaha. Selain itu, dari sisi moralitas, kebijakan ini akan membangun budaya beretika di lingkungan Perusahaan Terbuka. Kebijakan tersebut dapat tercakup dalam Pedoman ataupun Kode Etik yang berlaku bagi Direksi. Selanjutnya, yang dimaksud dengan terlibat dalam kejahatan keuangan merupakan adanya status terpidana terhadap anggota Direksi dari pihak yang berwenang. Kejahatan keuangan dimaksud seperti manipulasi dan berbagai bentuk penggelapan dalam kegiatan jasa keuangan serta Tindakan Pidana Pencucian Uang sebagaimana dimaksud dalam Undang Undang Nomor 8 Tahun 2010 tentang Pencegahan dan Pemberantasan Tindak Pidana Pencucian Uang.	Terpenuhi (comply) Bank memiliki kebijakan terkait pengunduran diri anggota Direksi apabila terlibat dalam kejahatan keuangan sebagaimana tertuang dalam Anggaran Dasar Perseroan.
		Recommendation 17: The Board of Directors has a policy related to the resignation of members of the Board of Directors when involved in financial crimes. Explanation: The policy of resignation for members of the Board of Directors involved in financial crimes is a policy that can increase the stakeholders' trust in the Public Company, which in return will maintain the Company's integrity. This policy is needed to help the legal process runs smoothly and so that the legal process does not interfere with the course of business activities. In addition, in terms of morality, this policy will build an ethical culture within the Public Company. The policy may be covered by the Guidelines or Code of Ethics applicable to the Board of Directors. Furthermore, the status of a convict is given by the competent authority to a member of the Board of Commissioners who is involved in financial crimes. Financial crimes refer to manipulation and various forms of embezzlement in financial services activities and Money Laundering Crimes as referred to in Law Number 8 of 2010 concerning the Prevention and Eradication of Money Laundering Crimes.	Complied The Bank had a policy regarding the resignation of a member of the Board of Directors if involved in a financial crime as stated in the Articles of Association of the Company.
D. Aspek 4: Partisipasi Pemangku Kepentingan Aspect 4: Stakeholder Participation			
D.1.		Prinsip 7: Meningkatkan Aspek Tata Kelola Perusahaan melalui Partisipasi Pemangku Kepentingan. Principle 7: Upgrading corporate governance aspects through stakeholder participation.	
D.1.1.		Rekomendasi 18: Perusahaan Terbuka memiliki kebijakan untuk mencegah terjadinya <i>insider trading</i>. Penjelasan: Seseorang yang mempunyai informasi orang dalam dilarang melakukan suatu transaksi Efek dengan menggunakan informasi orang dalam sebagaimana dimaksud dalam Undang-Undang mengenai Pasar Modal. Perusahaan Terbuka dapat meminimalisir terjadinya <i>insider trading</i> tersebut melalui kebijakan pencegahan, misalnya dengan memisahkan secara tegas data dan/atau informasi yang bersifat rahasia dengan yang bersifat publik, serta membagi tugas dan tanggung jawab atas pengelolaan informasi dimaksud secara proporsional dan efisien.	Terpenuhi (comply) Bank telah memiliki Kebijakan untuk mencegah terjadinya <i>insider trading</i>. Jajaran Bank yang memiliki informasi rahasia tidak diperkenankan menggunakan informasi tersebut untuk mengambil keuntungan bagi dirinya sendiri, keluarganya atau pihak ketiga lainnya



No	Aspek; Prinsip; Rekomendasi Aspects; Principles; Recommendations	Comply or Explain
	Recommendation 18: The Public Company has in place policies to prevent Insider Trading. Explanation: A person with insider information is prohibited from conducting a Securities transaction using insider information as referred to in the Law on Capital Market. Public Companies can minimize the occurrence of insider trading through prevention policies, for example, by strictly separating confidential data and/or information from public ones and dividing the duties and responsibilities for the management of such information proportionally and efficiently.	Complied The Bank had a policy to prevent insider trading. Bank officials who had confidential information were not allowed to use the information to take advantage of themselves, their families or other third parties.
D.1.2.	Rekomendasi 19: Perusahaan Terbuka memiliki kebijakan anti korupsi dan anti fraud. Penjelasan: Kebijakan anti korupsi bermanfaat untuk memastikan agar kegiatan usaha Perusahaan Terbuka dilakukan secara legal, prudent, dan sesuai dengan prinsip-prinsip tata kelola yang baik. Kebijakan tersebut dapat merupakan bagian dalam kode etik, ataupun dalam bentuk tersendiri. Dalam kebijakan tersebut dapat meliputi antara lain mengenai program dan prosedur yang dilakukan dalam mengatasi praktik korupsi, balas jasa (kickbacks), fraud, suap dan/atau gratifikasi dalam Perusahaan Terbuka. Lingkup dari kebijakan tersebut harus menggambarkan pencegahan Perusahaan Terbuka terhadap segala praktik korupsi baik memberi atau menerima dari pihak lain.	Terpenuhi (comply) Perseroan memiliki kebijakan anti fraud dan Standar Pedoman Strategi Anti Fraud (SPSAF). Setiap pegawai dapat menyampaikan informasi adanya dugaan terjadinya fraud dengan mempergunakan media yang telah disediakan, baik telepon, sms, fax, email maupun yang lainnya. Untuk peningkatan pelayanan pengaduan dan upaya menjaga kerahasiaan, sarana pelaporan yaitu Letter to CEO (LTC) melalui e-mail ltc@rsm.id. Semua laporan dugaan pelanggaran (fraud) yang disampaikan akan dijamin kerahasiaan dan keamanannya oleh Bank dan pelapor (whistleblower) dijamin haknya untuk memperoleh informasi mengenai status tindak lanjut atas laporannya.
	Recommendation 19: The Public Company has in place an Anti-Corruption and Anti-Fraud policy. Explanation: Anti-corruption policies are useful for ensuring that the business activities of public companies are carried out legally, prudently, and in accordance with the principles of good governance. The policy can be part of a code of conduct or in its own form. The policy may include, among others, programs and procedures carried out to overcome corrupt practices, kickbacks, fraud, bribery, and/ or gratification in a Public Company. The scope of the policy must describe the prevention of the Public Company against all corrupt practices, either giving or receiving from other parties.	Complied The Company had an anti-fraud policy and Standard Anti- Fraud Strategy Guidelines (SPSAF). Each employee could submit information on the alleged occurrence of fraud by using the media provided, whether by telephone, sms, fax, email or others. To improve complaint services and to maintain confidentiality, the reporting facility is the Letter to CEO (LTC) via e-mail ltc@ bankmantap. co.id. All reports of suspected violations (fraud) submitted would be guaranteed the confidentiality and security of the Bank, and the reporter (Whistleblowers) were guaranteed the right to obtain information regarding the status of followup reports.



No	Aspek; Prinsip; Rekomendasi Aspects; Principles; Recommendations	Comply or Explain
D.1.3.	Rekomendasi 20: Penjelasan: Perusahaan Terbuka memiliki kebijakan tentang seleksi dan peningkatan kemampuan pemasok atau vendor. Kebijakan tentang seleksi pemasok atau vendor bermanfaat untuk memastikan agar Perusahaan Terbuka memperoleh barang atau jasa yang diperlukan dengan harga yang kompetitif dan kualitas yang baik. Sedangkan kebijakan peningkatan kemampuan pemasok atau vendor bermanfaat untuk memastikan bahwa rantai pasokan (supply chain) berjalan dengan efisien dan efektif. Kemampuan pemasok atau vendor dalam memasok/memenuhi barang atau jasa yang dibutuhkan perusahaan akan mempengaruhi kualitas output perusahaan. Dengan demikian, pelaksanaan kebijakan-kebijakan tersebut dapat menjamin kontinuitas pasokan, baik dari segi kuantitas maupun kualitas yang dibutuhkan Perusahaan Terbuka. Adapun cakupan kebijakan ini meliputi kriteria dalam pemilihan pemasok atau vendor, mekanisme pengadaan yang transparan, upaya peningkatan kemampuan pemasok atau vendor, dan pemenuhan hak-hak yang berkaitan dengan pemasok atau vendor. Perseroan memiliki kebijakan terkait pengadaan barang dan jasa yang berisi tentang seleksi dan peningkatan kemampuan pemasok atau vendor yang tertuang dalam standar Pedoman Procurement.	Terpenuhi (comply) Bank memiliki Kebijakan Procurement dan Standar Prosedur terkait penerimaan dan evaluasi pemasok atau vendor
	Recommendation 20: Explanation: The Public Company has a policy in place regarding the selection and improvement of suppliers or vendor ability. The supplier or vendor selection policy is useful to ensure that the Public Company obtains the necessary goods or services at competitive prices and good quality. Meanwhile, the policy of increasing the ability of suppliers or vendors helps ensure that the supply chain runs efficiently and effectively. The suppliers' or vendors' ability to supply/provide the goods or services needed by the Company will affect the quality of the Company's output. Thus, implementing these policies can guarantee the continuity of supply, both in terms of quantity and quality needed by the Public Company. The scope of this policy includes criteria in selecting suppliers or vendors, transparent procurement mechanisms, attempts to improve the capabilities of suppliers or vendors, and the fulfillment of rights related to suppliers or vendors. The Company has policies related to the procurement of goods and services that contain the selection and improvement of supplier or vendor capabilities as stated in the Procurement Guidelines standards.	Complied The Bank had Procurement Policies and Standard Procedures related to acceptance and evaluation of suppliers or vendors.
D.1.4.	Rekomendasi 21: Penjelasan: Perusahaan Terbuka memiliki kebijakan tentang pemenuhan hak-hak kreditur. Kebijakan tentang pemenuhan hak-hak kreditur digunakan sebagai pedoman dalam melakukan pinjaman kepada kreditur. Tujuan dari kebijakan dimaksud adalah untuk menjaga terpenuhinya hak-hak dan menjaga kepercayaan kreditur terhadap Perusahaan Terbuka. Dalam kebijakan tersebut mencakup pertimbangan dalam melakukan perjanjian, serta tindak lanjut dalam pemenuhan kewajiban Perusahaan Terbuka kepada kreditur.	Terpenuhi (comply) Pemenuhan hak-hak kreditur di Bank Mandiri Taspen tertuang dalam Standar Prosedur Asset & Liability Management dan Petunjuk Teknis Penerbitan Obligasi.
	Recommendation 21: Explanation: The Public Company has a policy on fulfilling the creditors' rights. The policy regarding the fulfillment of creditors' rights is utilized as a guideline in making loans to creditors. The policy aims to maintain the fulfillment of rights and maintain creditors' trust in the Public Company. The policy includes considerations in making agreements, as well as follow-up actions in fulfilling the obligations of the Public Company to creditors.	Complied Fulfillment of creditor rights at Bank Mandiri Taspen is stated in the Asset & Liability Management Standard Procedures and Technical Instructions for Issuing Bonds.



No	Aspek; Prinsip; Rekomendasi Aspects; Principles; Recommendations		Comply or Explain
D.1.5.		Rekomendasi 22: Perusahaan Terbuka memiliki kebijakan sistem whistleblowing. Penjelasan: Kebijakan sistem whistleblowing yang telah disusun dengan baik akan memberikan kepastian perlindungan kepada saksi atau pelapor atas suatu indikasi pelanggaran yang dilakukan karyawan atau manajemen Perusahaan Terbuka. Penerapan kebijakan sistem tersebut akan berdampak pada pembentukan budaya tata kelola perusahaan yang baik. Kebijakan sistem whistleblowing mencakup antara lain jenis pelanggaran yang dapat dilaporkan melalui sistem whistleblowing, cara pengaduan, perlindungan dan jaminan kerahasiaan pelapor, penanganan pengaduan, pihak yang mengelola aduan, dan hasil penanganan dan tindak lanjut pengaduan.	Terpenuhi (comply) Bank telah memiliki Kebijakan Whistleblowing yang juga diungkapkan dalam bagian pengungkapan Whistleblowing dalam Laporan Tahunan ini.
		Recommendation 22: Public Company has a whistleblowing system policy. Explanation: A well-prepared whistleblowing system policy will provide certainty of protection to witnesses or whistleblowers for an indication of violations committed by employees or management of the Public Company. The implementation of these system policies will have an impact on the formation of good corporate governance culture. The whistleblowing system policy includes, among others, the types of violations that can be reported through the whistleblowing system, the way of complaints, protection, and guarantees of the confidentiality of the whistleblower, the handling of complaints, the party who manages the complaint, and the results of handling and following up complaints.	Complied The Bank had a Whistleblowing Policy which was also disclosed in the Whistleblowing disclosure section of this Annual Report.
D.1.6.		Rekomendasi 23: Perusahaan Terbuka memiliki kebijakan pemberian insentif jangka panjang kepada Direksi dan karyawan. Penjelasan: Insentif jangka panjang merupakan insentif yang didasarkan atas pencapaian kinerja jangka panjang. Rencana insentif jangka panjang mempunyai dasar pemikiran bahwa kinerja jangka panjang perusahaan tercermin oleh pertumbuhan nilai dari saham atau target-target jangka panjang perusahaan lainnya. Insentif jangka panjang bermanfaat dalam rangka menjaga loyalitas dan memberikan motivasi kepada Direksi dan karyawan untuk meningkatkan kinerja atau produktivitasnya yang akan berdampak pada peningkatan kinerja perusahaan dalam jangka panjang. Adanya suatu kebijakan insentif jangka panjang merupakan komitmen nyata Perusahaan Terbuka untuk mendorong pelaksanaan pemberian insentif jangka panjang kepada Direksi dan Karyawan dengan syarat, prosedur dan bentuk yang disesuaikan dengan tujuan jangka panjang Perusahaan Terbuka. Kebijakan dimaksud dapat mencakup antara lain maksud dan tujuan pemberian insentif jangka panjang, syarat dan prosedur dalam pemberian insentif, dan kondisi dan risiko yang harus diperhatikan oleh Perusahaan Terbuka dalam pemberian insentif. Kebijakan tersebut juga dapat tercakup dalam kebijakan remunerasi Perusahaan Terbuka yang ada.	Penjelasan (explain) Sehubungan dengan Bank Mandiri Taspen merupakan Perusahaan Perseroan Terbatas yang tertutup, maka Bank Mandiri Taspen belum memiliki kebijakan pemberian insentif jangka panjang kepada Direksi dan Karyawan.



No	Aspek; Prinsip; Rekomendasi Aspects; Principles; Recommendations		Comply or Explain
		Recommendation 23: Public Company has a policy of providing long-term incentives to the Board of Directors and employees. Explanation: Long-term incentives are incentives based on the achievement of long-term performance. The longterm incentive plan assumes that the Company's longterm performance is reflected by the growth in value of the stock or other Company's long-term targets. Long-term incentives are useful to maintain loyalty and provide motivation to the Board of Directors and employees to increase their performance or productivity, which will have an impact on improving the Company's performance in the long run. The existence of a long-term incentive policy is a real commitment of the Public Company to encourage the implementation of long-term incentives to the Board of Directors and Employees with conditions, procedures, and forms adjusted to the long-term goals of the Public Company. The policy may include, among others, the purpose and objectives of providing long-term incentives, terms and procedures for providing incentives, and conditions and risks that the Public Company must consider in providing incentives. The policy can also be included in the remuneration policy of the existing Public Company.	Complied In view of the fact that Bank Mandiri Taspen is a privately held limited liability company, the Bank had not yet established a policy on the provision of long-term incentives for the Board of Directors and employees.
E. Aspek 5: Keterbukaan Informasi Aspect 5: Disclosure of Information			
E.1.		Prinsip 8: Meningkatkan Pelaksanaan Keterbukaan Informasi. Principle 8: Improving the Implementation of the disclosure of information	
E.1.1.		Rekomendasi 24: Perusahaan Terbuka memanfaatkan penggunaan teknologi informasi secara lebih luas selain Situs Web sebagai media keterbukaan informasi. Penjelasan: Penggunaan teknologi informasi dapat bermanfaat sebagai media keterbukaan informasi. Adapun keterbukaan informasi yang dilakukan tidak hanya keterbukaan informasi yang telah diatur dalam peraturan perundang-undangan, namun juga informasi lain terkait Perusahaan Terbuka yang dirasakan bermanfaat untuk diketahui pemegang saham atau investor. Dengan pemanfaatan teknologi informasi secara lebih luas selain Situs Web diharapkan perusahaan dapat meningkatkan efektivitas penyebaran informasi perusahaan. Meskipun demikian, pemanfaatan teknologi informasi yang dilakukan tetap memperhatikan manfaat dan biaya perusahaan.	Terpenuhi (comply) Dalam situs web Bank, terdapat segala informasi yang terkait dengan Keterbukaan Informasi. Bank telah mengelola Situs Web Perusahaan seoptimal mungkin untuk selalu menyediakan informasi yang terbaru dan akurat untuk Publik. Selain Situs web, Bank Mandiri juga memanfaatkan teknologi dan aplikasi media sosial lainnya seperti SMS Banking, Mobile Banking, Instagram, Facebook dan X untuk media keterbukaan informasi.
		Recommendation 24: The Public Company utilizes information technology more broadly in addition to the Website as a medium for disclosing information. Explanation: The use of information technology can be a helpful medium for the disclosure of information. The disclosure of information is conducted not only to disclose information that has been regulated in laws and regulations but also to disclose other information related to Public Companies that are considered helpful for the knowledge of shareholders or investors. By using information technology more broadly apart from the Website, it is hoped that the Company can extend the effectiveness of disseminating company information. Nevertheless, the use of information technology is carried out while still considering the benefits and costs for the Company.	Complied The Bank's website contains all information related to Information Disclosure. The Bank has optimally managed the Company Website to ensure the public always has the most up-to-date and accurate information. In addition to the Website, Bank Mandiri also utilizes technology and other social media applications, such as SMS Banking, Mobile Banking, Instagram, Facebook, and X, to facilitate information disclosure.



No	Aspek; Prinsip; Rekomendasi Aspects; Principles; Recommendations	Comply or Explain
E.1.2.	Rekomendasi 25: Laporan Tahunan Perusahaan Terbuka mengungkapkan pemilik manfaat akhir dalam kepemilikan saham Perusahaan Terbuka paling sedikit 5% (lima persen), selain pengungkapan pemilik manfaat akhir dalam kepemilikan saham Perusahaan Terbuka melalui pemegang saham utama dan pengendali. Penjelasan: Peraturan perundang-undangan di sektor Pasar Modal yang mengatur mengenai penyampaian laporan tahunan Perusahaan Terbuka telah mengatur kewajiban pengungkapan informasi mengenai pemegang saham yang memiliki 5% (lima persen) atau lebih saham Perusahaan Terbuka, serta kewajiban pengungkapan informasi mengenai pemegang saham utama dan pengendali Perusahaan Terbuka baik langsung maupun tidak langsung sampai dengan pemilik manfaat akhir dalam kepemilikan saham tersebut. Dalam Pedoman Tata Kelola ini direkomendasikan untuk mengungkapkan pemilik manfaat akhir atas kepemilikan saham Perusahaan Terbuka paling sedikit 5% (lima persen), selain mengungkapkan pemilik manfaat akhir dari kepemilikan saham oleh pemegang saham utama dan pengendali.	Terpenuhi (comply) Bank telah mengungkapkan kepemilikan sahamnya yang mencapai 5% (lima persen) atau lebih, baik pada Bank yang bersangkutan maupun bank dan perusahaan lain yang berkedudukan di dalam dan di luar negeri, serta hubungan keuangan serta hubungan keluarga dengan anggota Dewan Komisaris lainnya, anggota Direksi dan/atau Pemegang Saham Pengendali Bank.
	Recommendation 25: The Annual Report of the Public Company discloses the ultimate benefit of the Ownership of the Public Company of at least 5%, in addition to the disclosure of the ultimate beneficial owner of the share ownership of the Public Company through the main and controlling shareholders Explanation: Laws and regulations in the Capital Market sector governing the submission of Public Company annual reports have regulated the obligation to disclose information regarding shareholders who own 5% (five percent) or more of Public Company shares. In addition, the obligation to disclose information regarding major and controlling shareholders of Public Companies, either directly or indirectly, is up to the last beneficial owner in the ownership of the shares. In this Governance Guidelines, it is recommended to disclose the ultimate beneficial owner of share ownership of a Public Company of at least 5% (five percent), in addition to disclosing the ultimate beneficial owner of share ownership by major and controlling shareholders.	Complied The Bank disclosed share ownership of 5% (five percent) or more, both in the Bank itself and in other banks and companies, whether domestic or overseas, as well as financial relationships and family relationships with other members of the Board of Commissioners, members of the Board of Directors, and/or the Bank's Controlling Shareholders.



Good Corporate Governance Assessment

Good Corporate Governance Assessment

Sebagai salah satu upaya dalam mengukur atau memetakan kondisi perusahaan dalam penerapan GCG adalah melalui GCG Assessment. Langkah ini dilakukan untuk memastikan level penerapan GCG dan untuk mengidentifikasi langkah-langkah yang tepat guna mempersiapkan infrastruktur dan struktur perusahaan yang kondusif bagi penerapan GCG secara efektif. Dengan kata lain, GCG assessment dibutuhkan untuk mengidentifikasi aspek-aspek yang perlu mendapatkan perhatian terlebih dahulu, dan langkah-langkah yang dapat diambil untuk mewujudkannya.

Dalam rangka evaluasi penerapan GCG, Bank Mandiri Taspen melaksanakan GCG Assessment yang dilaksanakan secara periodik dan konsisten setiap tahun yang terdiri dari Self assessment sesuai dengan ketentuan POJK dan melalui Third Party Assessment, sebagai berikut.

Self Assessment Sesuai Ketentuan Otoritas Jasa Keuangan (OJK)

Kriteria Penilaian

Kriteria yang digunakan dalam melakukan self assessment pada semester I adalah Surat Edaran Otoritas Jasa Keuangan No. 13/SEOJK.03/2017 tentang Penerapan tata kelola bagi Bank Umum. Penilaian sendiri ini dimaksudkan untuk memetakan kekuatan (strength) dan kelemahan (weakness) pelaksanaan GCG di Bank Mandiri Taspen yang ditinjau dari tiga aspek yaitu:

1. Governance Structure

Penilaian governance structure bertujuan untuk menilai kecukupan struktur dan infrastruktur tata kelola Perseroan agar proses pelaksanaan prinsip GCG menghasilkan outcome yang sesuai dengan harapan stakeholders Perseroan. Yang termasuk dalam struktur tata kelola Perseroan adalah Komisaris, Direksi, Komite dan satuan kerja pada Perseroan. Adapun yang termasuk infrastruktur tata kelola Perseroan antara lain adalah kebijakan dan prosedur, sistem informasi manajemen serta tugas pokok dan fungsi masing-masing struktur organisasi.

2. Governance Process

Penilaian governance process bertujuan untuk menilai efektivitas proses pelaksanaan prinsip GCG yang didukung oleh kecukupan struktur dan infrastruktur tata kelola Perseroan sehingga menghasilkan outcome yang sesuai dengan harapan stakeholders.

As one of the efforts in measuring or mapping the condition of the company in the implementation of GCG is through GCG Assessment. This step is taken to ensure the level of GCG implementation and to identify appropriate measures to prepare the infrastructure and corporate structure that is conducive to the effective implementation of GCG. In other words, GCG assessment is needed to identify the aspects that need attention first, and the steps that can be taken to make it happen.

In order to evaluate the implementation of GCG, Bank Mandiri Taspen implement GCG Assessment which is carried out periodically and consistently every year consisting of Self-Assessment in accordance with POJK provisions and through Third Party Assessment, as follows.

Self Assessment According to The Terms of Authority Financial Authority (OJK)

Criteria for Assessment

The criteria used in conducting the self-assessment is OJK Circular Letter No. 13/ SEOJK.03/2017 on the implementation of governance for commercial banks. This self-assessment is intended to map the strength and weakness of GCG implementation at Bank Mandiri in terms of three aspects:

1. Governance Structure

The governance structure assessment aims to assess the adequacy of the Company's governance structure and infrastructure so that the GCG implementation process will result in an outcome that is in line with the expectations of the Company's stakeholders. Included in the Company's governance structure are the Commissioners, Directors, Committees and work units of the Company. Those that include the Company's governance infrastructure include policies and procedures, management information systems and the main tasks and functions of each organizational structure.

2. Governance Process

The governance process assessment aims to assess the effectiveness of the GCG implementation process supported by the adequacy of the Company's governance structure and infrastructure to produce outcomes that meet the expectations of stakeholders.



3. Governance Outcome

Penilaian *governance outcome* bertujuan untuk menilai kualitas *outcome* yang memenuhi harapan *stakeholders* yang merupakan hasil proses pelaksanaan prinsip GCG yang didukung oleh kecukupan struktur dan infrastruktur tata kelola Perseroan. Yang termasuk dalam *outcome* mencakup aspek kualitatif dan aspek kuantitatif, antara lain yaitu:

- Kecukupan transparansi laporan.
- Kepatuhan terhadap peraturan perundang-undangan.
- Perlindungan konsumen.
- Objektivitas dalam melakukan *assessment/audit*.
- Kinerja bank seperti rentabilitas, efisiensi, dan permodalan.
- Peningkatan/penurunan kepatuhan terhadap ketentuan yang berlaku dan penyelesaian permasalahan yang dihadapi bank seperti *fraud*, pelanggaran Batas Maksimum Pemberian Kredit (BMPK), pelanggaran ketentuan terkait laporan bank kepada regulator.

Self assessment meliputi 11 (sebelas) faktor penilaian pelaksanaan GCG yang meliputi:

- Pelaksanaan tugas dan tanggung jawab Dewan Komisaris.
- Pelaksanaan tugas dan tanggung jawab Direksi.
- Kelengkapan dan pelaksanaan tugas Komite.
- Penanganan benturan kepentingan.
- Penerapan fungsi kepatuhan.
- Penerapan fungsi audit internal.
- Penerapan fungsi audit eksternal.
- Penerapan manajemen risiko termasuk sistem pengendalian internal.
- Penyediaan dana kepada pihak terkait (*related party*) dan penyediaan dana besar (*large exposure*).
- Transparansi kondisi keuangan dan non keuangan Bank, laporan pelaksanaan *Good Corporate Governance* dan pelaporan internal.
- Rencana Strategis Bank.

Penilaian *Self Assessment Good Corporate Governance* (GCG) Semester II dilaksanakan pada posisi akhir Desember 2025. Dalam pelaksanaannya, standar penerapan tata kelola mengacu pada Peraturan OJK Nomor 17 Tahun 2023 tentang Penerapan Tata Kelola bagi Bank Umum serta mulai menyesuaikan dengan ketentuan dalam Surat Edaran OJK Nomor 14/POJK.03/2025 mengenai Penerapan Tata Kelola bagi Bank Umum.

Indikator yang menjadi standar pelaksanaan *Self Assessment* meliputi 16 (enam belas) parameter, yang terdiri dari:

- Pelaksanaan tugas, tanggung jawab, dan wewenang Direksi.
- Pelaksanaan tugas, tanggung jawab, dan wewenang Dewan Komisaris.

3. Governance Outcome

The *governance outcome* assessment aims to assess the quality of outcomes that meet the expectations of *stakeholders* as a result of the GCG implementation process supported by the adequacy of the Company's governance structure and infrastructure. Included in the outcome include qualitative aspects and quantitative aspects, among others are:

- Adequacy of report transparency.
- Compliance with laws and regulations.
- Consumer protection.
- Objectivity in conducting *assessment/audit*.
- Bank performance such as profitability, efficiency, and capital.
- Increase/decrease of compliance with prevailing regulations and settlement of problems faced by banks such as *fraud*, violation of Legal Lending Limit (BMPK), violation of provisions related to bank statements to regulators.

Self-assessment includes 11 (eleven) assessment factors of GCG implementation which include:

- Implementation of duties and responsibilities of the Board of Commissioners
- Implementation of duties and responsibilities of the Board of Directors
- Completeness and execution of the Committee's duties
- Handling of conflict of interest
- Implementation of compliance function
- Implement internal audit function
- Implementation of external audit function
- Implementation of risk management including internal control system
- Provision of funds to related parties (*related party*) and the provision of large funds (*large exposure*)
- Transparency of Bank's financial and nonfinancial condition, *Good Corporate Governance* implementation report and internal reporting
- Bank's Strategic Plan.

The Second Semester *Good Corporate Governance* (GCG) *Self Assessment* will be conducted at the end of December 2025. In its implementation, the governance implementation standards refer to OJK Regulation Number 17 of 2023 concerning the Implementation of Governance for Commercial Banks and begin to adjust to the provisions in OJK Circular Letter Number 14/POJK.03/2025 concerning the Implementation of Governance for Commercial Banks.

The indicators used as the standard for the *Self Assessment* implementation consist of 16 (sixteen) parameters, namely:

- Implementation of the duties, responsibilities, and authorities of the Board of Directors.
- Implementation of the duties, responsibilities, and authorities of the Board of Commissioners.



3. Kelengkapan dan pelaksanaan tugas komite.
 4. Penanganan benturan kepentingan.
 5. Penerapan fungsi kepatuhan.
 6. Penerapan fungsi audit intern.
 7. Penerapan fungsi audit ekstern.
 8. Penerapan manajemen risiko termasuk sistem pengendalian intern.
 9. Pemberian remunerasi.
 10. Penyediaan dana kepada pihak terkait dan penyediaan dana besar.
 11. Integritas pelaporan dan sistem teknologi informasi.
 12. Rencana strategis Bank.
 13. Aspek pemegang saham.
 14. Penerapan strategi anti fraud, termasuk anti penyuapan.
 15. Penerapan keuangan berkelanjutan, termasuk penerapan tanggung jawab sosial dan lingkungan.
 16. Penerapan tata kelola dalam KUB.
3. Completeness and implementation of committee duties.
 4. Management 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 large exposures.
 11. Integrity of reporting and information technology systems.
 12. The Bank's strategic plan.
 13. Shareholder aspects.
 14. Implementation of anti-fraud strategies, including anti-bribery measures.
 15. Implementation of sustainable finance, including the application of social and environmental responsibility.
 16. Implementation of governance within the KUB (Banking Business Group).

Pihak yang Melakukan Assessment

Proses penilaian self assessment tata kelola Bank Mandiri Taspen melibatkan seluruh Dewan Komisaris, Direksi dan unit kerja yang terkait dengan faktor penilaian tata kelola dimaksud.

Parties That Conduct Assessment

The self-assessment process of corporate governance at Bank Mandiri Taspen involved the entire Board of Commissioners, the Board of Directors, and all work units related to the governance assessment factors.

Skor Penilaian

Assessment Score

No	Faktor Penilaian Tata Kelola	Governance Assessment Factors	Peringkat Semester I Semester Ranking - I
1	Pelaksanaan tugas dan tanggung jawab Dewan Komisaris	Implementation of duties and responsibilities of the Board of Commissioners	2
2	Pelaksanaan tugas dan tanggung jawab Direksi	Implementation of duties and responsibilities of the Board of Directors	2
3	Kelengkapan dan pelaksanaan tugas Komite	Completeness and implementation of Committee duties	2
4	Penanganan benturan kepentingan	Handling of conflicts of interest	1
5	Penerapan fungsi Kepatuhan Bank	Implementation of the Bank's Compliance function	2
6	Penerapan fungsi Audit Internal	Implementation of the Internal Audit function	2
7	Penerapan fungsi Audit Eksternal	Implementation of the External Audit function	1
8	Penerapan fungsi Manajemen Risiko termasuk sistem pengendalian intern	Implementation of the Risk Management function including the internal control system	2
9	Penyediaan dana kepada pihak terkait (related party) dan penyediaan dana besar (large exposure).	Provision of funds to related parties and provision of large exposure funds.	2



No	Faktor Penilaian Tata Kelola	Governance Assessment Factors	Peringkat Semester I Semester Ranking - I
10	Transparansi konisi keuangan dan non keuangan Bank, laporan pelaksanaan Tata Kelola dan laporan internal	Transparency of the Bank's financial and non-financial conditions, reports on the implementation of Governance and internal reports	2
11	Rencana strategis Bank	Bank's strategic plan	2
Peringkat Komposit Composite Rating			2

No	Faktor Penilaian Tata Kelola	Governance Assessment Factors	Peringkat Semester II Semester Ranking - II
1	Pelaksanaan tugas, tanggung jawab, dan wewenang Direksi	Implementation of duties and responsibilities of Director	2
2	Komisaris Pelaksanaan tugas, tanggung jawab, dan wewenang Dewan Komisaris	Execution of the duties, responsibilities, and authorities of the Board of Commissioners	2
3	pelaksanaan Kelengkapan dan tugas komite	Completeness and implementation of Committee duties	1
4	Penanganan benturan kepentingan	Handling of conflicts of interest	1
5	Penerapan fungsi Kepatuhan	Implementation of the Compliance function	2
6	Penerapan fungsi Audit Intern	Implementation of the Internal Audit function	2
7	Penerapan fungsi Audit Ekstern	Implementation of the External Audit function	1
8	Penerapan Manajemen Risiko termasuk sistem pengendalian intern	Implementation of Risk Management, including the Internal Control System	2
9	Pemberian remunerasi	Remuneration Practices	1
10	Penyediaan dana kepada pihak terkait dan penyediaan dana	Provision of Funds to Related Parties and Large Exposures	1
11	Integritas pelaporan dan sistem teknologi informasi	Integrity of Reporting and Information Technology Systems	2
12	Rencana strategis Bank	The Bank's Strategic Plan	1
13	Aspek pemegang saham	Shareholder Aspects	1
14	Penerapan strategi anti fraud, termasuk anti penyuapan	Implementation of Anti-Fraud Strategy, including Anti-Bribery Measures	1
15	Penerapan keuangan berkelanjutan, termasuk penerapan tanggung jawab sosial dan lingkungan	Implementation of Sustainable Finance, including Environmental and Social Responsibility	2
16	Penerapan tata kelola dalam KUB	Implementation of Governance within the Business Group (KUB)	1
Peringkat Komposit Composite Rating			2



Hasil Penilaian Sendiri (Self-Assessment) Penerapan Tata Kelola

Self-Assessment Results of Governance Implementation

	Peringkat Ranking	Definisi Peringkat	Definition of Rank
Individual	2	Mencerminkan manajemen Bank telah melakukan penerapan Tata Kelola yang secara umum baik. Hal ini tercermin dari pemenuhan yang sangat memadai atas prinsip Tata Kelola. Dalam hal terdapat kelemahan penerapan prinsip Tata Kelola, secara umum kelemahan tersebut tidak signifikan dan dapat segera dilakukan perbaikan oleh manajemen Bank.	This rating reflected that the Bank's management had generally implemented Good Corporate Governance at a sound level. This was evidenced by the very adequate fulfillment of governance principles. Where weaknesses in the implementation of governance principles existed, such weaknesses were generally not significant and could be promptly addressed by the Bank's management.
Analisis		Analysis	
Secara umum penerapan Tata Kelola Bank telah berjalan dengan baik, manajemen Bank telah melaksanakan prinsip-prinsip tata kelola dan telah mempersiapkan struktur tata kelola yang mendukung seperti struktur organisasi, sumber daya manusia yang kompeten dan kebijakan serta prosedur pendukung pelaksanaan aktivitas bank. Selain itu manajemen Bank dari waktu ke waktu juga melakukan upaya-upaya penyempurnaan agar pelaksanaan tata kelola dapat sejalan dengan perkembangan bisnis Bank. Perbaikan dilakukan dengan memperhatikan masukan dari Dewan Komisaris Bank berdasarkan hasil pemantauan/review/rekomendasi dari Komite yang mendukung tugas dan tanggung jawab Dewan Komisaris. Pada periode pelaporan tidak terdapat pelanggaran prinsip kehati-hatian dalam pemenuhan antara lain CAR, Modal Inti, GWM, dan NPL serta tidak terjadi pelampauan dan/atau pelanggaran BMPK. Komitmen bank terkait dengan hasil pemeriksaan Otoritas Jasa Keuangan (OJK) telah ditindaklanjuti sesuai dengan target waktu yang disepakati.		In general, the implementation of the Bank's governance had been carried out effectively. Management had applied governance principles and established a supporting governance structure, including organizational structure, competent human resources, as well as policies and procedures supporting the Bank's operational activities. Furthermore, management continuously undertook improvement initiatives to ensure that governance practices remained aligned with the Bank's business developments. These improvements were implemented by taking into account inputs from the Board of Commissioners, based on monitoring, reviews, and recommendations from committees supporting the Board's duties and responsibilities. During the reporting period, there were no breaches of prudential principles, including compliance with Capital Adequacy Ratio (CAR), Core Capital, Statutory Reserves (GWM), and Non-Performing Loans (NPL), and there were no violations and/or breaches of the Legal Lending Limit (BMPK). Commitments related to the results of examinations by the Otoritas Jasa Keuangan had been followed up in accordance with the agreed timelines.	

Rekomendasi dan Tindaklanjutnya

Berdasarkan analisis Penilaian Sendiri (Self Assessment) pelaksanaan Tata Kelola yang terdiri dari Struktur Tata Kelola (Governance Structure), Proses Tata Kelola (Governance Process), dan Hasil Tata Kelola (Governance Outcome) pada masing-masing faktor penilaian Tata Kelola, maka dapat disimpulkan bahwa:

1. Governance Structure

- Faktor-faktor Positif aspek governance structure dapat disampaikan:
 - Secara struktur tata kelola, Bank Mandiri Taspen telah memiliki struktur organisasi yang sesuai dengan penerapan tata kelola bagi Bank Umum seperti Dewan Komisaris, Direksi, Komite-Komite dibawah Dewan Komisaris dan Komite dibawah Direksi serta satuan-satuan kerja dibawah Direksi seperti Satuan Kerja Audit Intern, Risk Manajemen dan Satuan Kerja Kepatuhan untuk pemenuhan kecukupan pelaksanaan prinsip-prinsip tata kelola.
 - Komposisi Direksi dan Dewan Komisaris Bank Mandiri Taspen telah memenuhi ketentuan berdasarkan Akta Keputusan Sirkuler tanggal 04

Recommendations and Follow-Up

Based on the Self-Assessment analysis of the implementation of Good Corporate Governance, which comprised Governance Structure, Governance Process, and Governance Outcome across each governance assessment factor, the following conclusions were drawn:

1. Governance Structure

- Positive factors in the governance structure aspect can be conveyed:
 - From a governance structure perspective, Bank Mandiri Taspen had established an organizational structure in line with governance requirements for Commercial Banks, including the Board of Commissioners, Board of Directors, committees under the Board of Commissioners and the Board of Directors, as well as supporting work units such as Internal Audit, Risk Management, and Compliance units to ensure adequate implementation of governance principles.
 - The composition of the Board of Directors and the Board of Commissioners complied with regulatory provisions, as stipulated in the Circular Resolution



Desember 2025, Jumlah Direksi 8 (delapan) orang dan Dewan Komisaris 7 (tujuh) orang.

- Lebih dari 50% dari jumlah Dewan Komisaris adalah Komisaris Independen.
- b. Faktor Negatif aspek governance Structure dapat disampaikan:
- Terdapat 8 (delapan) Direksi dan 6 (enam) Dewan Komisaris yang belum lulus Fit and Proper Test (masih dalam proses FnP)
 - Saat ini bank memiliki 3 komite di bawah Dekom dan efektif tersedia 1 Komisaris Independen, maka jabatan ketua komite hanya bisa dipenuhi 2 komite yaitu ketua komite audit dan ketua komite pemantau risiko, Jabatan komite remunerasi dan nominasi sementara akan kosong dan untuk kebutuhan dalam memimpin rapat akan ditunjuk dari anggota.

Tindak lanjut:

Proses pengajuan Dokumen Fit and Proper Test Direksi dan Dewan Komisaris ke OJK

dated December 4, 2025, with 8 (eight) Directors and 7 (seven) Commissioners.

- More than 50% of the members of the Board of Commissioners were Independent Commissioners.
- b. Negative factors in the governance structure aspect can be conveyed:
- A total of 8 (eight) Directors and 6 (six) Commissioners had not yet passed the Fit and Proper Test (still under process).
 - The Bank currently had 3 committees under the Board of Commissioners, while only 1 Independent Commissioner was effectively available. As a result, only 2 committee chair positions could be fulfilled (Audit Committee and Risk Monitoring Committee), while the Remuneration and Nomination Committee chair position remained vacant, with meeting leadership assigned temporarily from among committee members.

Follow-up Actions:

Submission Process of Fit and Proper Test Documents for the Board of Directors and Board of Commissioners to the Otoritas Jasa Keuangan

2. Governance Process

- a. Faktor-faktor Positif aspek governance process, antara lain:
- Efektifitas proses implementasi Tata Kelola secara umum telah dilaksanakan dengan baik yang tercermin dalam pemenuhan kewajiban Bank kepada seluruh stakeholder selain itu proses pengambilan keputusan baik bisnis dan non bisnis telah dilaksanakan dengan berpedoman kepada prinsip Tata Kelola sehingga dapat meningkatkan efisiensi dan pencapaian target-target perusahaan.
- b. Faktor Negatif aspek governance process, antara lain:
- Terdapat perbaikan yang perlu ditindaklanjuti oleh bank dalam penerapan program APU PPT & PPPSPM atas hasil pemeriksaan OJK tahun 2025
 - Masih terdapat beberapa pelanggaran prosedur operasional oleh pegawai walaupun temuan tersebut tidak menimbulkan kerugian signifikan pada Bank.

Tindak lanjut:

Meningkatkan peran three lines of defense, melakukan sosialisasi ketentuan internal serta melakukan review pengkinian atas pedoman internal saat ini sesuai dengan ketentuan dan kebutuhan bank.

3. Governance Outcome

- a. Faktor-faktor positif aspek governance outcome, antara lain:
- Faktor-faktor positif aspek governance outcome dapat dijelaskan bahwa kinerja Bank telah menunjukkan pertumbuhan business secara year

2. Governance Process

- a. Positive factors in the governance process include:
- The effectiveness of governance implementation processes had generally been well executed, as reflected in the Bank's fulfillment of obligations to all stakeholders. Decision-making processes, both business and non-business, had been conducted in accordance with governance principles, thereby enhancing efficiency and achievement of corporate targets.
- b. Negative factors in the governance process include:
- Improvements were required in the implementation of AML, CTF, and CPF programs following findings from the 2025 examination by Otoritas Jasa Keuangan.
 - There were still several operational procedure violations by employees, although such findings did not result in significant losses to the Bank.

Follow-up Actions:

Enhanced the role of the three lines of defense, conducted socialization of internal policies, and performed reviews and updates of existing internal guidelines in accordance with prevailing regulations and the Bank's needs.

3. Governance Outcome

- a. Positive factors in the governance outcome aspect include:
- The Bank's performance demonstrated year-on-year (YoY) business growth compared to the same



on year (YoY) di banding dengan periode yang sama. Komitmen Bank untuk mematuhi ketentuan yang berlaku serta merespon secara cepat atas temuan audit intern maupun ekstern dan pemeriksaan OJK.

- Bank memperoleh predikat “Most Trusted” pada pelaksanaan CGPI dengan skor mencapai 91.02, meningkat dari periode sebelumnya 90.56..
- b. Faktor negatif aspek governance outcome, antara lain:
- Selama semester II/2025 terdapat sanksi administratif berupa denda dari hasil pemeriksaan berkala OJK terhadap Bank terkait kesalahan pelaporan pada SLIK sebesar Rp 50.000.000 sesuai Surat OJK No. SR-123/PB.21/2025 tanggal 22 Juli 2025

Tindak lanjut:

Peningkatan kualitas pengawasan supervisi terus dilakukan melalui training terkait operasional serta melakukan serta melakukan pengembangan sistem guna meminimalisasi human error dalam pelaksanaan tugas.

period. The Bank also showed strong commitment to regulatory compliance and prompt responses to findings from internal audits, external audits, and examinations by Otoritas Jasa Keuangan.

- The Bank achieved the “Most Trusted” predicate in the Corporate Governance Perception Index (CGPI) assessment, with a score of 91.02, improving from 90.56 in the previous period.
- b. Negative factors in the governance outcome aspect include:
- During the second semester of 2025, the Bank incurred an administrative sanction in the form of a fine arising from a periodic examination by Otoritas Jasa Keuangan related to reporting errors in the Financial Information Service System (SLIK), amounting to IDR50,000,000, as stated in OJK Letter No. SR-123/PB.21/2025 dated July 22, 2025.

Follow-up Actions:

Enhanced the quality of supervisory oversight through operational-related training, as well as system development to minimize human error in the execution of duties.

Assessment GCG Berdasarkan CGPI

Selain melaksanakan Self assessment, Bank Mandiri Taspen juga secara konsisten telah melaksanakan Third Party Assessment yang dimaksudkan untuk mendapatkan second opinion terhadap kualitas implementasi GCG dalam rangka perbaikan kualitas implementasi GCG secara berkelanjutan. Third Party Assessment dilaksanakan melalui program Corporate Governance Perception Index (CGPI) yang diadakan oleh The Indonesian Institute of Corporate Governance (IICG). CGPI diikuti oleh perusahaan publik (emiten), BUMN, perbankan dan perusahaan swasta lainnya.

Kriteria Penilaian

Aspek dan Indikator penilaian dalam CGPI adalah sebagai berikut:

1. Struktur Governansi (Governance Structure)
Aspek struktur governansi merupakan penilaian terhadap kecukupan struktur dan infrastruktur perusahaan dalam mengelola perubahan model bisnis yang menciptakan nilai bagi para pemangku kepentingan sesuai dengan prinsip governansi. Indikator penilaian dari aspek struktur governansi meliputi:
 - a. Pemegang Saham
 - b. Dewan Komisaris

GCG Assessment Based on CGPI

In addition to implementing Self Assessment, Bank Mandiri Taspen has also consistently implemented Third Party Assessment which is intended to get a second opinion on the quality of GCG implementation in order to improve the quality of GCG implementation on an ongoing basis. Third Party Assessment is carried out through the Corporate Governance Perception Index (CGPI) program held by The Indonesian Institute of Corporate Governance (IICG). CGPI is followed by public companies (issuers), SOEs, banks and other private companies.

Assessment Criteria

The aspects and indicators assessed in the Corporate Governance Perception Index (CGPI) were as follows:

1. Governance Structure
The governance structure aspect assessed the adequacy of the Company’s structure and infrastructure in managing business model changes to create value for stakeholders in accordance with governance principles. The indicators included:
 - a. Shareholders
 - b. Board of Commissioners



- c. Direksi
- d. Penanggung jawab manajemen fungsional
- 2. Proses Governansi (Governance Process)
Aspek proses governansi merupakan penilaian terhadap efektivitas sistem dan mekanisme dalam mengelola perubahan model bisnis yang menciptakan nilai bagi para pemangku kepentingan sesuai dengan prinsip governansi. Indikator penilaian dari aspek proses governansi meliputi:
 - a. Governansi pemenuhan hak Pemegang Saham dan RUPS
 - b. Governansi Dewan Komisaris dan Direksi
 - c. Governansi korporasi
 - d. Governansi pengungkapan dan keterbukaan informasi
 - e. Governansi pengawasan internal dan eksternal
 - f. Governansi pengelolaan risiko dan kepatuhan
 - g. Governansi modal insani (*human capital*)
 - h. Governansi tanggung jawab sosial dan lingkungan
 - i. Governansi pengadaan barang/jasa
 - j. Governansi teknologi informasi
 - k. Governansi perencanaan strategis
 - l. Governansi inovasi bisnis
- 3. Hasil Governansi (Governance Outcome)
Aspek hasil governansi merupakan penilaian terhadap kualitas luaran, hasil, dampak dan manfaat dari mengelola perubahan model bisnis yang menciptakan nilai bagi para pemangku kepentingan sesuai dengan prinsip governansi. Indikator penilaian dari aspek hasil governansi meliputi:
 - a. Kinerja Keuangan
 - b. Kinerja Non Keuangan

Pihak yang Melakukan Assessment

Pihak yang melakukan penilaian CGPI yaitu *The Indonesian Institute of Corporate Governance (IICG)*.

- c. Board of Directors
- d. Functional Management Accountability
- 2. Governance Process
The governance process aspect assessed the effectiveness of systems and mechanisms in managing business model changes to create value for stakeholders in accordance with governance principles. The indicators included:
 - a. Governance of Shareholders' rights fulfillment and the General Meeting of Shareholders (GMS)
 - b. Governance of the Board of Commissioners and Board of Directors
 - c. Corporate governance practices
 - d. Governance of disclosure and transparency
 - e. Governance of internal and external oversight
 - f. Governance of risk management and compliance
 - g. Governance of human capital
 - h. Governance of social and environmental responsibility
 - i. Governance of procurement of goods/services
 - j. Governance of information technology
 - k. Governance of strategic planning
 - l. Governance of business innovation
- 3. Governance Outcome
The governance outcome aspect assessed the quality of outputs, results, impacts, and benefits derived from managing business model changes to create value for stakeholders in accordance with governance principles. The indicators included:
 - a. Financial Performance
 - b. Non-Financial Performance

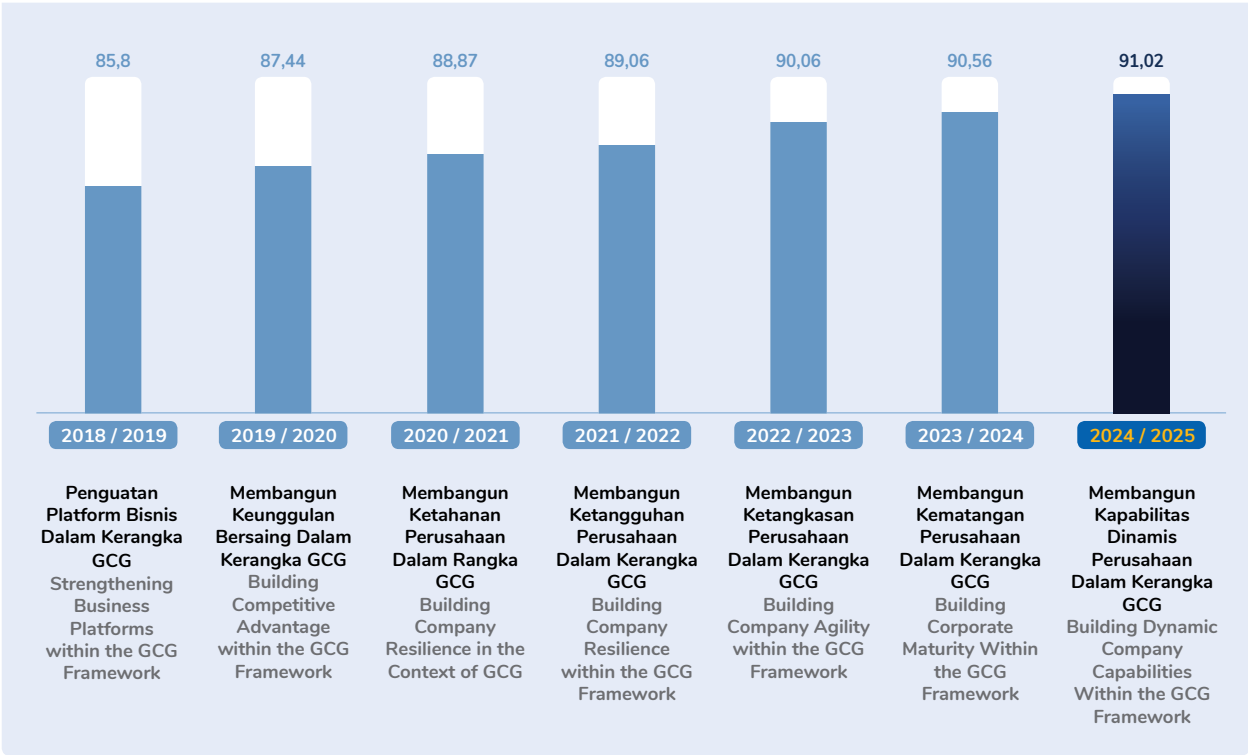
Parties That Conduct Assessment

The party that carries out the CGPI assessment is the Indonesian Institute of Corporate Governance (IICG).



Skor Penilaian

Assessment Score



Hasil penilaian CGPI 2024/2025 dengan tema “Membangun Kapabilitas Dinamis Perusahaan Dalam Kerangka GCG” di PT Bank Mandiri Taspen menunjukkan skor 91,02. Hasil pemeringkatan berdasarkan skor tersebut, PT Bank Mandiri Taspen berada dalam kategori predikat “Sangat Tepercaya”.

The 2024/2025 CGPI assessment, themed “Building Dynamic Corporate Capabilities Within a GCG Framework,” at PT Bank Mandiri Taspen, yielded a score of 91.02. Based on this score, PT Bank Mandiri Taspen is ranked as “Highly Trusted.”



Rekomendasi dan Tindaklanjutnya

I. Rekomendasi Khusus

Rekomendasi dan Tindaklanjutnya

I. Special Recommendations

No	Rekomendasi Recommendation	Tanggapan/Action Plan Action Plan
Aspek Struktur Tata Kelola (Governance Structure) Governance Structure Aspect		
1	Bank Mandiri Taspen perlu mengoptimalkan jumlah komisaris independen dalam komposisi Dewan Komisaris yang mengacu pada praktik terbaik. Bank Mandiri Taspen needs to optimize the number of independent commissioners within the composition of the Board of Commissioners in accordance with best practices.	Berdasarkan Keputusan Pemegang Saham tanggal 4 Desember 2025, Bank telah mengangkat anggota Dewan Komisaris sebanyak 7 (tujuh) orang, di mana 5 (lima) di antaranya merupakan Komisaris Independen, termasuk Komisaris Utama. Komposisi tersebut telah melampaui ketentuan minimum yang dipersyaratkan, yaitu sekurang-kurangnya 50% dari total anggota Dewan Komisaris. Based on the Shareholders' Resolution dated December 4, 2025, the Bank appointed 7 (seven) members to the Board of Commissioners, of which 5 (five) are Independent Commissioners, including the President Commissioner. This composition exceeds the minimum requirement, which stipulates that at least 50% of the total members of the Board of Commissioners must be Independent Commissioners.
2	Bank Mandiri Taspen perlu mengoptimalkan dan menetapkan rancangan struktur organisasi dengan garis akuntabilitas yang jelas, dan hierarki yang fleksibel, serta adaptif dengan dinamika dari rencana strategis perusahaan, kebutuhan bisnis, perkembangan teknologi, dan perubahan lingkungan eksternal lainnya. Bank Mandiri Taspen needs to optimize and establish an organizational structure design with clear lines of accountability, as well as a flexible hierarchy that is adaptive to the dynamics of the Company's strategic plans, business needs, technological developments, and other changes in the external environment.	Bank akan melakukan review dan penyesuaian struktur organisasi secara berkala dengan mengedepankan kejelasan akuntabilitas, efektivitas span of control, agility lintas fungsi, serta kesiapan kapabilitas digital guna memastikan organisasi tetap selaras dengan strategi pertumbuhan, kebutuhan nasabah, dan perubahan lingkungan industri. The Bank will periodically review and adjust its organizational structure by emphasizing clear accountability, effective span of control, cross-functional agility, and digital capability readiness to ensure alignment with growth strategies, customer needs, and changes in the industry environment.
3	Bank Mandiri Taspen perlu melakukan pemutakhiran kebijakan dan strategi Perusahaan secara berkala melalui analisis berbasis risiko yang komprehensif berkaitan dengan dinamika lingkungan bisnis dan industri agar dapat mengoptimalkan potensi perusahaan Bank Mandiri Taspen needs to periodically update its policies and strategies through comprehensive risk-based analysis in relation to the dynamics of the business and industry environment in order to optimize the Company's potential.	Bank telah melakukan Pemutakhiran kebijakan dan evaluasi strategi secara berkala, serta melakukan penyesuaian jika terdapat perubahan regulasi yang signifikan atas proses bisnis Bank secara keseluruhan The Bank has periodically updated its policies and evaluated its strategies, as well as implemented adjustments in response to significant regulatory changes affecting the Bank's overall business processes.
4	Bank Mandiri Taspen perlu mengoptimalkan budaya organisasi disetiap level struktur organisasi yang bersemangat menghadapi tantangan, gesit, fleksibel, adaptif, inovatif, serta berani mengambil peluang. Bank Mandiri Taspen needs to optimize its organizational culture at all levels of the organizational structure to foster a mindset that is resilient in facing challenges, agile, flexible, adaptive, innovative, and proactive in capturing opportunities.	Bank terus membangun budaya organisasi melalui The Mantap Ways yang mencakup lima karakteristik utama: <i>Do the Right Thing & Way, Think Smart, Fast and Detail, Act Innovatively, Collaborate for Results</i>, dan <i>Customer First, Always</i>. Nilai-nilai ini dirancang untuk diterapkan di seluruh level organisasi sebagai landasan perilaku nyata yang mendorong setiap pegawai untuk bersikap gesit, adaptif, inovatif, dan berani mengambil peluang dalam menghadapi tantangan bisnis yang terus berkembang. The Bank continues to strengthen its organizational culture through The Mantap Ways, which encompasses five core characteristics: <i>Do the Right Thing & Way, Think Smart, Fast and Detail, Act Innovatively, Collaborate for Results</i>, and <i>Customer First, Always</i>. These values are designed to be implemented across all levels of the organization as a foundation for behavior, encouraging employees to be agile, adaptive, innovative, and proactive in capturing opportunities amid an evolving business landscape.



No	Rekomendasi Recommendation	Tanggapan/Action Plan Action Plan
5	Bank Mandiri Taspen perlu mengoptimalkan hubungan dengan stakeholder yang bernilai tambah melalui pembangunan ekosistem bisnis yang terintegrasi, kolaboratif, dan berorientasi pada keberlanjutan, sehingga mampu mendukung penciptaan kinerja unggul dan pertumbuhan berkelanjutan. Bank Mandiri Taspen needs to optimize value-added stakeholder relationships through the development of an integrated, collaborative, and sustainability-oriented business ecosystem, in order to support the achievement of superior performance and sustainable growth.	Upaya Bank untuk mengoptimalkan hubungan dengan stakeholder diarahkan untuk menciptakan nilai tambah bersama, memperkuat kinerja perusahaan, serta memastikan pertumbuhan yang sehat dan berkelanjutan dengan tetap mengedepankan prinsip tata kelola perusahaan yang baik dengan: - Memperkuat strategi komunikasi stakeholder yang terintegrasi dan konsisten di seluruh kanal. - Mengoptimalkan program stakeholder engagement kepada regulator, media, dan komunitas secara terstruktur. - Mengintegrasikan prinsip ESG dalam operasional perusahaan. - Mendukung sinergi lintas unit dalam membangun ekosistem bisnis melalui koordinasi komunikasi internal perusahaan. The Bank's efforts to optimize relationships with stakeholders are directed toward creating shared value, strengthening corporate performance, and ensuring healthy and sustainable growth, while upholding the principles of good corporate governance, by: - Strengthening an integrated and consistent stakeholder communication strategy across all channels. - Optimizing structured stakeholder engagement programs with regulators, media, and communities. - Integrating ESG principles into the Company's operations. - Supporting cross-unit synergy in building the business ecosystem through coordinated internal communication.
Aspek Proses Tata Kelola (Governance Process) Governance Process Aspect		
1	Bank Mandiri Taspen perlu memperkuat penerapan pedoman etika dan kepatuhan di seluruh lini agar terhindar dari perilaku menyimpang dan lebih tangguh menghadapi perubahan eksternal, sehingga integritas dan keberlanjutan bisnis tetap terjaga. Bank Mandiri Taspen needs to strengthen the implementation of ethical guidelines and compliance across all lines to prevent misconduct and enhance resilience to external changes, thereby safeguarding integrity and business sustainability.	Bank akan terus memperkuat budaya integritas dan kepatuhan melalui penyalarsan kebijakan etika, peningkatan disiplin control environment, optimalisasi whistleblowing dan fraud awareness, serta penguatan peran pimpinan sebagai role model guna memitigasi risiko perilaku menyimpang dan menjaga resiliensi organisasi terhadap perubahan eksternal. The Bank will continue to strengthen a culture of integrity and compliance through the alignment of ethical policies, enhancement of discipline within the control environment, optimization of whistleblowing and fraud awareness, as well as reinforcing the role of leadership as role models to mitigate the risk of misconduct and maintain organizational resilience to external changes.
2	Bank Mandiri Taspen perlu mengoptimalkan sistem dan mekanisme efektifitas penerapan Whistle Blowing System dengan memperhatikan umpan balik dari pelapor dan pemangku kepentingan, serta melakukan perbaikan berkelanjutan agar sistem tetap relevan dan berkelanjutan di masa depan. Bank Mandiri Taspen needs to optimize the effectiveness of its Whistleblowing System by considering feedback from reporters and stakeholders, as well as implementing continuous improvements to ensure the system remains relevant and sustainable in the future.	Sejak tahun 2021 pengelolaan WBS di Bank Mandiri Taspen dikelola oleh pihak eksternal independen, hal ini bertujuan untuk mengoptimalkan sistem dan mekanisme pelaporan WBS. Dalam penerapan WBS telah memperhatikan umpan balik dari pelapor dan pemangku kepentingan. Seluruh laporan WBS akan ditindaklanjuti apabila memenuhi unsur pelaporan 4W+1H (what, where, when, who & how) dan hasil tindaklanjutnya akan disampaikan kembali kepada pelapor. Secara berkelanjutan Bank menekankan agar setiap laporan yang disampaikan melalui saluran WBS harus memenuhi unsur 4W+1H dan disosialisasikan kepada seluruh pegawai secara berkelanjutan dalam bentuk poster, sosialisasi dan pembelajaran melalui metode E-Learning. Setiap tahun Unit Pengelola Strategi Anti Fraud (SAF) telah melakukan survey self assessment penerapan SAF kepada seluruh pimpinan unit baik di Kantor Pusat maupun Distribution/Cabang yang didalamnya memuat implementasi WBS sebagai salah satu feedback implementasi WBS Since 2021, the management of the Whistleblowing System (WBS) at Bank Mandiri Taspen has been handled by an independent external party, with the objective of optimizing the system and reporting mechanism. In its implementation, the WBS has incorporated feedback from reporters and stakeholders. All WBS reports are followed up provided they meet the 4W+1H reporting elements (what, where, when, who, and how), and the outcomes of such follow-up are communicated back to the reporter. On an ongoing basis, the Bank emphasizes that all reports submitted through the WBS channel must fulfill the 4W+1H elements, which are continuously communicated to all employees through posters, socialization programs, and learning modules via e-learning methods. Annually, the Anti-Fraud Strategy (SAF) Management Unit conducts a self-assessment survey on the implementation of SAF across all unit heads at both the Head Office and Distribution/Branch levels, which includes the implementation of the WBS as one of the feedback mechanisms for evaluating its effectiveness.



No	Rekomendasi Recommendation	Tanggapan/Action Plan Action Plan
3	Bank Mandiri Taspen perlu memperkuat budaya risiko terhadap emerging risk, secara kolektif dan terintegrasi dengan sistem manajemen risiko perusahaan, yang mendorong perusahaan menjadi lebih cepat mendeteksi, lebih terbuka dalam komunikasi, dan lebih adaptif merespons ketidakpastian, sehingga menopang kinerja unggul dan pertumbuhan berkelanjutan. Bank Mandiri Taspen needs to strengthen its risk culture in addressing emerging risks in a collective manner and in integration with the enterprise risk management system, thereby enabling the Company to detect risks more promptly, foster greater openness in communication, and respond more adaptively to uncertainties, in order to support superior performance and sustainable growth.	Upaya Bank dalam memperkuat budaya risiko terhadap emerging risk yang terdiri dari: Cyber Risk Bank Mandiri Taspen menerapkan pengelolaan keamanan informasi melalui tiga pilar utama Governance, Protection, dan Operations sebagai pendekatan terpadu dalam mengelola cyber risk yang terintegrasi dengan manajemen risiko perusahaan dan selaras dengan regulasi. Pendekatan ini memperkuat budaya risiko siber agar organisasi lebih responsif dalam mendeteksi, mengomunikasikan, dan menghadapi ancaman. - Penguatan dilakukan melalui tata kelola dan kontrol yang meningkatkan kesadaran, kepatuhan, serta prinsip kehati-hatian dalam penggunaan TI, sehingga risiko dapat dikelola secara konsisten dan terukur. - Dari sisi teknis, Bank menerapkan kontrol berlapis mencakup network, endpoint, serta aplikasi dan data untuk menjaga kerahasiaan, integritas, dan ketersediaan informasi. - Kesiapan operasional didukung SOC 24/7, sistem monitoring dan respons insiden terintegrasi, serta mekanisme backup dan recovery guna memastikan ketahanan Bank sesuai ekspektasi regulator. ESG (Environmental, Social and Governance) Saat ini Bank Mandiri Taspen tidak terekspos signifikan dengan Risiko Perubahan Iklim dikarenakan mayoritas pembiayaan Bank adalah pada segmen pensiunan, sehingga Bank berfokus pada pengelolaan risiko perubahan iklim untuk internal melalui efisiensi penggunaan energi, kertas dan meningkatkan penggunaan produk dengan bahan yang ramah lingkungan untuk kegiatan internal perusahaan The Bank's efforts to strengthen its risk culture in addressing emerging risks include: Cyber Risk Bank Mandiri Taspen implements information security management through three main pillars—Governance, Protection, and Operations—as an integrated approach to managing cyber risk in alignment with enterprise risk management and applicable regulations. This approach reinforces a cyber risk culture that enables the organization to be more responsive in detecting, communicating, and addressing threats. - Strengthening efforts are carried out through governance and controls that enhance awareness, compliance, and prudence in the use of information technology, ensuring that risks are managed consistently and in a measurable manner. - From a technical perspective, the Bank implements layered controls covering networks, endpoints, as well as applications and data to maintain the confidentiality, integrity, and availability of information. - Operational readiness is supported by a 24/7 Security Operations Center (SOC), integrated monitoring and incident response systems, as well as backup and recovery mechanisms to ensure the Bank's resilience in accordance with regulatory expectations. ESG (Environmental, Social, and Governance) Currently, Bank Mandiri Taspen is not significantly exposed to climate change risks, as the majority of its financing portfolio is concentrated in the pension segment. Accordingly, the Bank focuses on managing climate-related risks internally through energy and paper efficiency initiatives, as well as increasing the use of environmentally friendly materials and products in its internal operations.
4	Bank Mandiri Taspen perlu mengoptimalkan sistem dan mekanisme keberlanjutan bisnis di perusahaan (Business Continuity Management) sehingga perusahaan menjadi lebih cepat mendeteksi, lebih adaptif merespons, dan lebih resilien menghadapi ketidakpastian, sehingga kinerja dan pertumbuhan berkelanjutan dapat terjaga. Bank Mandiri Taspen needs to optimize its Business Continuity Management (BCM) system and mechanisms to enable the Company to detect disruptions more promptly, respond more adaptively, and strengthen resilience in the face of uncertainty, thereby sustaining performance and long-term growth.	Dalam rangka memperkuat tata kelola perusahaan serta meningkatkan ketahanan operasional secara menyeluruh, Bank mempersiapkan implementasi dan sertifikasi Business Continuity Management System (BCMS) berbasis ISO 22301:2019 yang akan diterapkan secara bank wide Inisiatif ini merupakan bagian dari komitmen manajemen dalam memastikan keberlangsungan layanan kritikal, menjaga kepercayaan pemangku kepentingan, serta meningkatkan kesiapsiagaan organisasi dalam menghadapi berbagai potensi gangguan, baik yang bersifat operasional, teknologi maupun krisis eksternal. In order to strengthen corporate governance and enhance overall operational resilience, the Bank is preparing the implementation and certification of a Business Continuity Management System (BCMS) based on ISO 22301:2019, to be applied bank-wide. This initiative forms part of management's commitment to ensuring the continuity of critical services, maintaining stakeholder trust, and improving organizational preparedness in addressing potential disruptions, whether operational, technological, or arising from external crises.



No	Rekomendasi Recommendation	Tanggapan/Action Plan Action Plan
5	Bank Mandiri Taspen perlu mengoptimalkan kematangan sistem tata kelola human capital dengan mengintegrasikan pembelajaran yang berkelanjutan (learning organization), pengelolaan pengetahuan (knowledge management), serta budaya adaptif, yang mendukung kapabilitas dinamis perusahaan dan menjaga pertumbuhan berkelanjutan. Bank Mandiri Taspen needs to enhance the maturity of its human capital governance system by integrating continuous learning (learning organization), knowledge management, and an adaptive culture to support dynamic organizational capabilities and sustain growth.	Dalam rangka mewujudkan hal tersebut, Bank di tahun 2026 akan melakukan penyalarsan kamus kompetensi di setiap Divisi, yang akan diintegrasikan dalam program pengembangan kapabilitas pegawai. In support of this objective, the Bank in 2026 will align the competency framework across all Divisions, which will be integrated into employee capability development programs.
6	Bank Mandiri Taspen perlu mengoptimalkan mekanisme identifikasi dan evaluasi berkala atas peluang, ancaman, dan dinamika lingkungan, serta melakukan transformasi bisnis dengan integrasi dan penyesuaian strategi yang cepat, alokasi sumber daya optimal, sehingga perusahaan dapat merespons perubahan secara adaptif dan menciptakan nilai berkelanjutan Bank Mandiri Taspen needs to optimize mechanisms for the identification and periodic evaluation of opportunities, threats, and environmental dynamics, as well as undertake business transformation through integrated and agile strategic adjustments and optimal resource allocation, enabling the Company to respond adaptively to changes and create sustainable value.	1. Dalam rangka mengoptimalkan mekanismen identifikasi ancaman terhadap Bank Mandiri Taspen, Divisi SPM telah melakukan indentifikasi terhadap peluan dan ancaman yang ada, serta melakukan kajian terhadap isu strategis terbaru sebagaimana tercantum pada dokumen RBB dan rencana jangka panjang perusahaan (corporate plan) 2. Bank mendorong pertumbuhan berkelanjutan melalui berbagai inovasi yang salah satunya di drive melalui agenda MOTION (Mantap Inovation Award) dan peningkatan kapabikitas internal dalam mempersiapkan SDM yang tangguh untuk mempertahankan relevansi bank di industri 3. Bank secara responsif memitigasi kondisi dinamika pasar yang berpotensi menjadi peluang dan ancaman melalui monitoring kinerja dan stress test secara rutin melakukan evaluasi atas implementasi strategi melalui agenda WGD, performance review, rapat direksi, rapat direksi dan komisaris, serta rapat kinerja dengan shareholders 1. In order to optimize the mechanism for identifying potential threats, the Strategic Planning and Management Division has conducted identification of existing opportunities and threats, as well as assessments of the latest strategic issues as outlined in the Bank's Business Plan (RBB) and long-term corporate plan. 2. The Bank promotes sustainable growth through various innovations, including initiatives driven through the MOTION (Mantap Innovation Award) agenda, as well as enhancing internal capabilities to develop resilient human capital in maintaining the Bank's relevance within the industry. 3. The Bank proactively mitigates market dynamics that may present both opportunities and threats through regular performance monitoring and stress testing, as well as periodic evaluations of strategy implementation through Working Group Discussions (WGD), performance reviews, Board of Directors meetings, joint meetings of the Board of Directors and Board of Commissioners, and performance meetings with shareholders.



No	Rekomendasi Recommendation	Tanggapan/Action Plan Action Plan
7	Bank Mandiri Taspen perlu memperkuat kapabilitas dan kapasitas sumber daya teknologi untuk meningkatkan efisiensi operasional, memperluas inovasi digital, serta menjaga keamanan dan kepercayaan digital (digital trust and cyber security), sehingga perusahaan lebih adaptif menghadapi perubahan dan mampu menjaga kepercayaan stakeholders dan pertumbuhan berkelanjutan. Bank Mandiri Taspen needs to strengthen the capability and capacity of its technology resources to enhance operational efficiency, expand digital innovation, and maintain digital trust and cybersecurity, thereby enabling the Company to be more adaptive to change while sustaining stakeholder trust and long-term growth.	Bank telah menetapkan dan mengimplementasikan Roadmap Rencana Strategis Teknologi Informasi (RSTI) untuk 5 tahun kedepan (2026-2030) yang selaras dengan Rencana Bisnis Bank (RBB) dan Corporate Plan Bank Mandiri Taspen sebagai pedoman dalam pengembangan teknologi serta peningkatan kapabilitas sumber daya TI. Roadmap tersebut secara konsisten digunakan untuk memastikan tercapainya efisiensi operasional, efektivitas proses bisnis, serta keberlanjutan kinerja Bank. Bank juga telah memiliki dokumen Rencana Strategis Teknologi Informasi (RSTI) yang terdokumentasi, mencakup antara lain: - IT Business Enabler Imperative, untuk memastikan stabilitas operasional dan keandalan layanan TI dalam mendukung kegiatan bisnis Bank; - Governance & Awareness, Protection, dan Operation, yang mencakup penerapan tata kelola TI, peningkatan awareness, penguatan pengendalian dan keamanan siber, serta mitigasi risiko siber pada seluruh aktivitas operasional. Seluruh inisiatif tersebut dilaksanakan secara terukur dan berkelanjutan guna memastikan kepatuhan terhadap ketentuan yang berlaku, menjaga kepercayaan pemangku kepentingan, serta mendukung pertumbuhan Bank yang sehat dan berkelanjutan. Dalam rangka memperkuat kapabilitas dan kapasitas sumber daya teknologi untuk meningkatkan keamanan dan kepercayaan digital (digital trust and cyber security) di Bank Mandiri Taspen, divisi CISO akan melakukan: - penyempurnaan dan peningkatan konsistensi atas penerapan framework 3 (tiga) pilar Governance & Awareness, Protection dan Operations (GPO) serta didukung dengan adanya roadmap inisiatif untuk meningkatkan 3 (tiga) aspek tersebut yang disusun berdasarkan hasil assesmen NIST CSF v2.0 - sinergi dengan induk perusahaan (Bank Mandiri) untuk mengukur dan memastikan pengelolaan tata kelola dan implmentasi teknologi keamanan siber Bank dilakukan secara baik dan efektif dengan pendekatan proses assesment, pemenuhan minimum requirement, kuesioner, joint audit serta shared service The Bank has established and implemented a five-year Information Technology Strategic Plan (RSTI) Roadmap (2026–2030), aligned with the Bank's Business Plan (RBB) and Corporate Plan of Bank Mandiri Taspen, as a guideline for technology development and the enhancement of IT resource capabilities. The Roadmap is consistently applied to ensure the achievement of operational efficiency, business process effectiveness, and the sustainability of the Bank's performance. The Bank has also prepared a documented Information Technology Strategic Plan (RSTI), which includes, among others: - IT Business Enabler Imperative, to ensure operational stability and the reliability of IT services in supporting the Bank's business activities; - Governance & Awareness, Protection, and Operations, which encompass the implementation of IT governance, enhancement of awareness, strengthening of controls and cybersecurity, as well as mitigation of cyber risks across all operational activities. All such initiatives are implemented in a measurable and sustainable manner to ensure compliance with applicable regulations, maintain stakeholder trust, and support the Bank's sound and sustainable growth. In order to strengthen the capability and capacity of technology resources to enhance digital trust and cybersecurity at Bank Mandiri Taspen, the CISO Division will undertake the following: - Enhancement and increased consistency in the implementation of the three-pillar framework—Governance & Awareness, Protection, and Operations (GPO)—supported by a structured initiative roadmap developed based on the results of the NIST CSF v2.0 assessment; - Synergy with the parent entity, Bank Mandiri, to assess and ensure that the governance and implementation of cybersecurity technologies are conducted effectively through assessment processes, fulfillment of minimum requirements, questionnaires, joint audits, and shared services.



No	Rekomendasi Recommendation	Tanggapan/Action Plan Action Plan
Aspek Hasil Tata Kelola (Governance Outcome) Governance Outcome Aspect		
1	Bank Mandiri Taspen perlu memperkuat kapabilitas, kapasitas, dan kompetensi utama perusahaan melalui implementasi strategi yang adaptif, tangkas, dan efisien, guna mendukung pertumbuhan berkelanjutan, memperkuat posisi pasar, serta menciptakan nilai tambah bagi seluruh pemangku kepentingan. Bank Mandiri Taspen needs to strengthen its core capabilities, capacity, and competencies through the implementation of adaptive, agile, and efficient strategies to support sustainable growth, reinforce its market position, and create added value for all stakeholders.	- Sebagai respon terhadap adanya perubahan kondisi internal dan eksternal yang dinamis, bank telah menyusun langkah strategis dalam hal penguatan kapabilitas, kapasitas dan kompetensi bank untuk penguatan positioning bank secara berkelanjutan diantaranya: - penguatan bisnis inti pada segmen pensiunan dengan pentrasi market pensiunan ASN, TNI/POLRI dan Dapen BUMN - diversifikasi produk pada new market potensial (non pensiunan) untuk memperkuat pertumbuhan bisnis dan sebagai key lever penurunan exposure risiko bisnis mono segmen - peningkatan kualitas layanan melalui akselerasi digital yang robust dan resilient serta ekspansi jaringan pada titik potensial - menjalin kemitraan strategis untuk penguatan ekosistem bisnis Bank - Dalam rangka akselerasi value creation, bank memperkuat sinergi dengan parents ecosystem dan lintas entitas grup, diantaranya terkait dengan employee secondment untuk pemerataan kapabilitas SDM, kerjasama bisnis dan operasional sebagai bentuk peningkatan efektivitas dan efisiensi biaya, pengembangan open API/integrasi aplikasi untuk perluasan layanan dan kemudahan transaksi bagi nasabah - In response to dynamic internal and external conditions, the Bank has formulated strategic measures to strengthen its capabilities, capacity, and competencies in order to reinforce its positioning on a sustainable basis, including: - Strengthening core business in the pension segment through market penetration targeting civil servant pensioners (ASN), Indonesian National Armed Forces/Police (TNI/POLRI), and State-Owned Enterprise Pension Funds (Dapen BUMN); - Product diversification into new potential markets (non-pension segment) to support business growth and serve as a key lever in reducing mono-segment business risk exposure; - Enhancement of service quality through accelerated digital initiatives that are robust and resilient, as well as network expansion in potential locations; - Establishment of strategic partnerships to strengthen the Bank's business ecosystem. - In order to accelerate value creation, Bank Mandiri Taspen strengthens synergies within the parent ecosystem and across group entities, including initiatives such as employee secondment to equalize human capital capabilities, business and operational collaborations to improve effectiveness and cost efficiency, and the development of open APIs/application integration to expand services and enhance transaction



No	Rekomendasi Recommendation	Tanggapan/Action Plan Action Plan
2	Bank Mandiri Taspen perlu memperkuat sistem mitigasi dan perbaikan proses kerja agar mampu mencegah serta mengurangi risiko terjadinya atau berulangnya fraud, kasus non-fraud, sanksi/ denda, maupun pelanggaran lainnya. Bank Mandiri Taspen needs to strengthen its mitigation system and improve work processes to prevent and reduce the risk of fraud, non-fraud cases, sanctions/penalties, and other violations, including the recurrence of such incidents.	Bank telah memiliki serangkaian prosedur untuk melakukan Identifikasi, Pengukuran, Pemantauan dan Pengendalian Risiko atas Insiden Operasional yang berpotensi timbul, diantaranya: 1. Bank telah memiliki tools operational risk, diantaranya: a. Risk Control Self Assessment (RCSA) b. Loss Event Database (LED) c. Key Risk Indicator (KRI) 2. Program Risk Awareness melalui : Newsletter, video risk awareness yang dilakukan secara berkala, Risk awareness untuk fraud eksternal. 3. Monitoring harian yang dilakukan melalui Dashboard Internal Control serta ORCUS 4. Melakukan review parameter Fraud Detection System (FDS) secara berkala. 5. Telah dilakukan improvement pada aplikasi FDS khususnya untuk coverage event data non monetary. Pengembangan ini memungkinkan FDS untuk consume data aktivitas non monetary, seperti diantaranya aktivitas login, perubahan password, device ID, dan aktivitas lainnya. 6. Memastikan tersedianya ketentuan internal atas seluruh aktivitas operasional di Bank The Bank has established a series of procedures for the Identification, Measurement, Monitoring, and Control of Risks arising from potential operational incidents, including: 1. The Bank has implemented operational risk tools, including: a. Risk Control Self Assessment (RCSA); b. Loss Event Database (LED); c. Key Risk Indicator (KRI). 2. Risk Awareness programs conducted through newsletters, periodic risk awareness videos, and specific awareness initiatives related to external fraud. 3. Daily monitoring conducted through the Internal Control Dashboard and ORCUS. 4. Periodic review of parameters within the Fraud Detection System (FDS). 5. Enhancements to the FDS application, particularly in expanding coverage of non-monetary event data. This development enables the FDS to process non-monetary activity data, including login activities, password changes, device IDs, and other related activities. 6. Ensuring the availability of internal policies and procedures governing all operational activities within the Bank.
3	Bank Mandiri Taspen perlu mengoptimalkan penciptaan nilai yang berorientasi pada pelanggan dan stakeholder, melampaui sekadar output, dengan memastikan setiap strategi, produk, dan layanan berkontribusi pada keberlanjutan penciptaan nilai perusahaan serta kepuasan pemangku kepentingan. Bank Mandiri Taspen needs to optimize value creation oriented toward customers and stakeholders, beyond mere outputs, by ensuring that every strategy, product, and service contributes to the sustainability of value creation and stakeholder satisfaction.	Bank Mandiri Taspen senantiasa melakukan pengembangan layanan sebagai salah satu bentuk perhatian Bank Mandiri Taspen terhadap kepuasan nasabah. Layanan kantor Bank Mandiri Taspen telah dilengkapi dengan fasilitas-fasilitas khusus pensiunan seperti ruang kesehatan, ruang pertemuan, ruang coffee break dan fasilitas yang mendukung kenyamanan pensiunan. Bank Mandiri Taspen continuously develops its services as part of its commitment to enhancing customer satisfaction. The Bank's office services are equipped with facilities tailored for pensioners, including healthcare rooms, meeting rooms, coffee break areas, and other amenities that support the comfort of pension customers.
4	Bank Mandiri Taspen perlu memastikan capaian inovasi yang mampu menciptakan nilai dan daya saing berkelanjutan, serta menjaga relevansi perusahaan di tengah dinamika perubahan. Bank Mandiri Taspen needs to ensure the achievement of innovations that generate sustainable value and competitiveness, while maintaining the Company's relevance amid dynamic changes.	Bank terus melakukan inovasi untuk memberi akses kemudahan usaha bagi para Pensiunan terutama melalui pengembangan digital. Secara bertahap melakukan penguatan dan transformasi infrastruktur IT untuk menunjang inovasi berbasis digital melalui pembaharuan sistem core banking untuk mendukung bisnis bank, cloud computing infrastruktur serta open API infrastruktur. Dengan pemanfaatan teknologi baru pada core banking sistem yang ditunjang dengan desain strategi data dan desain strategi integrasi berbasis open API infrastruktur, diharapkan dapat meningkatkan inovasi pada layanan dan produk yang ada di Bank Mandiri Taspen The Bank also continues to innovate in providing easier access to business opportunities for pensioners, particularly through digital development initiatives. Gradually, the Bank is strengthening and transforming its IT infrastructure to support digital-based innovation, including upgrades to its core banking system, cloud computing infrastructure, and open API infrastructure. Through the adoption of new technologies in its core banking system, supported by data strategy design and open API-based integration strategy, the Bank aims to enhance innovation in its services and product offerings.



II. Rekomendasi Tindak Lanjut

II. Follow-up Recommendations

No	Rekomendasi Recommendation	Tanggapan/Action Plan Action Plan
Rekomendasi Teknikal Technical Recommendations		
1	Perusahaan perlu terus meningkatkan kemampuan menavigasi kompleksitas lingkungan yang meliputi VUCA (Vulnerable, Uncertainty, Complexity and Ambiguity) – BANI (Brittle, Anxious, Nonlinear, Incomprehensible) – TUNA (Turbulent, Uncertain, Novel, Ambiguous) – FLUX (Fast, Uncharted, Liquid, Experimental) dengan lebih baik, menciptakan integrasi antara struktur yang adaptif, pengembangan proses yang lincah, serta hasil kinerja yang memberikan nilai jangka panjang. Hal-hal tersebut menjadi kunci menuju tata kelola modern yang resilien, inovatif, dan berdaya saing tinggi. Dengan kata lain, diperlukan pergeseran paradigma dari <i>governance for compliance</i> menjadi <i>governance for resilience and long-term value creation</i>. The Company needs to continuously enhance its capability to navigate the complexity of the environment, including VUCA (Vulnerable, Uncertainty, Complexity, and Ambiguity), BANI (Brittle, Anxious, Nonlinear, Incomprehensible), TUNA (Turbulent, Uncertain, Novel, Ambiguous), and FLUX (Fast, Uncharted, Liquid, Experimental), by fostering integration between adaptive structures, agile process development, and performance outcomes that deliver long-term value. These elements are key to achieving modern governance that is resilient, innovative, and highly competitive. In this regard, a paradigm shift is required from governance for compliance toward governance for resilience and long-term value creation.	Praktik bad corporate governance dalam suatu perusahaan dapat secara signifikan mengganggu integritas dan efektivitas sistem Tata Kelola Perusahaan yang Baik yang telah dibangun. Dengan menyadari hal ini, Bank Mandiri Taspen berkomitmen kuat untuk menghindari tindakan atau kebijakan yang dapat memicu terjadinya praktik tersebut. Bank secara berkesinambungan memperkuat dan mengevaluasi kerangka tata kelola untuk memastikan keselarasan dengan standar etika, kepatuhan regulasi, dan harapan para pemangku kepentingan sehingga diharapkan kedepannya proses bisnis tidak hanya sejalan dengan <i>governance for compliance</i> tetapi menjadi <i>governance for resilience and long-term value creation</i>. Practices of poor corporate governance within a company may significantly undermine the integrity and effectiveness of the Good Corporate Governance framework that has been established. In recognition of this, Bank Mandiri Taspen demonstrates a strong commitment to avoiding actions or policies that may trigger such practices. The Bank continuously strengthens and evaluates its governance framework to ensure alignment with ethical standards, regulatory compliance, and stakeholder expectations, with the objective that, going forward, business processes will not only reflect governance for compliance but evolve toward governance for resilience and long-term value creation.
2	Peningkatan kapabilitas dinamis perusahaan dengan cara optimalisasi sumber daya dan proses bisnis yang diinternalisasikan melalui kapabilitas dari sensing (mendeteksi peluang dan ancaman), seizing (menangkap dan memanfaatkan peluang), dan transforming (konfigurasi ulang dan adaptasi) di seluruh level organisasi, serta mengembangkan budaya pembelajaran yang berkelanjutan (<i>continuous learning</i>) secara konsisten. Enhancement of the Company's dynamic capabilities can be achieved through the optimization of resources and business processes, internalized across all organizational levels through the capabilities of sensing (identifying opportunities and threats), seizing (capturing and leveraging opportunities), and transforming (reconfiguring and adapting), while consistently fostering a culture of continuous learning.	Dalam rangka mendukung pencapaian strategi Bank, akan dilakukan penguatan kapabilitas kepemimpinan para leader di Bank Mandiri Taspen melalui penerapan 3 Pilar Leadership Competencies yang mencakup aspek bisnis, risiko, dan people. Ketiga pilar ini akan menjadi landasan dalam pengembangan pegawai, proses penilaian kinerja (performance appraisal), serta penyusunan succession planning guna memastikan ketersediaan pipeline talenta yang siap mendukung keberlanjutan bisnis. In order to support the achievement of the Bank's strategy, leadership capability enhancement initiatives will be implemented for leaders within Bank Mandiri Taspen through the adoption of three pillars of Leadership Competencies, encompassing business, risk, and people aspects. These three pillars will serve as the foundation for employee development, performance appraisal processes, and succession planning to ensure the availability of a talent pipeline that supports business sustainability.



No	Rekomendasi Recommendation	Tanggapan/Action Plan Action Plan
3	Membangun kapabilitas dinamis, dengan cara penguatan struktur governansi dengan kepemimpinan Organ Perusahaan yang kuat, visioner, dan adaptif; serta peningkatan pengembangan karyawan secara berkelanjutan agar memiliki keterampilan dan pengetahuan yang dibutuhkan untuk beradaptasi dengan perubahan. Transformasi dari proses governansi juga harus konsisten dilakukan dengan mengembangkan mekanisme seluruh fungsi manajemen menjadi lebih efektif, adaptif, dan responsif, didukung oleh pengelolaan risiko dan pengendalian yang ketat. Building dynamic capabilities also requires strengthening governance structures through strong, visionary, and adaptive leadership of the Company's governing bodies, as well as continuous employee development to ensure the necessary skills and knowledge to adapt to change. In addition, the transformation of governance processes must be carried out consistently by enhancing mechanisms across all management functions to become more effective, adaptive, and responsive, supported by robust risk management and strong internal controls.	Bank Mandiri Taspen akan memperkuat kapabilitas dinamis melalui adaptive leadership, pengembangan talent, digitalisasi governance process, dan penguatan risk-control discipline untuk mendukung pertumbuhan bisnis pension ecosystem secara berkelanjutan. Bank Mandiri Taspen will further strengthen its dynamic capabilities through adaptive leadership, talent development, digitalization of governance processes, and reinforcement of risk-control discipline to support the sustainable growth of the pension ecosystem business.





Praktik *Bad Corporate Governance*

Bad Corporate Governance Practices

Bank Mandiri Taspen menyadari bahwa praktik-praktik *bad corporate governance* akan mengganggu sistem Tata Kelola yang baik (GCG) yang telah dibangun oleh Bank Mandiri Taspen. Oleh karena itu, selama tahun 2025, Perseroan tidak melakukan segala tindakan serta kebijakan yang berkaitan dengan praktik itu yang ditunjukkan pada tabel sebagai berikut:

Bank Mandiri Taspen realizes that bad corporate governance practices will disrupt the Good Corporate Governance (GCG) system that has been built by Bank Mandiri Taspen. Therefore, during 2025, the Company will not take any actions or policies related to the practices shown in the following table:

No.	Keterangan	Information	Praktik Practice
1.	Adanya laporan sebagai perusahaan yang mencemari lingkungan.	Report as a company that pollutes the environment.	Nihil Nil
2.	Perkara penting yang sedang dihadapi oleh perusahaan, entitas anak, anggota Direksi dan/atau anggota Dewan Komisaris yang sedang menjabat tidak diungkapkan dalam Laporan Tahunan.	An important case that is being faced by the company, subsidiary, members of the Board of Directors and / or members of the Board of Commissioners who are currently not disclosed in reports.	Nihil Nil
3.	Ketidakpatuhan dalam pemenuhan kewajiban perpajakan.	Non-compliance in fulfilling tax obligations	Nihil Nil
4.	Ketidaksesuaian penyajian laporan tahunan dan laporan keuangan dengan peraturan yang berlaku dan SAK.	Community for the presentation of the annual report and financial statements with applicable regulations and sacks.	Nihil Nil
5.	Kasus terkait buruh dan karyawan.	Cases related to workers and employees.	Nihil Nil
6.	Tidak terdapat pengungkapan segmen operasi pada perusahaan listed.	There is no disclosure of the operating segment in the listed company	Nihil Nil
7.	Terdapat ketidaksesuaian antara LT hardcopy dengan LT softcopy.	There is a discrepancy between LT hardcopy with LT softcopy.	Nihil Nil

Tanggung Jawab Sosial Perusahaan





Corporate Social Responsibility





Bank Mandiri Taspen telah menerapkan Corporate Social Responsibilities (CSR) yang selaras dengan penerapan keuangan berkelanjutan. Sebagai lembaga jasa keuangan, Bank Mandiri Taspen berkomitmen untuk melaksanakan penerapan keuangan berkelanjutan dalam kegiatan usahanya. Bank Mandiri Taspen ingin turut serta untuk turut berkontribusi guna mewujudkan perekonomian nasional yang tumbuh secara stabil, inklusif, dan berkelanjutan.

Sesuai dengan POJK No.51/POJK.03/2017 tentang Penerapan Keuangan Berkelanjutan Bagi Lembaga Jasa Keuangan, Emiten dan Perusahaan Publik, tujuan penerapan keuangan berkelanjutan adalah memberikan kesejahteraan ekonomi dan sosial kepada seluruh rakyat, serta melindungi dan mengelola lingkungan hidup secara bijaksana di Indonesia. Proses pembangunan ekonomi harus mengedepankan keselarasan aspek ekonomi, sosial, dan lingkungan hidup. Hal ini karena penyelenggaraan pembangunan yang hanya menargetkan pertumbuhan ekonomi akan menyebabkan kesenjangan sosial dan penurunan kualitas lingkungan hidup dengan segala implikasinya.

Sesuai Surat Edaran Otoritas Jasa Keuangan No. 16/SEOJK.04/2021 Tentang Bentuk dan Isi Laporan Tahunan Emiten Atau Perusahaan Publik informasi tanggung jawab sosial perusahaan khususnya terkait tata kelola keberlanjutan, kinerja ekonomi berkelanjutan, kinerja lingkungan berkelanjutan dan kinerja sosial berkelanjutan disampaikan pada Laporan Keberlanjutan yang disajikan secara terpisah dari Laporan Tahunan.

Bank Mandiri Taspen has implemented Corporate Social Responsibilities (CSR) which are aligned with the implementation of sustainable finance. As a financial services institution, Bank Mandiri Taspen is committed to implementing sustainable finance in its business activities. Bank Mandiri Taspen wants to participate in contributing to realize a national economy that grows in a stable, inclusive and sustainable manner.

In accordance with POJK No.51/POJK.03/2017 concerning Implementation of Sustainable Finance for Financial Services Institutions, Issuers and Public Companies, the objective of implementing sustainable finance is to provide economic and social welfare to all people, as well as protect and manage the environment wisely in Indonesia. The process of economic development must prioritize the harmony of economic, social and environmental aspects. This is because the implementation of development that only targets economic growth will cause social inequality and a decrease in quality environment with all its implications.

In accordance with the Financial Services Authority Circular No. 16 /SEOJK.04/2021 Regarding the Form and Content of Annual Reports of Issuers or Public Companies, information on corporate social responsibility, especially related to sustainable governance, sustainable economic performance, sustainable environmental performance and sustainable social performance is presented in the Sustainability Report which is presented separately from the Annual Report.

Indeks Referensi OJK



OJK Reference Index





Kriteria Criteria	Penjelasan Explanation	Halaman Page	Regulasi Regulations
UMUM / GENERAL			
Laporan Tahunan harus dicetak dan dijilid. Annual Report is well printed and bound.		✓	POJK 29
Laporan Tahunan harus dapat diperbanyak dalam bentuk salinan dokumen cetak dan salinan dokumen elektronik. Annual Report must be reproduced in the form of printed copies of documents and electronic copies of documents.		✓	POJK 29
Laporan Tahunan wajib disajikan dalam Bahasa Indonesia dan bahasa asing. Annual Reports are presented in Indonesian and foreign languages.		✓	POJK 29
Laporan Tahunan wajib dimuat dalam Situs Web Emiten atau Perusahaan Publik pada tanggal yang sama dengan penyampaian Laporan Tahunan kepada Otoritas Jasa Keuangan. Annual Report must be published on the Issuer's or Public Company's Website on the same date as the submission of the Annual Report to the Financial Services Authority.		✓	POJK 29
KILAS KINERJA / PERFORMANCE HIGHLIGHTS			
Ikhtisar data keuangan penting memuat informasi keuangan yang disajikan dalam bentuk perbandingan selama 3 (tiga) tahun buku atau sejak memulai usahanya jika Emiten atau Perusahaan Publik tersebut menjalankan kegiatan usahanya kurang dari 3 (tiga) tahun. Summary of important financial data contains financial information presented in comparative form for 3 (three) financial years or since starting their business if the Issuer or Public Company has been running its business activities for less than 3 (three) years.	Informasi memuat antara lain: Information includes, among others:		
	1. Pendapatan/penjualan. / Sales revenue.	30	SEOJK 16
	2. Laba bruto. / Gross profit.	30	
	3. Laba Operasional. / Operational profit.	30	SEOJK 9
	4. Laba sebelum pajak. / Profit before tax.	30	
	5. Laba bersih. / Net profit.	30	
	6. Laba (rugi). / Profit and loss.	30	SEOJK 16
	7. Total laba (rugi) komprehensif. / Total comprehensive profit (loss).	31	SEOJK 9
	8. Jumlah laba (rugi) yang dapat diatribusikan kepada pemilik entitas induk dan kepentingan non pengendali. / Total profit (loss) attributable to owners of the parent entity and non-controlling interests.	N/A	SEOJK 16
	9. Jumlah laba (rugi) komprehensif yang dapat diatribusikan kepada pemilik entitas induk dan kepentingan non Pengendali. / Total comprehensive profit (loss) attributable to owners of the parent entity and non-controlling interests.	N/A	SEOJK 16
	10. Laba (rugi) per saham. / Earnings (loss) per share.	31	SEOJK 9
	11. Jumlah aset. / Total assets.	29	SEOJK 16
	12. Jumlah liabilitas. / Total liabilities.	29	
	13. Jumlah ekuitas. / Total equity.	30	
	14. Dana pihak ketiga. / Third-party funds.	29	SEOJK 9
	15. Pinjaman yang diterima. / Loans received.	29	



Kriteria Criteria	Penjelasan Explanation	Halaman Page	Regulasi Regulations
	16. Rasio laba (rugi) terhadap jumlah aset. / Ratio of profit (loss) to total assets.	33	SEOJK 16
	17. Rasio laba (rugi) terhadap ekuitas. / Profit (loss) to equity ratio.	33	
	18. Rasio laba (rugi) terhadap pendapatan/penjualan. / Profit (loss) to revenue/sales ratio.	33	
	19. Rasio lancar. / Current ratio.	33	
	20. Rasio liabilitas terhadap ekuitas. / Liability to equity ratio.	33	
	21. Rasio liabilitas terhadap jumlah aset. / Ratio of liabilities to total assets.	33	SEOJK 9
	22. Rasio KPMM. / CAR ratio.	33	
	23. Aset produktif. / Productive assets.	33	
	24. Rasio <i>Non-performing Loans</i> (NPL). / Non-performing loans (NPL) ratio.	33	
	25. Rasio Beban Operasional terhadap Pendapatan Operasional (BOPO). / Ratio of Operating Expenses to Operating Income (BOPO).	33	
	26. <i>Cost to Income Ratio</i> (CIR).	34	
	27. Rasio <i>Net Interest Margin</i> (NIM). / Net Interest Margin (NIM) ratio.	33	
	28. Persentase pelanggaran dan pelampauan Batas Maksimum Pemberian Kredit (BMPK). / Percentage of violations and exceedances of the Legal Lending Limit (BMPK).	34	
	29. Rasio Giro Wajib Minimum (GWM). / Statutory Reserve Ratio (GWM).	34	
	30. Rasio Posisi Devisa Neto (PDN). / Net Open Position (NOP) Ratio.	34	
	31. Informasi dan rasio keuangan lainnya yang relevan dengan emiten atau perusahaan publik dan jenis industrinya. / Information and other financial ratios that are relevant to the issuer or public company and the type of industry.	33-34	
Informasi Saham Stock Information	Informasi saham bagi Perusahaan Terbuka paling sedikit memuat: Information on shares for Public Companies at least contains:		SEOJK 16
1. Saham yang telah diterbitkan untuk setiap masa triwulan yang disajikan dalam bentuk perbandingan selama 2 (dua) tahun buku terakhir, paling sedikit memuat / Shares that have been issued for each quarter presented in comparative form for the last 2 (two) financial years, at least contain:	35		
a. Jumlah saham yang beredar. / Number of outstanding shares.			
b. Kapitalisasi pasar berdasarkan harga pada bursa efek tempat saham dicatatkan. / Market capitalization is based on the price on the stock exchange where the shares are listed.			
c. Harga saham tertinggi, terendah, dan penutupan berdasarkan harga pada bursa efek tempat saham dicatatkan. / The highest, lowest and closing share prices are based on the price on the stock exchange where the shares are listed.			
d. <i>Volume</i> perdagangan pada bursa efek tempat saham dicatatkan. / <i>Volumetrading</i> on the stock exchange where the shares are listed.			
Informasi dalam huruf b), huruf c) dan huruf d) hanya diungkapkan jika sahamnya tercatat di bursa efek. Informasi disajikan dalam bentuk grafik dan tabel. Information in letter b), letter c) and letter d) is only disclosed if the shares are listed on the stock exchange. Information is presented in the form of graphs and tables.			



Kriteria Criteria	Penjelasan Explanation	Halaman Page	Regulasi Regulations
	2. Dalam hal terjadi aksi korporasi yang menyebabkan terjadinya perubahan pada saham, seperti pemecahan saham (<i>stock split</i>), penggabungan saham (<i>reverse stock</i>), dividen saham, saham bonus, perubahan nilai nominal saham, penerbitan efek konversi, serta penambahan dan pengurangan modal, informasi saham sebagaimana dimaksud pada angka 1) ditambahkan penjelasan paling sedikit mengenai: such as a stock split, reverse stock, stock dividends, bonus shares, changes in the nominal value of shares, issuance of convertible securities, and additions and capital reduction, share information as referred to in number 1) is added with an explanation of at least: a. Tanggal pelaksanaan aksi korporasi. / The date of implementation of the corporate action. b. Rasio pemecahan saham (<i>stock split</i>), penggabungan saham (<i>reverse stock</i>), dividen saham, saham. / Stock split ratios, reverse stock ratios, stock dividends. c. bonus, jumlah efek konversi yang diterbitkan, dan perubahan nilai nominal saham. / bonus shares, number of convertible securities issued, and changes in share nominal value. d. Jumlah saham beredar sebelum dan sesudah aksi korporasi. / The number of outstanding shares before and after the corporate action. e. Jumlah efek konversi yang dilaksanakan (jika ada). / The number of effect conversions implemented (if any). f. Harga saham sebelum dan sesudah aksi korporasi. / Stock prices before and after corporate actions.	35	SEOJK 16
	3. Dalam hal terjadi penghentian sementara perdagangan saham (<i>suspension</i>) dan/atau pembatalan pencatatan saham (<i>delisting</i>) dalam tahun buku, dijelaskan alasan penghentian sementara perdagangan saham (<i>suspension</i>) dan/atau pembatalan pencatatan saham (<i>delisting</i>) tersebut. / In the event of a temporary suspension of share trading (<i>suspension</i>) and/or delisting of shares during the financial year, the reasons for the temporary suspension of share trading (<i>suspension</i>) and/or delisting of shares (<i>delisting</i>) shall be explained.	35	SEOJK 16
	4. Dalam hal penghentian sementara perdagangan saham (<i>suspension</i>) sebagaimana dimaksud pada angka 3) dan/ atau proses pembatalan pencatatan saham (<i>delisting</i>) masih berlangsung hingga akhir periode Laporan Tahunan, dijelaskan tindakan yang dilakukan untuk menyelesaikan penghentian sementara perdagangan saham (<i>suspension</i>) dan/atau pembatalan pencatatan saham (<i>delisting</i>) tersebut. / In the event that the temporary suspension of share trading (<i>suspension</i>) as referred to in number 3) and/or the process of canceling the listing of shares (<i>delisting</i>) is still ongoing until the end of the Annual Report period, the actions taken to resolve the temporary suspension of share trading (<i>suspension</i>) and/or cancellation are explained. listing of shares (<i>delisting</i>).	35	SEOJK 16
LAPORAN DIREKSI DAN DEWAN KOMISARIS / REPORT OF BOARD OF DIRECTORS AND BOARD OF COMMISSIONERS			
Laporan Direksi Directors Report	Laporan Direksi paling sedikit memuat uraian singkat mengenai: The Board of Directors' report contains at least a brief description of:		
	1. Kinerja Emiten atau Perusahaan Publik, paling sedikit memuat: Performance of Issuers or Public Companies, at least includes:		
	a. Strategi dan kebijakan strategis Emiten atau Perusahaan Publik (termasuk untuk UUS apabila Bank memiliki UUS). / Issuer's or Public Company's strategy and strategic policies (including for UUS if the Bank owns UUS).	52	SEOJK 9 SEOJK 16



Kriteria Criteria	Penjelasan Explanation	Halaman Page	Regulasi Regulations
	b. Peranan Direksi dalam perumusan strategi dan kebijakan strategis Emiten atau Perusahaan Publik. / The role of the Board of Directors in formulating the strategy and strategic policies of the Issuer or Public Company.	53	SEOJK 16
	c. Proses yang dilakukan Direksi untuk memastikan implementasi strategi Emiten atau Perusahaan Publik. / The process carried out by the Board of Directors to ensure the implementation of the Issuer's or Public Company's strategy.	53	
	d. Perbandingan antara hasil yang dicapai dengan yang ditargetkan Emiten atau Perusahaan Publik. / Comparison between the results achieved and those targeted by the Issuer or Public Company.	55	SEOJK 9 SEOJK 16
	e. Kendala yang dihadapi Emiten atau Perusahaan Publik. / Obstacles faced by Issuers or Public Companies.	55-56	
	f. Struktur organisasi. / Organizational structure.	48	SEOJK 9
	g. Aktivitas utama. / Main activity.	47	
	h. Teknologi informasi. / Information Technology.	54	
	i. Jenis produk dan jasa yang ditawarkan, termasuk penyaluran kredit kepada debitur usaha mikro, kecil, dan menengah. / Types of products and services offered, including lending to debtors of micro, small and medium enterprises.	47	
	j. Tingkat suku bunga penghimpunan dan penyediaan dana. / Interest rates for raising and providing funds.	50-51	
	k. Perkembangan perekonomian dan target pasar. / Economic development and target market.	49-50	
	l. Jaringan kerja dan mitra usaha di dalam dan/atau di luar negeri. / Networks and business partners at home and/or abroad.	47-48	
	m. Jumlah, jenis, dan lokasi kantor. / Number, type and location of offices.	47-48	
	n. Kepemilikan Direksi, Dewan Komisaris, dan pemegang saham dalam kelompok usaha Bank. / Ownership of the Board of Directors, Board of Commissioners and shareholders in the Bank's business group.	58	
	o. Perubahan-perubahan penting yang terjadi pada Bank dan kelompok usaha Bank dalam tahun yang bersangkutan. / Important changes that occurred in the Bank and the Bank's business group in the year concerned.	58	
	p. Hal-hal penting yang diperkirakan terjadi pada masa mendatang. / Important things that are expected to happen in the future.	56-57	
	q. Sumber daya manusia meliputi jumlah, tingkat pendidikan, pelatihan, dan pengembangan sumber daya manusia. / Human resources include the number, level of education, training, and development of human resources.	48, 53	
	2. Gambaran tentang prospek usaha Emiten atau Perusahaan Publik. / An overview of the business prospects of the Issuer or Public Company.	56-57	SEOJK 9 SEOJK 16
	3. Penerapan tata kelola Emiten atau Perusahaan Publik. / Implementation of Issuer or Public Company governance.	58-60	



Kriteria Criteria	Penjelasan Explanation	Halaman Page	Regulasi Regulations
Laporan Dewan Komisaris Report of the Board of Commissioners	Laporan Dewan Komisaris paling sedikit memuat uraian singkat mengenai: The Board of Commissioners' report contains at least a brief description of: 1. Penilaian terhadap kinerja Direksi mengenai pengelolaan Emiten atau Perusahaan Publik, termasuk pengawasan Dewan Komisaris dalam perumusan dan implementasi strategi Emiten atau Perusahaan Publik yang dilakukan oleh Direksi. / Assessment of the Board of Directors' performance regarding the management of Issuers or Public Companies, including oversight by the Board of Commissioners in the formulation and implementation of the Issuer's or Public Company's strategy carried out by the Board of Directors. 2. Pandangan atas prospek usaha Emiten atau Perusahaan Publik yang disusun oleh Direksi. / Views on the business prospects of Issuers or Public Companies compiled by the Board of Directors. 3. Pandangan atas penerapan tata kelola Emiten atau Perusahaan Publik. / Views on the implementation of governance of the Issuer or Public Company. 4. Perubahan komposisi Dewan Komisaris (jika ada) dan alasan perubahannya. / Changes in the composition of the Board of Commissioners (if any) and reasons for the changes. 5. Frekuensi dan cara pemberian nasihat kepada anggota Direksi. / Frequency and method of providing advice to members of the Board of Directors.	67-70 70-71 71-75 76-77 67-68	SEOJK 16 SEOJK 9 SEOJK 9
Surat Pernyataan Anggota Direksi dan Anggota Dewan Komisaris Statement Letter from Members of the Board of Directors and Members of the Board of Commissioners	Surat Pernyataan Anggota Direksi dan Anggota Dewan Komisaris tentang Tanggung Jawab atas Laporan Tahunan Surat pernyataan anggota Direksi dan anggota Dewan Komisaris tentang tanggung jawab atas Laporan Tahunan disusun sesuai dengan format Surat Pernyataan Anggota Direksi dan Anggota Dewan Komisaris tentang Tanggung Jawab atas Laporan Tahunan. Statement Letter from Members of the Board of Directors and Members of the Board of Commissioners regarding Responsibility for the Annual Report. Statement letter from members of the Board of Directors and members of the Board of Commissioners regarding responsibility for the Annual Report is prepared in accordance with the format of Statement Letter from Members of the Board of Directors and Members of the Board of Commissioners regarding Responsibility for the Annual Report.	80-81	SEOJK 16 POJK 29
PROFIL PERUSAHAAN / COMPANY PROFILE			
Nama dan alamat lengkap perusahaan Company name and full address	Akses terhadap Emiten atau Perusahaan Publik termasuk kantor cabang atau kantor perwakilan yang memungkinkan masyarakat dapat memperoleh informasi mengenai Emiten atau Perusahaan Publik, meliputi: Access to Issuers or Public Companies including branch offices or representative offices that enable the public to obtain information about Issuers or Public Companies, including: 1. Alamat / Address 2. Nomor telepon / Phone number 3. Alamat surat elektronik / Email address 4. Alamat situs web / Website address	84-85	SEOJK 9 SEOJK 16



Kriteria Criteria	Penjelasan Explanation	Halaman Page	Regulasi Regulations
Nama dan alamat kantor cabang atau kantor perwakilan (jika ada) Name and address of branch office or representative office (if any)	Memuat informasi antara lain: Contains information including: Nama dan alamat kantor cabang/perwakilan, meliputi: Name and address of the branch/representative office, including: a. Alamat / Address b. Nomor telepon / Phone number c. Alamat surat elektronik / E-mail address d. Alamat situs web / Website address Catatan: apabila perusahaan tidak memiliki entitas anak, kantor cabang, dan kantor perwakilan, agar diungkapkan. Notes: if the company does not have subsidiaries, branch offices, and representative offices, so that it is disclosed.	86-87	
Riwayat singkat Emiten atau Perusahaan Publik Brief history of Issuer or Public Company	Mencakup antara lain: tanggal/tahun pendirian, nama, perubahan nama perusahaan (jika ada), dan tanggal efektif perubahan nama perusahaan. Include among others: date/year of establishment, name, change of company name (if any), and effective date of change of company name. Catatan: apabila perusahaan tidak pernah melakukan perubahan nama, agar diungkapkan. Notes: if the company has never changed its name, please disclose it.	91-93	SEOJK 9 SEOJK 16
Visi, Misi, dan Budaya Perusahaan Vision, Mission and Corporate Culture	Mencakup / Includes: 1. Visi Perusahaan / Company Vision 2. Misi Perusahaan / Company Mission 3. Pernyataan mengenai budaya perusahaan (<i>corporate culture</i>) yang dimiliki Perusahaan. / Statement that the vision and mission have been reviewed and approved by the Board of Directors/Board of Commissioners in the financial year.	94 95 96-97	SEOJK 9 SEOJK 16
Kegiatan Usaha Business activities	Uraian mengenai antara lain / Description of, among others: 1. Kegiatan usaha perusahaan menurut anggaran dasar terakhir. / The company's business activities according to the latest articles of association. 2. Kegiatan usaha yang dijalankan. / Business Activities Undertaken. 3. Produk dan/atau jasa yang dihasilkan. / Products and/or services produced.	98-99 99 99-105	SEOJK 9 SEOJK 16
Wilayah Operasional Operational Area	Wilayah operasional Emiten atau Perusahaan Publik. Wilayah operasional merupakan wilayah atau daerah pelaksanaan kegiatan operasional atau jangkauan dari kegiatan operasional perusahaan. Issuer's or Public Company's operational area. The operational area is the area or area where operational activities are carried out or the scope of the company's operational activities.	106-109	SEOJK 16
Struktur Organisasi Organizational structure	Struktur organisasi Emiten atau Perusahaan Publik dalam bentuk bagan, paling sedikit sampai dengan struktur 1 (satu) tingkat di bawah Direksi termasuk komite di bawah Direksi (jika ada) dan komite di bawah Dewan Komisaris, disertai dengan nama dan jabatan. The organizational structure of the Issuer or Public Company in the form of a chart, at least up to 1 (one) level below the Board of Directors including committees under the Board of Directors (if any) and committees under the Board of Commissioners, accompanied by names and positions.	112-113	SEOJK 9 SEOJK 16
Keanggotaan Asosiasi Association Membership	Daftar keanggotaan asosiasi industri baik dalam skala nasional maupun internasional yang berkaitan dengan penerapan keuangan berkelanjutan. List of industry association memberships both on a national and international scale related to the implementation of sustainable finance.	111	SEOJK 16



Kriteria Criteria	Penjelasan Explanation	Halaman Page	Regulasi Regulations
Profil Direksi Board of Directors Profile	Profil Direksi, paling sedikit memuat / Profile of the Board of Directors, at least contains:	114-121	SEOJK 9 SEOJK 16
	1. Nama dan jabatan yang sesuai dengan tugas dan tanggung jawab. / Name and position in accordance with the duties and responsibilities.		
	2. Foto terbaru. / Latest photos.		
	3. Usia. / Age		
	4. Kewarganegaraan. / Citizenship.		
	5. Riwayat pendidikan dan/atau sertifikasi. / Educational history and/or certification.	114-121	SEOJK 9 SEOJK 16 POJK 13
	6. Riwayat jabatan, meliputi informasi: Position history, including information on:		
	a. Dasar hukum pengangkatan sebagai anggota Direksi pada Emiten atau Perusahaan Publik yang bersangkutan / The legal basis for appointment as a member of the Board of Directors of the Issuer or Public Company concerned		
	b. Rangkap jabatan, baik sebagai anggota Direksi, anggota Dewan Komisaris, dan/atau anggota komite serta jabatan lainnya baik di dalam maupun di luar Emiten atau Perusahaan Publik. Dalam hal anggota Direksi tidak memiliki rangkap jabatan, maka diungkapkan mengenai hal tersebut. / Concurrent positions, both as members of the Board of Directors, members of the Board of Commissioners, and/or committee members as well as other positions both inside and outside the Issuer or Public Company. In the event that members of the Board of Directors do not have concurrent positions, then this is disclosed.		
	c. Pengalaman kerja beserta periode waktunya baik di dalam maupun di luar Emiten atau Perusahaan Publik. / Work experience and time period both inside and outside the Issuer or Public Company.		
	7. Hubungan afiliasi dengan anggota Direksi lainnya, anggota Dewan Komisaris, pemegang saham utama, dan pengendali baik langsung maupun tidak langsung sampai kepada pemilik individu, meliputi nama pihak yang terafiliasi. Dalam hal anggota Direksi tidak memiliki hubungan afiliasi, maka Emiten atau Perusahaan Publik mengungkapkan hal tersebut. Hubungan keuangan dan hubungan keluarga anggota Direksi dan anggota Dewan Komisaris dengan anggota Direksi lain, anggota Dewan Komisaris lain, dan/atau pemegang saham pengendali Bank. / The of the Board of Commissioners, major shareholders and controllers, either directly or indirectly to individual owners, including names of affiliated parties. In the event that members of the Board of Directors have no affiliation, the Issuer or Public Company shall disclose this. Financial relationships and family relationships of members of the Board of Directors and members of the Board of Commissioners with other members of the Board of Directors, other members of the Board of Commissioners, and/or controlling shareholders of the Bank.	122-124	SEOJK 16
	8. Perubahan komposisi anggota Direksi dan alasan perubahannya. Dalam hal tidak terdapat perubahan komposisi anggota Direksi, maka diungkapkan mengenai hal tersebut. / Changes in the composition of members of the Board of Directors and reasons for the changes. In the event that there is no change in the composition of the members of the Board of Directors, this will be disclosed.		



Kriteria Criteria	Penjelasan Explanation	Halaman Page	Regulasi Regulations
Profil Dewan Komisaris Profile of the Board of Commissioners	Profil Dewan Komisaris, paling sedikit memuat: Profile of the Board of Commissioners, at least contains:	125-131	SEOJK 9 SEOJK 16
	1. Nama dan jabatan. / Name and position. 2. Foto terbaru. / Latest photos. 3. Usia. / Age. 4. Kewarganegaraan. / Citizenship. 5. Riwayat pendidikan dan/atau sertifikasi. / Educational history and/or certification. 6. Riwayat jabatan, meliputi informasi: Position history, including information on:		
	a. Dasar hukum pengangkatan sebagai anggota Dewan Komisaris / The legal basis for appointment as a member of the Board of Directors of the Issuer or Public Company concerned b. Dasar hukum pengangkatan pertama kali sebagai anggota Dewan Komisaris yang merupakan komisaris independen pada Emiten atau Perusahaan Publik yang bersangkutan. / Legal basis for the first appointment as a member of the Board of Commissioners who is an independent commissioner of the Issuer or Public Company concerned. c. Rangkap jabatan, baik sebagai anggota Dewan Komisaris, anggota Direksi, dan/atau anggota komite serta jabatan lainnya baik di dalam maupun di luar Emiten atau Perusahaan Publik. Dalam hal anggota Dewan Komisaris tidak memiliki rangkap jabatan, maka diungkapkan mengenai hal tersebut. / Concurrent positions, both as members of the Board of Directors, members of the Board of Commissioners, and/or committee members as well as other positions both inside and outside the Issuer or Public Company. In the event that members of the Board of Directors do not have concurrent positions, then this is disclosed. d. Pengalaman kerja beserta periode waktunya baik di dalam maupun di luar Emiten atau Perusahaan Publik. / Work experience and time period both inside and outside the Issuer or Public Company.		
	7. Hubungan afiliasi dengan anggota Dewan Komisaris lainnya, pemegang saham utama, dan pengendali baik langsung maupun tidak langsung sampai kepada pemilik individu, meliputi nama pihak yang terafiliasi. Dalam hal anggota Dewan Komisaris tidak memiliki hubungan afiliasi, maka Emiten atau Perusahaan Publik mengungkapkan hal tersebut. Hubungan keuangan dan hubungan keluarga anggota Direksi dan anggota Dewan Komisaris dengan anggota Direksi lain, anggota Dewan Komisaris lain, dan/atau pemegang saham pengendali Bank. Affiliation with other members of the Board of Directors, members of the Board of Commissioners, major shareholders and controllers, either directly or indirectly to individual owners, including names of affiliated parties. In the event that members of the Board of Directors have no affiliation, the Issuer or Public Company shall disclose this. Financial relationships and family relationships of members of the Board of Directors and members of the Board of Commissioners with other members of the Board of Directors, other members of the Board of Commissioners, and/or controlling shareholders of the Bank.		SEOJK 9 SEOJK 14 SEOJK 16 POJK 17
	8. Pernyataan independensi komisaris independen dalam hal komisaris independen telah menjabat lebih dari 2 (dua) periode. / Statement of independence of the independent commissioner in the event that the independent commissioner has served more than 2 (two) terms.	N/A	



Kriteria Criteria	Penjelasan Explanation	Halaman Page	Regulasi Regulations
	9. Perubahan komposisi anggota Dewan Komisaris dan alasan perubahannya. Dalam hal tidak terdapat perubahan komposisi anggota Dewan Komisaris, maka diungkapkan mengenai hal tersebut. / Changes in the composition of members of the Board of Directors and reasons for the changes. In the event that there is no change in the composition of the members of the Board of Directors, this will be disclosed.	132-134	SEOJK 16
Profil singkat pejabat eksekutif Executive officer brief profile	Termasuk susunan pejabat eksekutif beserta jabatan dan ringkasan Riwayat hidup. / Including the composition of executive officers along with their positions and a summary of Curriculum Vitae.	135-150	SEOJK 9
Jumlah karyawan dan data pengembangan kompetensi karyawan. Number of employees and employee competency development data.	Jumlah karyawan menurut jenis kelamin, jabatan, usia, tingkat pendidikan, dan status ketenagakerjaan (tetap/kontrak) dalam tahun buku. / Data on employee competency development that has been carried out in the financial year consisting of parties (position levels) who attended training, types of training, and training objectives as well as equal opportunities for all employees. Pengungkapan informasi dapat disajikan dalam bentuk tabel. / Employee competency development costs that have been incurred in the financial year.	151-154	SEOJK 9 SEOJK 16
Komposisi pemegang saham Shareholder composition	Nama pemegang saham dan persentase kepemilikan pada awal dan akhir tahun buku, yang terdiri dari informasi mengenai: Names of shareholders and percentage of ownership at the beginning and end of the financial year, which consists of information regarding:		SEOJK 9 SEOJK 16 POJK 17
	1. Pemegang saham yang memiliki 5% (lima persen) atau lebih saham Emiten atau Perusahaan Publik. / Shareholders who own 5% (five percent) or more shares of Issuers or Public Companies.	156	
	2. Anggota Direksi dan anggota Dewan Komisaris yang memiliki saham Emiten atau Perusahaan Publik. Dalam hal seluruh anggota Direksi dan/atau seluruh anggota Dewan Komisaris tidak memiliki saham, maka diungkapkan mengenai hal tersebut. 2. Members of the Board of Directors and members of the Board of Commissioners who own shares of Issuers or Public Companies. In the event that all members of the Board of Directors and/or all members of the Board of Commissioners do not own shares, then this matter shall be disclosed.	156	
	3. Persentase kepemilikan tidak langsung atas saham Emiten atau Perusahaan Publik oleh anggota Direksi dan anggota Dewan Komisaris pada awal dan akhir tahun buku, termasuk informasi mengenai pemegang saham yang terdaftar dalam daftar pemegang saham untuk kepentingan kepemilikan tidak langsung anggota Direksi dan anggota Dewan Komisaris. Dalam hal seluruh anggota Direksi dan/atau seluruh anggota Dewan Komisaris tidak memiliki kepemilikan tidak langsung atas saham Emiten atau Perusahaan Publik, maka diungkapkan mengenai hal tersebut. 3. shares by members of the Board of Directors and members of the Board of Commissioners at the beginning and end of the financial year, including information regarding shareholders who are registered in the register of shareholders for the benefit of indirect ownership by members of the Board of Directors and members of the Board of Commissioners. In the event that all members of the Board of Directors and/or all members of the Board of Commissioners do not have indirect ownership of the shares of the Issuer or Public Company, then this matter must be disclosed. Directors and commissioners who own Shares (Directors and Board of Commissioners/Supervisory Board must report to the company regarding their and/or family's share ownership in the company concerned and other companies, including any changes thereto).	156	



Kriteria Criteria	Penjelasan Explanation	Halaman Page	Regulasi Regulations
	4. Kelompok pemegang saham masyarakat, yaitu kelompok pemegang saham yang masing-masing memiliki kurang dari 5% (lima persen) saham Emiten atau Perusahaan Publik. / Group of public shareholders, namely groups of shareholders who each own less than 5% (five percent) of the shares of the Issuer or Public Company.	156	SEOJK 16
	5. Jumlah pemegang saham dan persentase kepemilikan per akhir tahun buku berdasarkan klasifikasi: / Number of shareholders and percentage of ownership at the end of the financial year based on classification: a. Kepemilikan institusi lokal. / Ownership of local institutions. b. Kepemilikan institusi asing. / Ownership of foreign institutions. c. Kepemilikan individu lokal. / Local individual ownership. d. Kepemilikan individu asing. / Foreign individual ownership. Informasi di atas dapat disajikan dalam bentuk tabel. / The above information can be presented in tabular form.	155	SEOJK 16
Pemegang saham utama dan pengendali Major and controlling shareholder	Informasi mengenai pemegang saham utama dan pengendali Emiten atau Perusahaan Publik, baik langsung maupun tidak langsung, sampai kepada pemilik individu, yang disajikan dalam bentuk skema atau bagan. / Information regarding major shareholders and controllers of Issuers or Public Companies, either directly or indirectly, up to individual owners, presented in the form of a schematic or chart.	157	SEOJK 9 SEOJK 16
Daftar entitas anak perusahaan asosiasi, perusahaan ventura List of associate subsidiaries, venture companies	Nama entitas anak, perusahaan asosiasi, perusahaan ventura bersama dimana Emiten atau Perusahaan Publik memiliki pengendalian bersama entitas (jika ada), beserta persentase kepemilikan saham, bidang usaha, total aset, dan status operasi entitas anak, perusahaan asosiasi, perusahaan ventura bersama. Untuk entitas anak, ditambahkan informasi mengenai alamat entitas anak tersebut. Names of subsidiaries, associated companies, joint venture companies where the Issuer or Public Company has joint control of the entity (if any), along with the percentage of share ownership, line of business, total assets, and operating status of subsidiaries, associated companies, joint venture companies. For subsidiaries, information regarding the address of the subsidiary is added.	157	SEOJK 9 SEOJK 16
Informasi terkait dengan Kelompok Usaha Bank Information related to the Bank Business Group	Bank yang merupakan bagian dari suatu kelompok usaha dan/atau memiliki Entitas Anak, harus menambahkan dengan: Banks that are part of a business group and/or have Subsidiaries, must add: Struktur kelompok usaha Bank yang meliputi: The structure of the Bank's business group which includes: a. Struktur kelompok usaha Bank, antara lain terdiri dari Bank, Entitas Anak, perusahaan terelasi (<i>sister company</i>), Entitas Induk sampai dengan <i>ultimate shareholder</i>. / The structure of the Bank's business group consists of the Bank, Subsidiaries, sister companies, Parent Entity up to the ultimate shareholder. b. Struktur keterkaitan kepengurusan dalam kelompok usaha Bank. / Management linkage structure within the Bank's business group. c. Pemegang saham yang bertindak atas nama pemegang saham lain. Pengertian pemegang saham yang bertindak atas nama pemegang saham lain adalah pemegang saham perorangan atau entitas yang memiliki tujuan bersama yaitu mengendalikan Bank, berdasarkan atau tidak berdasarkan suatu perjanjian. / Shareholders acting on behalf of other shareholders. The definition of a shareholder acting on behalf of another shareholder is an individual shareholder or an entity that has the common goal of controlling the Bank, based on or not based on an agreement.	158	SEOJK 9



Kriteria Criteria	Penjelasan Explanation	Halaman Page	Regulasi Regulations
Kronologis pencatatan saham Share listing chronology	Kronologis pencatatan saham, jumlah saham, jumlah saham tercatat setelah masing-masing tindakan korporasi (<i>corporate action</i>), nilai nominal, dan harga penawaran dari awal pencatatan hingga akhir tahun buku serta nama bursa efek dimana saham Emiten atau Perusahaan Publik dicatatkan, termasuk pemecahan saham (<i>stock split</i>), penggabungan saham (<i>reverse stock</i>), dividen saham, saham bonus, dan perubahan nilai nominal saham, pelaksanaan efek konversi, pelaksanaan penambahan dan pengurangan modal (jika ada). Chronology of share listing, number of shares, number of listed shares after each corporate action, nominal value, and offering price from the beginning of listing to the end of the financial year as well as the name of the stock exchange where the Issuer's or Public Company's shares are listed, including stock splits (<i>stock split</i>), merger of shares (<i>reverse stock</i>), stock dividends, bonus shares, and changes in the nominal value of shares, implementation of conversion effects, implementation of capital additions and reductions (if any).	159	SEOJK 16
Informasi pencatatan efek lainnya Information on the listing of other securities	Informasi pencatatan efek lainnya yang belum jatuh tempo pada tahun buku paling sedikit memuat nama efek, tahun penerbitan, tingkat suku bunga/imbal hasil, tanggal jatuh tempo, nilai penawaran, dan peringkat efek (jika ada). Information on the listing of other securities that are not yet due in the financial year at least contains the names of the securities, the type of corporate action that causes a change in the number of other securities, year of issue, interest rate/yield, maturity date, offering value, name of stock exchange where other securities are listed, and securities rating (if any).	160-161	SEOJK 16
Informasi penggunaan jasa akuntan publik (AP) dan kantor akuntan publik (KAP) Information on the use of public accounting services (AP) and public accounting firms (KAP)	Informasi penggunaan jasa akuntan publik (AP) dan kantor akuntan publik (KAP) beserta jaringan/asosiasi/aliansinya meliputi: Information on the use of public accounting services (AP) and public accounting firms (KAP) and their networks/associations/alliance includes: 1. Nama dan alamat. / Name and address. 2. Periode penugasan. / Assignment period. 3. Informasi jasa audit dan/atau non audit yang diberikan. / Information on audit and/or non-audit services provided. 4. Biaya jasa (<i>fee</i>) audit dan/atau non audit untuk masing- masing penugasan yang diberikan selama tahun buku. / Audit and/or non-audit service fees for each assignment given during the financial year. 5. Dalam hal AP dan KAP beserta jaringan/asosiasi/ aliansinya, yang ditunjuk tidak memberikan jasa non audit, maka diungkapkan mengenai informasi tersebut. / In the event that the designated AP and KAP and their network/ association/ alliance do not provide non-audit services, then the information shall be disclosed. Pengungkapan informasi penggunaan jasa AP dan KAP beserta jaringan/asosiasi/aliansinya dapat disajikan dalam bentuk tabel. Disclosure of information on the use of AP and KAP services and their networks/associations/alliances can be presented in tabular form.	162	SEOJK 16
Nama dan alamat lembaga dan/atau profesi penunjang. Name and address of supporting institution and/or profession.	Nama dan alamat lembaga dan/atau profesi penunjang pasar modal selain AP dan KAP. / Names and addresses of capital market supporting institutions and/or professions other than AP and KAP.	163	SEOJK 16



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Penghargaan dan Sertifikasi. Awards and Certifications.	Informasi memuat antara lain: Information includes, among others: 1. Nama penghargaan dan/atau sertifikasi (berskala nasional dan internasional). / Name of award and/or certification (national and international scale). 2. Tahun perolehan penghargaan dan/atau sertifikasi. / Year of award and/or certification. 3. Badan pemberi penghargaan dan/atau sertifikasi. / Awarding and/or certification bodies. 4. Masa berlaku (untuk sertifikasi). / Validity period (for certification).	164-166	SEOJK 9
ANALISIS DAN PEMBAHASAN MANAJEMEN ATAS KINERJA PERUSAHAAN / MANAGEMENT DISCUSSION AND ANALYSIS OF THE COMPANY'S PERFORMANCE			
Rencana Strategis Bank Bank Strategic Plan	1. Rencana korporasi (<i>corporate plan</i>). / Corporate plan 2. Rencana bisnis bank (<i>business plan</i>). / Business plan	179-181	SEOJK 14 POJK 17
Tinjauan operasi per segmen usaha Operational review per business segment	Tinjauan operasi per segmen usaha sesuai dengan jenis industri Emiten atau Perusahaan Publik, paling sedikit mengenai: Operational review per business segment according to the type of industry of the Issuer or Public Company, at least concerning: 1. Penjelasan masing-masing segmen usaha. / Explanation of each business segment. 2. Kinerja per segmen usaha, antara lain: / Performance per business segment, among others: a. Produksi, yang meliputi proses, kapasitas, dan perkembangannya. / Production, which includes process, capacity, and development. b. Peningkatan/penurunan kapasitas produksi. / Increase/decrease in production capacity. c. Penjualan/pendapatan usaha. / Sales/business income. d. Profitabilitas. / Profitability.	189-190 190-194 192-194 194-195 195-196	SEOJK 9 SEOJK 16
Uraian atas kinerja keuangan perusahaan Description of the company's financial performance	Kinerja keuangan komprehensif yang mencakup perbandingan kinerja keuangan dalam 2 (dua) tahun buku terakhir (dalam bentuk narasi dan tabel), penjelasan tentang penyebab adanya perubahan dan dampak perubahan tersebut, paling sedikit mengenai: Comprehensive financial performance which includes a comparison of financial performance in the last 2 (two) financial years (in the form of narratives and tables), an explanation of the causes of the changes and the impact of these changes, at least concerning: 1. Aset lancar, aset tidak lancar, dan total aset. / Current assets, non-current assets, and total assets. 2. Liabilitas jangka pendek, liabilitas jangka panjang dan total liabilitas. / Short term liabilities, long term liabilities and total liabilities. 3. Penanaman dana (investasi dan pemberian kredit/pembiayaan) dan total aset. / Funding (investment and giving credit/financing). 4. Dana pihak ketiga dan sumber pendanaan lain. / Third party funds and other funding sources. 5. Ekuitas. / Equity. 6. Pendapatan/penjualan, beban, laba (rugi), penghasilan komprehensif lain, dan total laba (rugi) komprehensif. / Income/sales, expenses, profit (loss), other comprehensive income, and total comprehensive profit (loss). 7. Arus kas. / Cash flow. 8. Suku bunga dasar kredit. / Basic credit interest rate.	207-213 213-216 208-210 214-215 217 219-223 226-227 233-234	SEOJK 9 SEOJK 16 SEOJK 9



Kriteria Criteria	Penjelasan Explanation	Halaman Page	Regulasi Regulations
Analisis kualitas aset produktif dan rasio keuangan yang relevan. Analysis of the quality of earning assets and relevant financial ratios.		235-237	SEOJK 9
Bahasan dan analisis tentang kemampuan membayar utang dan tingkat kolektibilitas piutang perusahaan, dengan menyajikan perhitungan rasio yang relevan sesuai dengan jenis industri perusahaan. Discussion and analysis of the ability to pay debts and the collectability of the company's receivables, by presenting the calculation of the relevant ratio according to the type of company's industry.	Penjelasan tentang / Explanation of: 1. Kemampuan membayar hutang, baik jangka pendek (likuiditas) maupun jangka panjang (solvabilitas). / Ability to pay debts, both short term (liquidity) and long term (solvability). 2. Tingkat kolektibilitas piutang. / Receivables collectability level.	228-229 231-233	SEOJK 16
Bahasan tentang struktur modal (<i>capital structure</i>) dan kebijakan manajemen atas struktur modal (<i>capital structure policy</i>). Discussion on capital structure and management policies on capital structure (<i>capital structure policy</i>).	Penjelasan atas: / Top explanation: 1. Rincian struktur modal (<i>capital structure</i>) yang terdiri dari utang berbasis bunga/sukuk dan ekuitas. / Details of the capital structure (<i>capital structure</i>), which consists of interest-based debt/sukuk and equity. 2. Kebijakan manajemen atas struktur modal (<i>capital structure policies</i>). / Management policies on capital structure (<i>capital structure policies</i>). 3. Dasar pemilihan kebijakan manajemen. / Basis for selection of management policies.	238-242 238 238	SEOJK 16
Bahasan mengenai ikatan yang material untuk investasi barang modal (bukan ikatan pendanaan) pada tahun buku terakhir. Discussion on material commitments for capital goods investment (not funding commitments) in the last financial year.	Penjelasan tentang: / Explanation of: 1. Nama pihak yang melakukan ikatan. / The name of the party making the bond. 2. Tujuan dari ikatan tersebut. / The purpose of the bond. 3. Sumber dana yang diharapkan untuk memenuhi ikatan-ikatan tersebut. / Source of funds expected to fulfill these ties. 4. Mata uang yang menjadi denominasi. / The currency to be denominated. 5. Langkah-langkah yang direncanakan perusahaan untuk melindungi risiko dari posisi mata uang asing yang terkait. / The steps the company plans to take to protect against risks from related foreign currency positions. Catatan: apabila perusahaan tidak mempunyai ikatan terkait investasi barang modal pada tahun buku terakhir agar diungkapkan. Notes: if the company has no ties related to investment in capital goods in the last financial year to be disclosed.	243 243 243 244	SEOJK 16
Bahasan mengenai investasi barang modal yang direalisasikan pada tahun buku terakhir. Discussion on investment in capital goods realized in the last financial year.	Penjelasan tentang: / Explanation of: 1. Jenis investasi barang modal. / Types of investment in capital goods. 2. Tujuan investasi barang modal. / The purpose of investing in capital goods. 3. Nilai investasi barang modal yang dikeluarkan pada tahun buku terakhir. / Investment value of capital goods issued in the last financial year. Catatan: apabila tidak terdapat realisasi investasi barang modal, agar diungkapkan. Notes: if there is no realization of investment in capital goods, so that it is disclosed.	244 244 244	SEOJK 9 SEOJK 16
Informasi dan Fakta Material Setelah Tanggal Laporan Akuntan. Information and Material Facts After The Date of the Accountant's Report		245-246	SEOJK 16



Kriteria Criteria	Penjelasan Explanation	Halaman Page	Regulasi Regulations
Uraian tentang prospek usaha perusahaan. Description of the company's business prospects.	Prospek usaha dari Emiten atau Perusahaan Publik dikaitkan dengan kondisi industri, ekonomi secara umum dan pasar internasional disertai data pendukung kuantitatif dari sumber data yang layak dipercaya. The business prospects of Issuers or Public Companies are linked to industry conditions, the general economy and international markets accompanied by quantitative supporting data from reliable data sources.	246-251	SEOJK 16
Informasi perbandingan antara target pada awal tahun buku dengan hasil yang dicapai (realisasi), dan target atau proyeksi yang ingin dicapai untuk satu tahun mendatang. Comparative information between targets at the beginning of the financial year with the results achieved (realization), and targets or projections to be achieved for the next year.	Perbandingan antara target/proyeksi pada awal tahun buku dengan hasil yang dicapai (realisasi), mengenai: Comparison between targets/projections at the beginning of the financial year with the results achieved (realization), regarding:		SEOJK 16
	1. Pendapatan/penjualan. / Sales revenue.	252	
	2. Laba (rugi). / Profit and loss.	252	
	3. Struktur modal (<i>capital structure</i>). / Capital structure.	252-253	
	4. Pemasaran. / Marketing.	253	
	5. Pengembangan SDM. / HR Development.	253-254	
	6. Hal lainnya yang dianggap penting bagi Emiten atau Perusahaan Publik. / Other matters deemed important by the Issuer or Public Company.	252	
	Target/proyeksi yang ingin dicapai Emiten atau Perusahaan Publik untuk 1 (satu) tahun mendatang, mengenai: Targets/projections to be achieved by Issuers or Public Companies for the next 1 (one) year, regarding:		
	1. Pendapatan/penjualan. / Sales revenue.	255	
	2. Laba (rugi). / Profit and loss.	255	
	3. Struktur modal (<i>capital structure</i>). / Capital structure.	256	
	4. Kebijakan dividen. / Dividend policy.	256	
	5. Pemasaran. / Marketing.	256-258	
	6. Pengembangan SDM. / HR Development	259-261	
	7. Hal lainnya yang dianggap penting bagi Emiten atau Perusahaan Publik. / Other matters deemed important by the Issuer or Public Company.	255	
Uraian tentang aspek pemasaran. Description of the marketing aspect.	Aspek pemasaran atas barang dan/atau jasa Emiten atau Perusahaan Publik, paling sedikit mengenai strategi pemasaran dan pangsa pasar. Marketing aspects of the Issuer's or Public Company's goods and/or services, at least regarding marketing strategy and market share.	181-185	SEOJK 9 SEOJK 16
Uraian mengenai dividen selama 2 (dua) tahun buku terakhir. Description of dividends for the last 2 (two) financial years.	Uraian mengenai dividen selama 2 (dua) tahun buku terakhir, paling sedikit: / Description of dividends for the last 2 (two) financial years, at least:		SEOJK 16
	1. Kebijakan dividen, antara lain memuat informasi persentase jumlah dividen yang dibagikan terhadap laba bersih. / The dividend policy, among other things, contains information on the percentage of the amount of dividends distributed to net income.	262-263	
	2. Tanggal pembayaran dividen kas dan/atau tanggal distribusi dividen non kas. / Cash dividend payment date and/or non-cash dividend distribution date.	263	
	3. Jumlah dividen per saham (kas dan/atau non kas). / Amount of dividends per share (cash and/or non-cash).	263	
	4. Jumlah dividen per tahun yang dibayar. / The amount of dividends per year paid.	263	
	Catatan: apabila tidak ada pembagian dividen, agar diungkapkan alasannya. Notes: if there is no distribution of dividends, please state the reasons.		



Kriteria Criteria	Penjelasan Explanation	Halaman Page	Regulasi Regulations
Realisasi penggunaan dana hasil penawaran umum (dalam hal perusahaan masih diwajibkan menyampaikan laporan realisasi penggunaan dana) Realization of the use of proceeds from the public offering (in the event that the company is still required to submit a report on the realization of the use of funds)	Memuat uraian mengenai: / Contains descriptions of: 1. Total perolehan dana. / Total proceeds. 2. Rencana penggunaan dana. / Fund usage plan. 3. Rincian penggunaan dana. / Details of use of funds. 4. Saldo dana. / Fund balance. 5. Tanggal persetujuan RUPS/RUPO atas perubahan penggunaan dana (jika ada). / The date of approval of the GMS/RUPO for changes in the use of funds (if any). a. Dalam hal selama tahun buku, Emiten memiliki kewajiban menyampaikan laporan realisasi penggunaan dana, maka diungkapkan realisasi penggunaan dana hasil penawaran umum secara kumulatif sampai dengan akhir tahun buku. / In the event that during the financial year, the Issuer has an obligation to submit a report on the realization of the use of funds, the cumulative realization of the use of proceeds from public offerings until the end of the financial year is disclosed. b. Dalam hal terdapat perubahan penggunaan dana sebagaimana diatur dalam Peraturan Otoritas Jasa Keuangan mengenai laporan realisasi penggunaan dana hasil penawaran umum, maka Emiten menjelaskan perubahan tersebut. / In the event that there is a change in the use of funds as stipulated in the Financial Services Authority Regulation regarding the report on the realization of the use of funds from a public offering, the Issuer shall explain the change. Catatan: apabila tidak memiliki informasi realisasi penggunaan dana hasil penawaran umum, agar diungkapkan. Note: if you do not have information on the realization of the use of proceeds from a public offering, please disclose it.	263-265	SEOJK 16
Informasi material (jika ada), antara lain mengenai investasi, ekspansi, divestasi, penggabungan/peleburan usaha, akuisisi, restrukturisasi utang/modal, transaksi material, transaksi afiliasi, dan transaksi benturan kepentingan. Material information (if any), including investment, expansion, divestment, business merger/consolidation, acquisition, debt/ capital restructuring, material transactions, affiliated transactions, and conflict of interest transactions.	Memuat uraian mengenai: Contains descriptions of: a. Tanggal, nilai, dan objek transaksi. / Date, value, and transaction object. b. Nama pihak yang melakukan transaksi. / The name of the party conducting the transaction. c. Sifat hubungan afiliasi (jika ada). / Nature of the affiliation relationship (if any). d. Penjelasan mengenai kewajaran transaksi. / Explanation of the fairness of the transaction. e. Pemenuhan ketentuan terkait. / Fulfillment of related provisions. f. Dalam hal terdapat hubungan afiliasi, selain mengungkapkan informasi sebagaimana dimaksud dalam angka a) sampai dengan angka f), Emiten atau Perusahaan Publik juga mengungkapkan informasi: In the event that there is an affiliation relationship, apart from disclosing the information referred to in number a) through number f), the Issuer or Public Company also discloses information: 1) Pernyataan Direksi bahwa transaksi afiliasi telah melalui prosedur yang memadai untuk memastikan bahwa transaksi afiliasi dilaksanakan sesuai dengan praktik bisnis yang berlaku umum antara lain dilakukan dengan memenuhi prinsip transaksi yang wajar (<i>armslength principle</i>). / The Board of Directors' statement that affiliated transactions have gone through adequate procedures to ensure that affiliated transactions are carried out in accordance with generally accepted business practices, among others, carried out by fulfilling the arm's length principle.	264-265, 271-271 268-271 268-271 272 272 273	SEOJK 16



Kriteria Criteria	Penjelasan Explanation	Halaman Page	Regulasi Regulations
	2) Peran Dewan Komisaris dan komite audit dalam melakukan prosedur yang memadai untuk memastikan bahwa transaksi afiliasi dilaksanakan sesuai dengan praktik bisnis yang berlaku umum antara lain dilakukan dengan memenuhi prinsip transaksi yang wajar (<i>arms length principle</i>). / The role of the Board of Commissioners and the audit committee in carrying out adequate procedures to ensure that affiliated transactions are carried out in accordance with generally accepted business practices, among others, is carried out by fulfilling the arm's length principle.	273	
	g. Untuk transaksi afiliasi atau transaksi material yang merupakan kegiatan usaha yang dijalankan dalam rangka menghasilkan pendapatan usaha dan dijalankan secara rutin, berulang, dan/atau berkelanjutan, ditambahkan penjelasan bahwa transaksi afiliasi atau transaksi material tersebut merupakan kegiatan usaha yang dijalankan dalam rangka menghasilkan pendapatan usaha dan dijalankan secara rutin, berulang, dan/atau berkelanjutan. Dalam hal transaksi afiliasi atau transaksi material dimaksud telah diungkapkan dalam laporan keuangan tahunan, ditambahkan informasi mengenai rujukan pengungkapan dalam laporan keuangan tahunan tersebut. For affiliate transactions or material transactions which are business activities carried out in order to generate business income and are carried out routinely, repeatedly and/or continuously, an explanation is added that the affiliated transactions or material transactions are business activities carried out in order to generate business income and are carried out routinely, repeatedly, and/or continuously. In the case of affiliated transactions or material transactions referred to have been disclosed in the annual financial statements, information is added regarding references to disclosure in the said annual financial statements.	272	
	h. Untuk pengungkapan transaksi afiliasi dan/atau transaksi benturan kepentingan yang merupakan hasil pelaksanaan transaksi afiliasi dan/atau transaksi benturan kepentingan yang telah disetujui pemegang saham independen, ditambahkan informasi mengenai tanggal pelaksanaan RUPS yang menyetujui transaksi afiliasi dan/atau transaksi benturan kepentingan tersebut. For disclosure of affiliated transactions and/or conflict of interest transactions which are the result of the implementation of affiliated transactions and/or conflict of interest transactions that have been approved by independent shareholders, information is added regarding the date of the GMS that approves the affiliated transactions and/or conflict of interest transactions.	N/A	
	i. Dalam hal tidak terdapat transaksi afiliasi dan/atau transaksi benturan kepentingan, maka diungkapkan mengenai hal tersebut. In the event that there are no affiliated transactions and/or conflict of interest transactions, then this is disclosed.	267-273	
Uraian mengenai perubahan peraturan perundang-undangan terhadap perusahaan pada tahun buku terakhir. Description of changes to laws and regulations on companies in the last financial year.	Uraian memuat antara lain: / The description contains, among others:		SEOJK 16
	1. Nama peraturan perundang-undangan yang mengalami perubahan. / The names of the laws and regulations that have changed.	274-286	
	2. Dampaknya (kuantitatif dan/atau kualitatif) terhadap perusahaan (jika signifikan) atau pernyataan bahwa dampaknya tidak signifikan. / The impact (quantitative and/or qualitative) on the company (if significant) or the statement that the impact is not significant.	286	
	Catatan: apabila tidak terdapat perubahan peraturan perundang-undangan pada tahun buku terakhir, agar diungkapkan. Notes: if there is no change in laws and regulations in the last financial year, so that it is disclosed.		



Kriteria Criteria	Penjelasan Explanation	Halaman Page	Regulasi Regulations
Uraian mengenai perubahan kebijakan akuntansi yang diterapkan perusahaan pada tahun buku terakhir. Description of changes in accounting policies implemented by the company in the last financial year.	Uraian memuat antara lain: / The description contains, among others:		SEOJK 16
	1. Perubahan kebijakan akuntansi. / Changes in accounting policies.	286	
	2. Alasan perubahan kebijakan akuntansi. / Reasons for changes in accounting policies.	286	
	3. Dampaknya secara kuantitatif terhadap laporan keuangan. / Quantitative impact on financial statements.	286	
	Catatan: Apabila tidak terdapat perubahan kebijakan akuntansi pada tahun buku terakhir, agar diungkapkan. Notes: If there is no change in accounting policy in the last financial		
Informasi Eksposur Risiko dan Permodalan. Information on Risk Exposure and Capital.	Eksposur risiko dan permodalan meliputi laporan eksposur risiko dan permodalan periode tahunan sebagaimana diatur dalam bagian II Laporan publikasi eksposur risiko dan permodalan. Risk exposure and capital includes annual period risk and capital exposure reports as stipulated in part II of the Publication Report on risk and capital exposure.	296-445	SEOJK 9
TATA KELOLA PERUSAHAAN / GOOD CORPORATE GOVERNANCE			
RUPS. GMS.	Informasi mengenai keputusan RUPS pada tahun buku dan 1 (satu) tahun sebelum tahun buku meliputi:	484-496	SEOJK 16
	Information regarding RMS resolutions in the financial year and 1 (one) year before the financial year includes:		
	a. Keputusan RUPS pada tahun buku dan 1 (satu) tahun sebelum tahun buku yang direalisasikan pada tahun buku. / RMS resolutions in the financial year and 1 (one) year prior to the financial year realized in the financial year.		
	b. Keputusan RUPS pada tahun buku dan 1 (satu) tahun sebelum tahun buku yang belum direalisasikan beserta alasan belum direalisasikan. / RMS decisions in the financial year and 1 (one) year prior to the financial year that have not been realized along with the reasons for not being realized.		
	Dalam hal Emiten atau Perusahaan Publik menggunakan pihak independen dalam pelaksanaan RUPS untuk melakukan perhitungan suara, maka diungkapkan mengenai hal tersebut. In the event that an Issuer or Public Company uses an independent party in the implementation of the RMS to carry out the vote count, it shall be disclosed regarding this matter.		
Direksi. Directors.	1. Tugas dan tanggung jawab masing-masing anggota Direksi. Informasi mengenai tugas dan tanggung jawab masing-masing anggota Direksi diuraikan dan dapat disajikan dalam bentuk tabel. / Duties and responsibilities of each member of the Board of Directors. Information regarding the duties and responsibilities of each member of the Board of Directors is described and can be presented in tabular form.	502-503	SEOJK 14 SEOJK 16 POJK 17
	2. Pernyataan bahwa Direksi memiliki pedoman atau piagam (<i>charter</i>) Direksi. / Statement that the Board of Directors has a guideline or charter (charter) of the Board of Directors.	502	SEOJK 16
	3. Kebijakan dan pelaksanaan frekuensi rapat Direksi, rapat Direksi bersama Dewan Komisaris, dan tingkat kehadiran anggota Direksi dalam rapat tersebut termasuk kehadiran dalam RUPS. Informasi tingkat kehadiran anggota Direksi dalam rapat Direksi, rapat Direksi bersama Dewan Komisaris, atau RUPS dapat disajikan dalam bentuk tabel. / Policy and implementation of the frequency of meetings of the Board of Directors, meetings of the Board of Directors with the of Commissioners, and the level of attendance of members of the Board of Directors at these meetings including attendance at the RMS. Information on the level of attendance of members of the Board of Directors at meetings of the Board of Directors, meetings of the Board of Directors with the Board of Commissioners or RMS can be presented in tabular form.	505-517	SEOJK 16



Kriteria Criteria	Penjelasan Explanation	Halaman Page	Regulasi Regulations
	4. Pelatihan dan/atau peningkatan kompetensi anggota Direksi: Training and/or competency improvement for members of the Board of Directors:	517-522	SEOJK 16
	a. Kebijakan pelatihan dan/atau peningkatan kompetensi anggota Direksi, termasuk program orientasi bagi anggota Direksi yang baru diangkat (jika ada). / Policy on training and/or competency improvement for members of the Board of Directors, including an orientation program for newly appointed members of the Board of Directors (if any).		
	b. Pelatihan dan/atau peningkatan kompetensi yang diikuti anggota Direksi dalam tahun buku (jika ada). / Training and/or competency improvement attended by members of the Board of Directors in the financial year (if any).		
	5. Penilaian Direksi terhadap kinerja komite yang mendukung pelaksanaan tugas Direksi pada tahun buku paling sedikit memuat: The Board of Directors' assessment of the performance of the committees that support the implementation of the duties of the Board of Directors in the financial year contains at least:	525-527	SEOJK 16
	a. Prosedur penilaian kinerja. / Performance appraisal procedures.		
	b. Kriteria yang digunakan seperti capaian kinerja selama tahun buku, kompetensi dan kehadiran dalam rapat. / The criteria used include performance achievements during the financial year, competence and attendance at meetings.		
Dewan Komisaris. Board of Commissioners.	Dalam hal Emiten atau Perusahaan Publik tidak memiliki komite yang mendukung pelaksanaan tugas Direksi, maka diungkapkan mengenai hal tersebut. / In the event that the Issuer or Public Company does not have a committee that supports the implementation of the duties of the Board of Directors, this will be disclosed.	566	SEOJK 14 POJK 17
	6. Kepemilikan saham anggota Direksi dan anggota Dewan Komisaris yang mencapai 5% (lima persen) atau lebih dari modal disetor, yang meliputi jenis dan jumlah lembar saham pada: Members of the Board of Commissioners who reach 5% (five percent) or more of paid-up capital, which includes the type and number of shares in:		
	a. Bank yang bersangkutan. / The bank in question.		
	b. Bank lain. / other banks.		
	c. Lembaga keuangan bukan bank. / Non-bank financial institutions.		
	d. Perusahaan lain yang berkedudukan baik di dalam maupun di luar negeri. / Other companies domiciled both inside and outside the country.		
	1. Tugas dan tanggung jawab Dewan Komisaris. / Duties and responsibilities of the Board of Commissioners.	528-530	SEOJK 14 SEOJK 16 POJK 17
	2. Pernyataan bahwa Dewan Komisaris memiliki pedoman atau piagam (<i>charter</i>) Dewan Komisaris. / Statement that the Board of Commissioners has guidelines or charter of the Board of Commissioners.	533	SEOJK 16
	3. Kebijakan dan pelaksanaan frekuensi rapat Dewan Komisaris, rapat Dewan Komisaris bersama Direksi dan tingkat kehadiran anggota Dewan Komisaris dalam rapat tersebut termasuk kehadiran dalam RUPS. Informasi tingkat kehadiran anggota Dewan Komisaris dalam rapat Dewan Komisaris, rapat Dewan Komisaris bersama Direksi, atau RUPS dapat disajikan dalam bentuk tabel. / Policy and implementation of the frequency of meetings of the Board of Commissioners, meetings of the Board of Commissioners with the Board of Directors and the level of attendance of members of the Board of Commissioners at these meetings including attendance at the GMS. Information on the level of attendance of members of the Board of Commissioners at meetings of the Board of Commissioners, meetings between the Board of Commissioners and the Board of Directors, or GMS can be presented in tabular form.	538-544	SEOJK 14 SEOJK 16



Kriteria Criteria	Penjelasan Explanation	Halaman Page	Regulasi Regulations
	4. Pelatihan dan/atau peningkatan kompetensi anggota Dewan Komisaris: Training and/or competency improvement for members of the Board of Commissioners:	544-547	SEOJK 16
	a. Kebijakan pelatihan dan/atau peningkatan kompetensi anggota Dewan Komisaris, termasuk program orientasi bagi anggota Dewan Komisaris yang baru diangkat (jika ada). / Policy on training and/or competency improvement for members of the Board of Commissioners, including an orientation program for newly appointed members of the Board of Commissioners (if any).		
	b. Pelatihan dan/atau peningkatan kompetensi yang diikuti anggota Dewan Komisaris dalam tahun buku (jika ada). / Training and/or competency improvement attended by members of the Board of Commissioners in the financial year (if any).		
	5. Penilaian kinerja Direksi dan Dewan Komisaris serta masing-masing anggota Direksi dan anggota Dewan Komisaris, paling sedikit memuat: Assessment of the performance of the Board of Directors and the Board of Commissioners as well as each member of the Board of Directors and members of the Board of Commissioners, contains at least:	548-554	SEOJK 16
	a. Prosedur pelaksanaan penilaian kinerja. / Procedure for implementing performance appraisal.		
	b. Kriteria yang digunakan seperti capaian kinerja selama tahun buku, kompetensi dan kehadiran dalam rapat. / The criteria used include performance achievements during the financial year, competence and attendance at meetings.		
	c. Pihak yang melakukan penilaian. / The party making the assessment.	554-555	SEOJK 16
	6. Penilaian Dewan Komisaris terhadap kinerja Komite yang mendukung pelaksanaan tugas Dewan Komisaris pada tahun buku meliputi: The Board of Commissioners' assessment of the performance of the Committees that support the implementation of the duties of the Board of Commissioners in the financial year includes:		
	a. Prosedur penilaian kinerja. / Performance appraisal procedures.		
	b. Kriteria yang digunakan seperti capaian kinerja selama tahun buku, kompetensi dan kehadiran dalam rapat. / The criteria used include performance achievements during the financial year, competence and attendance at meetings.		
	Nominasi dan remunerasi Direksi dan Dewan Komisaris. Nomination and remuneration of the Board of Directors and Board of Commissioners.	556-557	SEOJK 16
	1. Prosedur nominasi, meliputi uraian singkat mengenai kebijakan dan proses nominasi anggota Direksi dan/atau anggota Dewan Komisaris. / Nomination procedures, including a brief description of the policies and nomination process for members of the Board of Directors and/or members of the Board of Commissioners.		
	2. Prosedur dan pelaksanaan remunerasi Direksi dan Dewan Komisaris, antara lain: Procedures and implementation of remuneration for the Board of Directors and Board of Commissioners, including:	557	SEOJK 16
	a. Prosedur penetapan remunerasi Direksi dan Dewan Komisaris. / Procedure for determining remuneration for the Board of Directors and Board of Commissioners.		
	b. Pengungkapan indikator untuk penetapan remunerasi Direksi. / Disclosure of indicators for determining the remuneration of the Board of Directors.	558-559	



Kriteria Criteria	Penjelasan Explanation	Halaman Page	Regulasi Regulations
	c. Struktur remunerasi Direksi dan Dewan Komisaris seperti, gaji, tunjangan, tantiem/bonus dan lainnya; dan / The remuneration structure for the Board of Directors and the Board of Commissioners such as salaries, allowances, bonuses/ bonuses and others; And Catatan: apabila tidak terdapat bonus kinerja, bonus non kinerja, dan opsi saham yang diterima setiap anggota Dewan Komisaris dan Direksi, agar diungkapkan. Notes: if there are no performance bonuses, non performance bonuses and stock options received by each member of the Board of Commissioners and Board of Directors, to be disclosed. d. Besarnya remunerasi masing-masing anggota Direksi dan anggota Dewan Komisaris; Pengungkapan informasi dapat disajikan dalam bentuk tabel. The amount of remuneration for each member of the Board of Directors and members of the Board of Commissioners; Disclosure of information can be presented in tabular form.	560-561	
Dewan pengawas syariah, bagi Emiten atau Perusahaan Publik yang menjalankan kegiatan usaha berdasarkan prinsip syariah sebagaimana tertuang dalam anggaran dasar. Sharia supervisory board, for Issuers or Public Companies that carry out business activities based on sharia principles as stated in the articles of association.	Paling sedikit memuat: / Least load: a. Nama. / Name. b. Dasar hukum pengangkatan Dewan Pengawas Syariah. / The legal basis for the appointment of the Sharia Supervisory Board. c. Periode penugasan Dewan Pengawas Syariah. / The assignment period of the Sharia Supervisory Board. d. Tugas dan tanggung jawab Dewan Pengawas Syariah. / Duties and responsibilities of the Sharia Supervisory Board. e. Frekuensi dan cara pemberian nasihat dan saran serta pengawasan pemenuhan prinsip syariah di pasar modal terhadap Emiten atau Perusahaan Publik. / Frequency and method of providing advice and suggestions as well as monitoring compliance with sharia principles in the capital market to Issuers or Public Companies.	N/A	SEOJK 16
Komite Audit. Audit Committee.	1. Nama dan jabatannya dalam keanggotaan komite. / Name and title in the membership of the committee. 2. Usia. / Age. 3. Kewarganegaraan. / Citizenship. 4. Riwayat pendidikan. / Educational background. 5. Riwayat jabatan, meliputi informasi: Position history, including information on: a. Dasar hukum penunjukan sebagai anggota komite. / Legal basis for appointment as committee member. b. Rangkap jabatan, baik sebagai anggota Dewan Komisaris, anggota direksi, dan/atau anggota komite serta jabatan lainnya (jika ada). / Concurrent positions, both as members of the Board of Commissioners, members of the board of directors, and/or committee members and other positions (if any). c. Pengalaman kerja beserta periode waktunya baik di dalam maupun di luar emiten atau perusahaan publik. / Work experience and time period both inside and outside the issuer or public company. 6. Periode dan masa jabatan anggota komite audit. / Period and tenure of audit committee members. 7. Uraian tugas dan tanggung jawab. / Description of duties and responsibilities. 8. Pernyataan independensi komite audit. / Audit committee independence statement.	572-574 569 575	SEOJK 16 POJK 17



Kriteria Criteria	Penjelasan Explanation	Halaman Page	Regulasi Regulations
	9. Pelatihan dan/atau peningkatan kompetensi yang telah diikuti dalam tahun buku (jika ada). / Training and/or competency improvement that has been attended in the financial year (if any).	580-581	SEOJK 14 SEOJK 16 POJK 17
	10. Kebijakan dan pelaksanaan frekuensi rapat komite audit dan tingkat kehadiran anggota komite audit dalam rapat tersebut. / Policy and implementation of the frequency of audit committee meetings and the level of attendance of audit committee members at these meetings.	576-580	
	11. Pelaksanaan kegiatan komite audit pada tahun buku sesuai dengan yang dicantumkan dalam pedoman atau piagam (charter) komite audit. / Implementation of audit committee activities in the financial year according to what is stated in the audit committee guidelines or charter.	581-582	
Komite atau fungsi nominasi dan remunerasi Emiten atau Perusahaan Publik. Issuer or Public Company nomination and remuneration committee or function.	Paling sedikit memuat: Least load:		
	1. Nama dan jabatannya dalam keanggotaan komite. / Name and title in the membership of the committee.	586	SEOJK 16 POJK 17
	2. Usia. / Age.		
	3. Kewarganegaraan. / Citizenship.		
	4. Riwayat pendidikan. / Educational background.		
	5. Riwayat jabatan, meliputi informasi: / Position history, including information on:		
	a. Dasar hukum penunjukan sebagai anggota komite. / Legal basis for appointment as committee member.		
	b. Rangkap jabatan, baik sebagai anggota Dewan Komisaris, anggota Direksi, dan/atau anggota komite serta jabatan lainnya (jika ada). / Concurrent positions, both as members of the Board of Commissioners, members of the board of directors, and/or committee members and other positions (if any).		
	c. Pengalaman kerja beserta periode waktunya baik di dalam maupun di luar Emiten atau Perusahaan Publik. / Work experience and time period both inside and outside the issuer or public company.		
	6. Periode dan masa jabatan anggota komite. / Period and tenure of committee members.		
	7. Pernyataan independensi komite. / Committee independence statement.	587	
	8. Pelatihan dan/atau peningkatan kompetensi yang telah diikuti dalam tahun buku (jika ada). / Training and/or competency improvement that has been attended in the financial year (if any).	590	
	9. Uraian tugas dan tanggung jawab. / Description of duties and responsibilities.	583-585	
	10. Pernyataan bahwa telah memiliki pedoman atau piagam (charter). / Statement that already has a guideline or charter.	583	
	11. Kebijakan dan pelaksanaan frekuensi rapat dan tingkat kehadiran anggota dalam rapat tersebut. / Policy and implementation of the frequency of meetings and the level of attendance of members at these meetings.	587-589	
	12. Uraian singkat pelaksanaan kegiatan pada tahun buku. / A brief description of the implementation of activities in the financial year.	590	



Kriteria Criteria	Penjelasan Explanation	Halaman Page	Regulasi Regulations
	Dalam hal tidak dibentuk komite nominasi dan remunerasi, Emiten atau Perusahaan Publik cukup mengungkapkan informasi sebagaimana dimaksud dalam huruf i) sampai dengan huruf l) dan mengungkapkan: In the event that a nomination and remuneration committee is not formed, it is sufficient for the Issuer or Public Company to disclose the information referred to in letter i) to letter l) and disclose:		
	1. Alasan tidak dibentuknya komite / The reasons for not forming the committee		
	2. Pihak yang melaksanakan fungsi nominasi dan remunerasi. / Parties carrying out nomination and remuneration functions.		
Komite lain yang dimiliki Emiten atau Perusahaan Publik dalam rangka mendukung fungsi dan tugas Direksi (jika ada) dan/atau komite yang mendukung fungsi dan tugas Dewan Komisaris. Other committees owned by Issuers or Public Companies in order to support the functions and duties of the Board of Directors (if any) and/or committees that support the functions and duties of the Board of Commissioners.	Paling sedikit memuat: / Least load:		SEOJK 16 POJK 17
	1. Nama dan jabatannya dalam keanggotaan komite. / Name and title in the membership of the committee.		
	2. Usia. / Age.		
	3. Kewarganegaraan. / Citizenship.		
	4. Riwayat pendidikan. / Educational background.		
	5. Riwayat jabatan, meliputi informasi: / Position history, including information on:		
	a. Dasar hukum penunjukan sebagai anggota komite. / Legal basis for appointment as committee member.	595-596	
	b. Rangkap jabatan, baik sebagai anggota dewan komisaris, anggota direksi, dan/atau anggota komite serta jabatan lainnya (jika ada). / Concurrent positions, both as members of the Board of Commissioners, members of the board of directors, and/or committee members and other positions (if any).		
	c. Pengalaman kerja beserta periode waktunya baik di dalam maupun di luar emiten atau perusahaan publik. / Work experience and time period both inside and outside the issuer or public company.		
	6. Periode dan masa jabatan anggota komite. / Period and tenure of committee members.		
	7. Pernyataan independensi komite. / Committee independence statement.	597-598	
	8. Pelatihan dan/atau peningkatan kompetensi yang telah diikuti dalam tahun buku (jika ada). / Training and/or competency improvement that has been attended in the financial year (if any).	598	
	9. Uraian tugas dan tanggung jawab. / Description of duties and responsibilities.	592-593	
	10. Pernyataan bahwa telah memiliki pedoman atau piagam (charter) komite. / Statement that already has a guideline or charter.	591-592	
	11. Kebijakan dan pelaksanaan frekuensi rapat komite dan tingkat kehadiran anggota komite dalam rapat tersebut. / Policy and implementation of the frequency of meetings and the level of attendance of members at these meetings.	599-601	
	12. Uraian singkat pelaksanaan kegiatan komite pada tahun buku. / A brief description of the implementation of activities in the financial year.	601	



Kriteria Criteria	Penjelasan Explanation	Halaman Page	Regulasi Regulations	
Sekretaris perusahaan. Company secretary.	1. Nama. / Name.	605-606	SEOJK 16	
	2. Domisili. / Domicile.			
	3. Riwayat jabatan, meliputi: Position history, including:			
	a. Dasar hukum penunjukan sebagai sekretaris perusahaan. / Legal basis for appointment as company secretary.			
	b. Pengalaman kerja beserta periode waktunya baik di dalam maupun di luar emiten atau perusahaan publik. / Work experience and time period both inside and outside the issuer or public company.			
	4. Riwayat pendidikan. / Educational background.	607		
	5. Pelatihan dan/atau peningkatan kompetensi yang diikuti dalam tahun buku. / Training and/or competency improvement attended in the financial year.			
6. Uraian singkat pelaksanaan tugas sekretaris perusahaan pada tahun buku. / Brief description of the implementation of the duties of the corporate secretary in the financial year.	607-608			
Unit Audit Internal. Internal Audit Unit.	1. Nama kepala unit audit internal. / Name of the head of the internal audit unit.	610	SEOJK 16 POJK 17	
	2. Riwayat jabatan, meliputi: / Position history, including:			
	a. Dasar hukum penunjukan sebagai kepala unit audit internal. / Legal basis for appointment as company secretary.			
	b. Pengalaman kerja beserta periode waktunya baik di dalam maupun di luar emiten atau perusahaan publik. / Work experience and time period both inside and outside the issuer or public company.			
	3. Kualifikasi atau sertifikasi sebagai profesi audit internal (jika ada). / Qualification or certification as internal audit profession (if any).	629		
	4. Jumlah pegawai (auditor internal) pada unit audit internal. / Number of employees (internal auditors) in the internal audit unit.			
	5. Pelatihan dan/atau peningkatan kompetensi yang diikuti dalam tahun buku. / Training and/or competency improvement attended in the financial year.	611-627		
	6. Struktur dan kedudukan unit audit internal. / The structure and position of the internal audit unit.	609		
	7. Uraian tugas dan tanggung jawab. / Description of duties and responsibilities.	628		
	8. Pernyataan bahwa telah memiliki pedoman atau piagam (charter) unit audit internal. / A statement that the internal audit unit has guidelines or charters.	628		
9. Uraian singkat pelaksanaan tugas unit audit internal pada tahun buku termasuk kebijakan dan pelaksanaan frekuensi rapat dengan direksi, dewan komisaris, dan/ atau komite audit. / A brief description of the implementation of the duties of the internal audit unit in the financial year including the policy and implementation of the frequency of meetings with the directors, board of commissioners and/or the audit committee.	637-646			



Kriteria Criteria	Penjelasan Explanation	Halaman Page	Regulasi Regulations
Akuntan Publik. Public Accountant.	1. Nama dan tahun akuntan publik yang melakukan audit laporan keuangan tahunan selama 5 tahun terakhir. / The name and year of the public accountant who audited the annual financial statements for the last 5 years. 2. Nama dan tahun Kantor Akuntan Publik yang melakukan audit laporan keuangan tahunan selama 5 tahun terakhir. / The name and year of the public accountant who audited the annual financial statements for the last 5 years. 3. Besarnya fee untuk masing-masing jenis jasa yang diberikan oleh Kantor Akuntan Publik pada tahun buku terakhir. / The amount of the fee for each type of service provided by the Public Accounting Firm in the last financial year. 4. Jasa lain yang diberikan Kantor Akuntan Publik dan akuntan publik selain jasa audit laporan keuangan tahunan pada tahun buku terakhir. / Other services provided by the Public Accounting Firm and public accountants in addition to auditing the annual financial statements for the last financial year. Catatan: apabila tidak ada jasa lain dimaksud, agar diungkapkan. Notes: if there is no other service in question, so that it is disclosed.	682-683	POJK 17
Uraian mengenai sistem pengendalian internal (<i>internal Control</i>) yang diterapkan oleh emiten atau perusahaan Publik. Description of the internal control system implemented by the issuer or public company.	1. Pengendalian keuangan dan operasional, serta kepatuhan terhadap peraturan perundang-undangan lainnya. / Financial and operational control, as well as compliance with other laws and regulations. 2. Tinjauan atas efektivitas sistem pengendalian internal. / Review of the effectiveness of the internal control system. 3. Pernyataan Direksi dan/atau Dewan Komisaris atas kecukupan sistem pengendalian internal. / Statement of the Board of Directors and/or Board of Commissioners regarding the adequacy of the internal control system.	686-691 695 695	SEOJK 14 SEOJK 16 SEOJK 16
Sistem manajemen risiko yang diterapkan oleh Emiten Atau Perusahaan Publik. Risk management system implemented by Issuers or Public Companies.	1. Gambaran umum mengenai sistem manajemen risiko Emiten atau Perusahaan Publik. / General description of the Issuer's or Public Company's risk management system. 2. Jenis risiko dan cara pengelolaannya. / Types of risk and how to manage them. 3. Tinjauan atas efektivitas sistem manajemen risiko Emiten atau Perusahaan Publik. / Review of the effectiveness of the Issuer's or Public Company's risk management system. 4. Pernyataan Direksi dan/atau Dewan Komisaris atau komite audit atas kecukupan sistem manajemen risiko. / Statement of the Board of Directors and/or Board of Commissioners or the audit committee on the adequacy of the risk management system.	696-706 706-711 712 712	SEOJK 16 SEOJK 14 SEOJK 16
Fungsi kepatuhan. Compliance function.	Tingkat kepatuhan Bank terhadap seluruh ketentuan dan peraturan perundang-undangan serta pemenuhan komitmen dengan otoritas yang berwenang. / The level of the Bank's compliance with all provisions and laws and regulations as well as fulfillment of commitments with the competent authorities.	713-723	SEOJK 14 POJK 17



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Perkara hukum yang berdampak material yang dihadapi Oleh emiten atau perusahaan publik, entitas anak, Anggota direksi dan anggota dewan komisaris (jika ada). Legal cases with a material impact faced by issuers or public companies, subsidiaries, members of the board of directors and members of the board of commissioners (if any).	1. Pokok perkara/gugatan. / Main case/lawsuit.	727-734	SEOJK 16
	2. Status penyelesaian perkara/gugatan. / Case/lawsuit settlement status.		SEOJK 14
	3. Pengaruhnya terhadap kondisi emiten atau perusahaan publik. / The impact on the condition of issuers or public companies.		
	4. Pengungkapan mengenai permasalahan hukum paling sedikit mencakup: Disclosure regarding legal issues at least includes: a. jumlah permasalahan perdata dan permasalahan pidana yang dihadapi dan telah mendapat putusan yang mempunyai kekuatan hukum tetap. / the number of civil and criminal cases faced and decisions that have permanent legal force. b. jumlah permasalahan perdata dan permasalahan pidana yang dihadapi dan masih dalam proses penyelesaian. / the number of civil and criminal matters faced and still in the process of being resolved. Catatan: dalam hal perusahaan, entitas anak, anggota Dewan Komisaris, dan anggota Direksi tidak memiliki perkara penting, agar diungkapkan. Notes: in the event that the company, subsidiaries, members of the Board of Commissioners and members of the Board of Directors do not have important matters, this must be disclosed.		
Informasi tentang sanksi administratif/sanksi yang Dikenakan kepada emiten atau perusahaan publik, Anggota Dewan Komisaris dan anggota direksi, oleh Otoritas jasa keuangan dan otoritas lainnya pada tahun Buku (jika ada). Information on administrative sanctions/sanctions imposed on issuers or public companies, board members commissioners and members of the board of directors, by the Financial Services Authority and other authorities in the financial year (if any).		735	SEOJK 16
Informasi mengenai kode etik Emiten atau Perusahaan Publik. Information regarding the code of ethics of Issuers or Public Companies	1. Pokok-pokok kode etik. / Principles of the code of ethics.	743-744	SEOJK 16
	2. Bentuk sosialisasi kode etik dan upaya penegakannya / Forms of dissemination of the code of ethics and enforcement efforts	744-745	
	3. Pernyataan bahwa kode etik berlaku bagi anggota Direksi, anggota Dewan Komisaris, dan karyawan Emiten atau Perusahaan Publik / Statement that the code of ethics applies to members of the Board of Directors, members of the Board of Commissioners, and employees of the Issuer or Public Company	744	
Penerapan Tata Kelola dalam Pemberian Remunerasi bagi Bank. Implementation of Governance in Providing Remuneration for Banks.	1. Komite Remunerasi / Remuneration Committee a. Nama anggota, komposisi, tugas dan tanggung jawab. / Name of members, composition, duties and responsibilities. b. Jumlah rapat yang dilakukan. / Number of meetings held. c. Remunerasi yang telah dibayarkan kepada anggota Komite Remunerasi selama 1 (satu) tahun. / Remuneration that has been paid to members of the Remuneration Committee for 1 (one) year.	675	POJK 45
	2. Proses penyusunan kebijakan Remunerasi yang meliputi: Remuneration policy formulation process which includes: a. Tinjauan mengenai latar belakang dan tujuan kebijakan Remunerasi. / Review of the background and objectives of the Remuneration policy. b. Pelaksanaan kaji ulang atas kebijakan Remunerasi pada tahun sebelumnya, beserta perbaikannya. / Implementation of a review of the Remuneration policy in the previous year, along with its improvements. c. Mekanisme untuk memastikan bahwa Remunerasi bagi Pegawai di unit kontrol bersifat independen dari unit kerja yang diawasinya. / Mechanism to ensure that Remuneration for Employees in the control unit is independent from the work unit they supervise.	675	



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	3. Cakupan kebijakan Remunerasi dan implementasinya per unit bisnis, per wilayah dan pada perusahaan anak atau kantor cabang yang berlokasi di luar negeri / Remuneration policy coverage and its implementation per business unit, per region and in subsidiaries or branch offices located overseas	675-676	POJK 45
	4. Remunerasi dikaitkan dengan risiko yang meliputi: Remuneration is associated with risks that include: a. Jenis risiko utama (<i>key risk</i>) yang digunakan dalam menerapkan Remunerasi. / The main type of risk (<i>key risk</i>) used in implementing Remuneration. b. Kriteria untuk menentukan jenis risiko utama, termasuk untuk risiko yang sulit diukur. / Criteria for determining the main types of risk, including for risks that are difficult to measure. c. Dampak penetapan risiko utama terhadap kebijakan Remunerasi yang Bersifat Variabel. / The impact of determining the main risk on the Variable Remuneration policy. d. Perubahan penentuan jenis risiko utama dibandingkan dengan tahun lalu beserta alasannya, apabila ada. / Changes in the determination of the main types of risk compared to last year and the reasons, if any.	676-677	
	5. Pengukuran kinerja dikaitkan dengan Remunerasi yang meliputi: Performance measurement is associated with Remuneration which includes: a. Tinjauan mengenai kebijakan Remunerasi yang dikaitkan dengan penilaian kinerja. / Review of Remuneration policies linked to performance appraisal. b. Metode dalam mengaitkan Remunerasi individu dengan kinerja Bank, kinerja unit kerja dan kinerja individu. / The method of linking individual Remuneration with Bank performance, work unit performance and individual performance. c. Uraian mengenai metode yang digunakan Bank untuk menyatakan bahwa kinerja yang disepakati tidak dapat tercapai sehingga perlu dilakukan penyesuaian atas remunerasi serta besarnya penyesuaian remunerasi jika kondisi tersebut terjadi. / A description of the method used by the Bank to state that the agreed performance cannot be achieved, so it is necessary to make adjustments to remuneration and the amount of remuneration adjustments if this condition occurs.	677	
	6. Penyesuaian Remunerasi dikaitkan dengan Kinerja dan Risiko yang meliputi: Remuneration Adjustment is related to Performance and Risk which includes: a. Kebijakan mengenai Remunerasi yang Bersifat Variabel yang ditangguhkan, besarnya, dan kriteria untuk menetapkan besaran tersebut. / Policy regarding Variable Remuneration that is deferred, the amount, and the criteria for determining the amount. b. Kebijakan Bank mengenai Remunerasi yang Bersifat Variabel yang ditangguhkan yang ditunda pembayarannya (<i>malus</i>), atau ditarik kembali apabila sudah dibayarkan (<i>clawback</i>). / The Bank's policy regarding Variable Deferred Remuneration which is postponed for payment (<i>malus</i>), or withdrawn when it has been paid (<i>clawback</i>).	677-678	
	7. Nama konsultan ekstern dan tugas konsultan terkait kebijakan Remunerasi, apabila Bank menggunakan jasa konsultan ekstern. / The name of the external consultant and the duties of the consultant related to the Remuneration policy, if the Bank uses the services of an external consultant.	678	
	8. Paket Remunerasi dan fasilitas yang diterima oleh Direksi dan Dewan Komisaris mencakup struktur Remunerasi dan rincian jumlah nominal. / The Remuneration Package and facilities received by the Board of Directors and Board of Commissioners include the Remuneration structure and details of the nominal amount.	678-679	



Kriteria Criteria	Penjelasan Explanation	Halaman Page	Regulasi Regulations
	9. Remunerasi yang Bersifat Variabel, meliputi: Variable Remuneration includes: a. Bentuk Remunerasi yang Bersifat Variabel beserta alasan pemilihan bentuk tersebut. dan / Forms of Variable Remuneration along with the reasons for choosing this form. And b. Penjelasan apabila terdapat perbedaan pemberian Remunerasi yang Bersifat Variabel di antara para Direksi, Dewan Komisaris dan/atau Pegawai. / An explanation if there are differences in the provision of Variable Remuneration among the Directors, Board of Commissioners and/or Employees.	679	
	10. Jumlah Direksi, Dewan Komisaris dan Pegawai yang menerima Remunerasi yang Bersifat Variabel selama 1 (satu) tahun, dan total nominalnya. / The number of Directors, Board of Commissioners and Employees who receive Variable Remuneration for 1 (one) year, and the total amount.	679-688	
	11. Jabatan dan jumlah pihak yang menjadi material risk takers. / Position and number of parties who are material risk takers.	680	
	12. Shares option yang dimiliki Direksi, Dewan Komisaris, dan Pejabat Eksekutif. / Shares option owned by the Board of Directors, Board of Commissioners and Executive Officers.	680	
	13. Rasio gaji tertinggi dan terendah / The ratio of the highest and lowest salaries	681	
	14. Jumlah penerima dan jumlah total Remunerasi yang Bersifat Variabel yang dijamin tanpa syarat akan diberikan oleh Bank kepada calon Direksi, calon Dewan Komisaris, dan/atau calon Pegawai selama 1 (satu) tahun pertama bekerja / The number of beneficiaries and the total amount of Variable Remuneration guaranteed unconditionally will be given by the Bank to candidates for the Board of Directors, candidates for the Board of Commissioners, and/or prospective Employees during the first 1 (one) year of work	681	
	15. Jumlah Pegawai yang terkena pemutusan hubungan kerja dan total nominal pesangon yang dibayarkan / The number of employees affected by termination of employment and the total amount of severance paid	681	
	16. Jumlah total Remunerasi yang Bersifat Variabel yang ditangguhkan, yang terdiri dari tunai dan/atau saham atau instrumen yang berbasis saham yang diterbitkan Bank. / The total amount of deferred Variable Remuneration, which consists of cash and/or shares or share-based instruments issued by the Bank.	681	
	17. Jumlah total Remunerasi yang Bersifat Variabel yang ditangguhkan yang dibayarkan selama 1 (satu) tahun. / The total amount of deferred Variable Remuneration paid for 1 (one) year.	681	
	18. Rincian jumlah Remunerasi yang diberikan dalam satu tahun meliputi: Details of the amount of Remuneration given in one year include: a. Remunerasi yang bersifat tetap maupun variabel. / Fixed or variable remuneration. b. Remunerasi yang ditangguhkan dan tidak ditangguhkan. / Deferred and non-deferred remuneration. c. Bentuk Remunerasi yang diberikan secara tunai dan/atau saham atau instrumen yang berbasis saham yang diterbitkan Bank. / Forms of Remuneration provided in cash and/or shares or share-based instruments issued by the Bank.	682	



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	19. Informasi kuantitatif mengenai: Quantitative information about: - Total sisa Remunerasi yang masih ditangguhkan baik yang terekspos penyesuaian implisit maupun eksplisit. / The total remaining Remuneration that is still suspended, both exposed to implicit and explicit adjustments. - Total pengurangan Remunerasi yang disebabkan karena penyesuaian eksplisit selama periode laporan. / Total reduction in Remuneration caused by explicit adjustments during the reporting period. - Total pengurangan Remunerasi yang disebabkan karena penyesuaian implisit selama periode laporan. / Total reduction in Remuneration caused by implicit adjustments during the reporting period.	682	
Uraian singkat mengenai kebijakan pemberian Kompensasi jangka panjang berbasis kinerja kepada manajemen dan/ atau karyawan yang dimiliki oleh emiten Atau perusahaan publik (jika ada), antara lain berupa Program kepemilikan saham oleh manajemen (<i>management stock ownership program/MSOP</i>) dan/atau Program kepemilikan saham oleh karyawan (<i>employee Stock ownership program/ESOP</i>). A brief description of the policy of providing performance-based longterm compensation to management and/ or employees owned by issuers or public companies (if any), including but not limited to management stock ownership programs program ownership/MSOP and/or employee stock ownership program (ESOP).	Dalam hal pemberian kompensasi berupa program Kepemilikan saham oleh manajemen (<i>management stock Ownership program/ MSOP</i>) dan/atau program Kepemilikan saham oleh karyawan (<i>employee stock Ownership program/ESOP</i>). Informasi yang diungkapkan Paling sedikit memuat: In terms of compensation in the form of management stock ownership program (MSOP) and/or employee stock ownership program (ESOP). The information disclosed shall contain at least: - Jumlah saham dan/atau opsi. / Number of shares and/or options. - Jangka waktu pelaksanaan. / Implementation period. - Persyaratan karyawan dan/atau manajemen yang berhak. / Eligible employee and/or management requirements. - Harga pelaksanaan atau penentuan harga pelaksanaan. / The exercise price or the determination of the exercise price.	747-749	SEOJK 16
Uraian singkat mengenai kebijakan pengungkapan Informasi mengenai A brief description of the Information disclosure policy regarding	- Kepemilikan saham anggota Direksi dan anggota Dewan Komisaris paling lambat 3 (tiga) hari kerja Setelah terjadinya kepemilikan atau setiap Perubahan kepemilikan atas saham perusahaan Terbuka. / Share ownership of members of the Board of Directors and members of the Board of Commissioners no later than 3 (three) working days after the ownership or any change in ownership of the shares of the Public Company. - Pelaksanaan atas kebijakan dimaksud. / Implementation of the intended policy.	565	SEOJK 16
Uraian mengenai sistem pelaporan pelanggaran (<i>whistleblowing system</i>) di Emiten atau Perusahaan Publik. Description of the whistleblowing system at the Issuer or Public Company.	- Cara penyampaian laporan pelanggaran. / How to submit a violation report. - Perlindungan bagi pelapor. / Protection for reporters. - Penanganan pengaduan. / The handling of complaints. - Pihak yang mengelola pengaduan. / The party managing the complaint. - Hasil dari penanganan pengaduan, paling sedikit: The results of handling complaints, at least: - Jumlah pengaduan yang masuk dan diproses Dalam tahun buku. / Number of complaints received and processed in the financial year. - Tindak lanjut pengaduan. / Complaint follow-up. Dalam hal emiten atau perusahaan publik tidak memiliki Sistem pelaporan pelanggaran (<i>whistleblowing system</i>), Maka diungkapkan mengenai hal tersebut. / In the event that an issuer or a public company does not have a whistleblowing system, this will be disclosed.	750-751 751 752-755 753 756	SEOJK 16



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Uraian mengenai kebijakan anti korupsi Emiten atau Perusahaan Publik. Description of the Issuer's or Public Company's anti-corruption policy.	1. Program dan prosedur yang dilakukan dalam Mengatasi praktik korupsi, balas jasa (<i>kickbacks</i>), <i>Fraud</i> , suap dan/atau gratifikasi dalam Emiten atau Perusahaan Publik. / Programs and procedures carried out in Overcoming corrupt practices, kickbacks, fraud, bribery and/or gratuities in Issuers or Public Companies.	757-762	SEOJK 16 POJK 17
	2. Pelatihan/sosialisasi anti korupsi kepada karyawan Emiten atau Perusahaan Publik. / Anti-corruption training/socialization for employees of Issuers or Public Companies.	763-764	
	Dalam hal Emiten atau Perusahaan Publik tidak memiliki Kebijakan anti korupsi, maka dijelaskan alasan tidak Dimilikinya kebijakan dimaksud. / In the event that the Issuer or Public Company does not have an anticorruption policy, the reasons for not having the said policy will be explained.		
Penanganan benturan kepentingan Handling conflicts of interest		767	SEOJK 14 POJK 17
Penyediaan dana kepada pihak terkait (<i>related party</i>) dan penyediaan dana besar (<i>large exposure</i>). Provision of funds to related parties and provision of large funds (<i>large exposure</i>).	Informasi yang perlu diungkap adalah jumlah total baki debit penyediaan dana kepada pihak terkait (<i>related party</i>) dan kepada debitur inti (individu atau grup) per posisi laporan / Information that needs to be disclosed is the total amount of debit balances for provision of funds to related parties and to core debtors (individuals or groups) per report position	766	SEOJK 14
Transparansi kondisi keuangan dan non keuangan Bank yang belum diungkap dalam laporan lain. Transparency of the Bank's financial and non-financial conditions that have not been disclosed in other reports.		768-769	SEOJK 14 POJK 17
Informasi lain yang terkait dengan Tata Kelola Bank, antara lain berupa intervensi pemilik, perselisihan intern atau permasalahan yang timbul sebagai dampak kebijakan remunerasi pada Bank. Other information related to Bank Governance, including owner intervention, internal disputes or problems that arise as a result of remuneration policies at the Bank.		767	SEOJK 14
Jumlah Penyimpangan (<i>Internal Fraud</i>). Number of Deviations (Internal Fraud).	Pengungkapan mengenai penyimpangan (<i>internal fraud</i>) paling sedikit mencakup: / Disclosure of irregularities (internal fraud) at least includes: 1. Jumlah penyimpangan (<i>internal fraud</i>) yang telah diselesaikan. / Number of deviations (internal fraud) that have been resolved. 2. Jumlah penyimpangan (<i>internal fraud</i>) yang sedang dalam proses penyelesaian di internal bank. / The number of irregularities (internal fraud) that are in the process of being resolved internally at the bank. 3. Jumlah penyimpangan (<i>internal fraud</i>) yang belum diupayakan penyelesaian di internal bank. / Number of irregularities (internal fraud) that have not been resolved internally at the bank. 4. Jumlah penyimpangan (<i>internal fraud</i>) yang telah ditindaklanjuti melalui proses hukum. / The number of irregularities (internal fraud) that have been followed up through the legal process.	765	SEOJK 14
Pembelian Kembali (<i>Buy Back</i>) Saham dan/atau Obligasi Bank. Buy Back of Shares and/or Bank Bonds.	1. Kebijakan dalam melakukan pembelian kembali (<i>buy back</i>) saham atau obligasi Bank. / Policy in buying back shares or bonds of the Bank. 2. Jumlah lembar saham dan/atau obligasi yang dibeli kembali. / Number of shares and/or bonds bought back. 3. Harga pembelian kembali per lembar saham dan/atau obligasi. / Repurchase price per share and/or bond. 4. Peningkatan laba per lembar saham dan/atau obligasi. / Increase in earnings per share and/or bonds.	766	SEOJK 14



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Pemberian Dana untuk Kegiatan Sosial dan/atau Kegiatan Politik Selama Periode Pelaporan. Provision of Funds for Social Activities and/or Political Activities During the Reporting Period.	Pengungkapan mengenai pemberian dana untuk kegiatan sosial dan/atau kegiatan politik paling sedikit meliputi pihak penerima dana dan jumlah dana yang diberikan. Disclosure regarding the provision of funds for social activities and/or political activities at least includes the recipient of the funds and the amount of funds provided.	765	SEOJK 14
Penerapan keuangan berkelanjutan, termasuk penerapan tanggung jawab sosial dan lingkungan Implementation of sustainable finance, including implementation of social and environmental responsibility		769	POJK 17
Penerapan atas pedoman tata kelola Perusahaan Terbuka bagi Emiten yang menerbitkan efek bersifat ekuitas atau Perusahaan Publik. Implementation of Public Company governance guidelines for Issuers that issue equity securities or Public Companies.	1. Pernyataan mengenai rekomendasi yang telah dilaksanakan dan/atau / Statement regarding recommendations that have been implemented and/or 2. Penjelasan atas rekomendasi yang belum dilaksanakan, disertai alasan dan alternatif pelaksanaannya (jika ada). / Explanation of recommendations that have not been implemented, accompanied by reasons and alternatives for implementation (if any). Pengungkapan informasi dapat disajikan dalam bentuk tabel. / Disclosure of information can be presented in tabular form.	774-790	SEOJK 16
TANGGUNG JAWAB SOSIAL DAN LINGKUNGAN EMITEN ATAU PERUSAHAAN PUBLIK / SOCIAL AND ENVIRONMENTAL RESPONSIBILITY OF THE ISSUER OR PUBLIC COMPANY			
Tanggung Jawab Sosial Perusahaan. Corporate Social Responsibility	1. Informasi yang diungkapkan dalam bagian tanggung jawab sosial dan lingkungan merupakan Laporan Keberlanjutan (<i>Sustainability Report</i>) sebagaimana dimaksud dalam Peraturan Otoritas Jasa Keuangan Nomor 51/POJK.03/2017 tentang Penerapan Keuangan Berkelanjutan bagi Lembaga Jasa Keuangan, Emiten, dan Perusahaan Publik, paling sedikit memuat: The information disclosed in the social and environmental responsibility section is a Sustainability Report as intended in Financial Services Authority Regulation Number 51/POJK.03/2017 concerning the Implementation of Sustainable Finance for Financial Services Institutions, Issuers and Public Companies, containing at least : a) Penjelasan strategi keberlanjutan. / Explanation of sustainability strategy. b) Ikhtisar aspek keberlanjutan (ekonomi, sosial, dan lingkungan hidup). / Overview of sustainability aspects (economic, social and environmental). c) Profil singkat Emiten atau Perusahaan Publik. / Brief profile of the Issuer or Public Company. d) Penjelasan Direksi. / Directors' Explanation. e) Tata kelola keberlanjutan. / Sustainability governance. f) Kinerja keberlanjutan. / Sustainability performance. g) Verifikasi tertulis dari pihak independen, jika ada. / Written verification from an independent party, if any. h) Lembar umpan balik (<i>feedback</i>) untuk pembaca, jika ada. / Feedback sheet for readers, if any. i) Tanggapan Emiten atau Perusahaan Publik terhadap umpan balik laporan tahun sebelumnya. / The Issuer's or Public Company's response to feedback from the previous year's report.	812	SEOJK 16



Kriteria Criteria	Penjelasan Explanation	Halaman Page	Regulasi Regulations
	2. Laporan Keberlanjutan sebagaimana dimaksud pada angka 1), harus disusun sesuai Pedoman Teknis Penyusunan Laporan Keberlanjutan (<i>Sustainability Report</i>) Bagi Emiten dan Perusahaan Publik sebagaimana tercantum dalam Lampiran II yang merupakan bagian tidak terpisahkan dari Surat Edaran Otoritas Jasa Keuangan ini. / Sustainability Report as referred to in number 1), must be prepared in accordance with the Technical Guidelines for Preparing Sustainability Reports for Issuers and Public Companies as stated in Appendix II which is an inseparable part of this Financial Services Authority Circular Letter. 3. Informasi Laporan Keberlanjutan (<i>Sustainability Report</i>) pada angka 1) dapat: Sustainability Report information in number 1) can: a) Diungkapkan pada bagian lain yang relevan di luar bagian tanggung jawab sosial dan lingkungan, seperti penjelasan Direksi terkait Laporan Keberlanjutan diungkapkan dalam bagian terkait Laporan Direksi; dan/atau / Disclosed in other relevant sections outside the social and environmental responsibility section, such as the Directors' explanation regarding the Sustainability Report disclosed in the relevant section of the Directors' Report; and/or b) Merujuk pada bagian lain di luar bagian tanggung jawab sosial dan lingkungan dengan tetap mengacu pada Pedoman Teknis Penyusunan Laporan Keberlanjutan (<i>Sustainability Report</i>) Bagi Emiten dan Perusahaan Publik sebagaimana tercantum dalam Lampiran II yang merupakan bagian tidak terpisahkan dari Surat Edaran Otoritas Jasa Keuangan ini, seperti profil Emiten atau Perusahaan Publik. / Refer to other sections outside the social and environmental responsibility section while still referring to the Technical Guidelines for Preparing Sustainability Reports for Issuers and Public Companies as listed in Appendix II which is an inseparable part of this Financial Services Authority Circular Letter, such as the profile Issuer or Public Company. 4. Laporan Keberlanjutan (<i>Sustainability Report</i>) sebagaimana dimaksud pada angka 1) merupakan bagian yang tidak terpisahkan dari Laporan Tahunan namun dapat disajikan secara terpisah dengan Laporan Tahunan. / The Sustainability Report as referred to in number 1) is an inseparable part of the Annual Report but can be presented separately from the Annual Report. 5. Dalam hal Laporan Keberlanjutan disajikan secara terpisah dengan Laporan Tahunan, informasi yang diungkapkan dalam Laporan Keberlanjutan dimaksud harus: In the event that the Sustainability Report is presented separately from the Annual Report, the information disclosed in the Sustainability Report must: a) Memuat seluruh informasi sebagaimana dimaksud pada angka 1); dan / Contains all information as intended in number 1); And b) Disusun sesuai Pedoman Teknis Penyusunan Laporan Keberlanjutan (<i>Sustainability Report</i>) Bagi Emiten dan Perusahaan Publik sebagaimana tercantum dalam Lampiran II yang merupakan bagian tidak terpisahkan dari Surat Edaran Otoritas Jasa Keuangan ini. / Prepared in accordance with the Technical Guidelines for Preparing Sustainability Reports for Issuers and Public Companies as stated in Appendix II which is an inseparable part of this Financial Services Authority Circular Letter.	812	



Kriteria Criteria	Penjelasan Explanation	Halaman Page	Regulasi Regulations
	6. Dalam hal Laporan Keberlanjutan disajikan secara terpisah dengan Laporan Tahunan, maka dalam bagian tanggung jawab sosial dan lingkungan memuat informasi bahwa informasi mengenai tanggung jawab sosial dan lingkungan telah diungkapkan dalam Laporan Keberlanjutan yang disajikan secara terpisah dari Laporan Tahunan. / If the Sustainability Report is presented separately from the Annual Report, then the social and environmental responsibility section contains information that information regarding social and environmental responsibility has been disclosed in the Sustainability Report which is presented separately from the Annual Report. 7. Penyampaian Laporan Keberlanjutan (<i>Sustainability Report</i>) yang disajikan secara terpisah dengan Laporan Tahunan harus disampaikan bersamaan dengan penyampaian Laporan Tahunan. / Submission of a Sustainability Report which is presented separately with the Annual Report must be submitted simultaneously with the submission of the Annual Report.	812	

Keterangan / Information

SEOJK 16 : Surat Edaran Otoritas Jasa Keuangan No. 16/SEOJK.04/2021 tentang Bentuk dan Isi Laporan Tahunan Emiten atau Perusahaan Publik.
OJK Circular Letter No. 16/SEOJK.04/2021 concerning Form and Content of Annual Reports of Issuers or Public Companies

SEOJK 9 : Surat Edaran Otoritas Jasa Keuangan No. 9/SEOJK.03/2020 tentang Transparansi dan Publikasi Laporan Bank Umum Konvensional.
OJK Circular Letter No. 9/SEOJK.03/2020 concerning Transparency and Publication of Conventional Commercial Bank Reports.

SEOJK 14 : Surat Edaran Otoritas Jasa Keuangan No. 13/SEOJK.03/2017 tentang Penerapan Tata Kelola bagi Bank Umum.
OJK Circular Letter No. 13/SEOJK.03/2017 concerning Implementation of Governance for Commercial Banks.

POJK 45 : Peraturan Otoritas Jasa Keuangan No. 45/POJK.03/2015 tentang Penerapan Tata Kelola Dalam Pemberian Remunerasi bagi Bank Umum.
OJK Regulation No. 45/POJK.03/2015 concerning Implementation of Governance in Providing Remuneration for Commercial Banks.

POJK 17 : Peraturan Otoritas Jasa Keuangan 17 Tahun 2023 Tentang Penerapan Tata Kelola Bagi Bank Umum.
OJK Regulation 17 of 2023 concerning the Implementation of Governance for Commercial Banks

PT Bank Mandiri Taspen

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*

Nomor: DIR/ 098 /2026

**SURAT PERNYATAAN DIREKSI
TENTANG TANGGUNG JAWAB ATAS
LAPORAN KEUANGAN
TANGGAL 31 DESEMBER 2025
DAN UNTUK TAHUN YANG BERAKHIR PADA
TANGGAL TERSEBUT
PT BANK MANDIRI TASPEN**

**BOARD OF DIRECTORS' STATEMENT
REGARDING
THE RESPONSIBILITY FOR
THE FINANCIAL STATEMENTS
AS OF DECEMBER 31, 2025 AND
FOR THE YEAR THEN ENDED
PT BANK MANDIRI TASPEN**

Kami yang bertanda tangan dibawah ini:

We, the undersigned:

1. Nama : Panji Irawan
Alamat Kantor : Graha Mantap, Jalan Proklamasi
No.31 Menteng, Jakarta Pusat
Alamat Domisili : Jl. Sekolah Kencana I No.14
TB 8 RT002/RW015 Kel. Pondok
Pinang, Kec. Kebayoran Lama,
Jakarta Selatan
Nomor Telepon : 021 – 21231772
Jabatan : Direktur Utama

1. Name : Panji Irawan
Office Address : Graha Mantap, Jalan Proklamasi
No.31 Menteng, Jakarta Pusat
Residential Address : Jl. Sekolah Kencana I No.14
TB 8 RT002/RW015 Kel. Pondok
Pinang, Kec. Kebayoran Lama,
Jakarta Selatan
Phone Number : 021 – 21231772
Title : President Director

menyatakan bahwa:

declare that:

1. Kami bertanggung jawab atas penyusunan dan penyajian laporan keuangan PT Bank Mandiri Taspen;
2. Laporan keuangan PT Bank Mandiri Taspen telah disusun dan disajikan sesuai dengan Standar Akuntansi Keuangan di Indonesia;
3. a. Semua informasi dalam laporan keuangan PT Bank Mandiri Taspen telah dimuat secara lengkap dan benar; dan
b. Laporan keuangan PT Bank Mandiri Taspen tidak mengandung informasi atau fakta material yang tidak benar, dan tidak menghilangkan informasi atau fakta material;
4. Kami bertanggung jawab atas sistem pengendalian internal dalam PT Bank Mandiri Taspen.

1. *We are responsible for the preparation and presentation of the financial statements of PT Bank Mandiri Taspen;*
2. *The financial statements of PT Bank Mandiri Taspen have been prepared and presented in accordance with Indonesian Financial Accounting Standards;*
3. a. *All information in the financial statements of PT Bank Mandiri Taspen have been fully disclosed in a complete and truthful manner; and*
b. *The financial statements of PT Bank Mandiri Taspen do not contain any incorrect information or material fact, nor do they omit any information or material fact;*
4. *We are responsible for the internal control system of PT Bank Mandiri Taspen.*

Demikian pernyataan ini dibuat dengan sebenarnya.

This statement is made truthfully.

Jakarta, 4 Februari 2026 / Jakarta, February 4, 2026

Atas nama dan mewakili Direksi/For and On Behalf of the Board of Directors 



Panji Irawan

(Presiden Direktur/ President Director)

The original financial statements included herein are in Indonesian language.

**PT BANK MANDIRI TASPEN
LAPORAN KEUANGAN
TANGGAL 31 DESEMBER 2025
DAN UNTUK TAHUN YANG BERAKHIR PADA
TANGGAL TERSEBUT
BESERTA LAPORAN AUDITOR INDEPENDEN**

**PT BANK MANDIRI TASPEN
FINANCIAL STATEMENTS
AS OF DECEMBER 31, 2025
AND FOR THE YEAR THEN ENDED
WITH INDEPENDENT AUDITOR'S REPORT**

Daftar Isi

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The original report included herein is in the Indonesian language.

Laporan Auditor Independen

Laporan No. 00023/2.1505/AU.1/07/0242-3/1/II/2026

Pemegang Saham, Dewan Komisaris, dan Direksi

PT Bank Mandiri Taspen

Opini

Kami telah mengaudit laporan keuangan PT Bank Mandiri Taspen ("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. 00023/2.1505/AU.1/07/0242-3/1/II/2026

*The Shareholders and the Boards of Commissioners and Directors
PT Bank Mandiri Taspen*

Opinion

We have audited the accompanying financial statements of PT Bank Mandiri Taspen (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 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 relevant to our audit of the financial statements in Indonesia, and we have fulfilled our other ethical responsibilities in accordance with such requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

The original report included herein is in the Indonesian language.

Laporan Auditor Independen (lanjutan)

Laporan No. 00023/2.1505/AU.1/07/0242-3/1/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.

Cadangan kerugian penurunan nilai atas kredit yang diberikan

Penjelasan atas hal audit utama:

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 Rp770.429 juta. Lihat informasi kebijakan akuntansi material untuk cadangan kerugian penurunan nilai aset keuangan yang diungkapkan dalam Catatan 2c, pertimbangan, estimasi, dan asumsi akuntansi yang signifikan dalam Catatan 3, dan pengungkapan cadangan kerugian penurunan nilai atas kredit yang diberikan dalam Catatan 10 atas laporan keuangan terlampir.

Independent Auditor's Report (continued)

Report No. 00023/2.1505/AU.1/07/0242-3/1/II/2026 (continued)

Key audit matters

Key audit matters are those matters that, in our professional judgment, were of most significance in our audit of the financial statements of the current period. 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 the key audit matter communicated below. Accordingly, our audit included the performance of procedures designed to respond to our assessment of the risks of material misstatement of the accompanying 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.

Allowance for impairment losses on loans

Description of key audit matter:

As described in Note 10 to the accompanying financial statements, as of December 31, 2025, the allowance for impairment of loans amounted to Rp770,429 million. Refer to material accounting policy information of allowance for impairment losses on financial assets as disclosed in Note 2c, significant accounting judgements, estimates, and assumptions in Note 3, and the disclosures of allowance for impairment losses on loans in Note 10 to the accompanying financial statements.

The original report included herein is in the Indonesian language.

Laporan Auditor Independen (lanjutan)

Laporan No. 00023/2.1505/AU.1/07/0242-3/1/II/2026 (lanjutan)

Hal audit utama (lanjutan)

Cadangan kerugian penurunan nilai atas kredit yang diberikan (lanjutan)

Penjelasan atas hal audit utama: (lanjutan)

Kami fokus pada area ini karena nilai tercatat atas kredit yang diberikan dan cadangan kerugian penurunan nilai atas kredit yang diberikan adalah material terhadap laporan keuangan terlampir. Selain itu, penentuan cadangan kerugian penurunan nilai atas kredit yang diberikan memerlukan pertimbangan dan memiliki ketidakpastian estimasi termasuk dalam penentuan model untuk menghitung cadangan kerugian penurunan nilai, identifikasi eksposur kredit yang mengalami penurunan kualitas kredit yang signifikan, dan penentuan asumsi yang digunakan dalam model perhitungan cadangan kerugian penurunan nilai (untuk eksposur yang dinilai secara individual atau kolektif), termasuk faktor ekonomi makro masa depan dan overlay yang digunakan atas risiko yang tidak ditangkap oleh model.

Respons audit:

Kami melakukan pengujian pengendalian utama atas pemberian kredit, penilaian kualitas kredit internal secara reguler, serta pencatatan dan pengawasan kredit yang diberikan. Kami memperoleh pemahaman dan menilai metodologi pengukuran penurunan nilai, serta melakukan validasi atas model pencadangan 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 menguji apakah pengalaman historis mewakili keadaan saat ini dan kerugian terkini yang terjadi dalam portofolio, serta menilai kewajaran atas penyesuaian berorientasi masa depan, analisis faktor ekonomi makro, dan beberapa skenario probabilitas tertimbang untuk kredit yang diberikan.

Independent Auditor's Report (continued)

Report No. 00023/2.1505/AU.1/07/0242-3/1/II/2026 (continued)

Key audit matters (continued)

Allowance for impairment losses of loans (continued)

Description of key audit matter: (continued)

We focused on this area because the carrying value of loans and the allowance for impairment losses on loans is material to the accompanying financial statements. In addition, the determination of allowance for impairment losses on loans requires judgement and is subject to estimation uncertainty which includes determining the model to calculate allowance for impairment losses, identification of credit exposures with significant deterioration in credit quality, and determining assumptions used in the allowance for impairment loss calculation models (for exposures assessed on an individual or collective basis), including forward-looking macroeconomic factors and overlays used for risks not captured by models.

Audit response:

We tested the key controls over the loans origination, regular internal credit quality assessments, and recording and monitoring of the loans. We obtained understanding and assessed impairment measurement methodologies and performed validation of allowance for impairment losses models, inputs, bases, and assumptions used by the Bank in calculating the allowance for impairment losses and tested the classification into the three-stage credit quality of loan portfolios in accordance with staging criteria developed by the Bank for loans. We tested whether historical experience is representative of current circumstances and of the recent losses incurred in the portfolios, and assessed the reasonableness of forward-looking adjustments, macroeconomic factor analysis, and probability-weighted multiple scenarios for loans.

The original report included herein is in the Indonesian language.

Laporan Auditor Independen (lanjutan)

Independent Auditor's Report (continued)

Laporan No. 00023/2.1505/AU.1/07/0242-3/1/II/2026 (lanjutan)

Report No. 00023/2.1505/AU.1/07/0242-3/1/II/2026 (continued)

Hal audit utama (lanjutan)

Key audit matters (continued)

Cadangan kerugian penurunan nilai atas kredit yang diberikan (lanjutan)

Allowance for impairment losses of loans (continued)

Respons audit: (lanjutan)

Audit response: (continued)

Untuk cadangan kerugian penurunan nilai yang dinilai secara individual, kami menguji sampel kredit yang diberikan untuk mengevaluasi identifikasi atas eksposur yang mengalami penurunan kualitas kredit yang signifikan atau yang telah mengalami penurunan nilai secara tepat waktu oleh Bank dan menilai asumsi Bank atas arus kas masa depan ekspektasian, termasuk nilai agunan yang dapat direalisasikan berdasarkan informasi pasar yang tersedia atau penilaian yang dilakukan oleh penilai independen atau internal.

With respect to individually assessed allowance for impairment losses, we tested the samples of loans to evaluate the timely identification by the Bank of exposures with significant deterioration in credit quality or exposures which have been impaired and assessed the Bank's assumptions on the expected future cash flows, including the realizable value of collateral based on available market information or valuation prepared by independent or internal valuer.

Kami memeriksa keakurasian perhitungan jumlah cadangan kerugian penurunan nilai dengan melakukan perhitungan ulang atas keseluruhan portofolio yang penurunan nilainya dinilai secara kolektif dan individual. Kami menguji kelengkapan dan ketepatan, termasuk asumsi dan pertimbangan, overlay yang digunakan atas risiko yang tidak ditangkap oleh model. Kami menilai apakah pengungkapan dalam laporan keuangan cukup dan secara memadai mencerminkan eksposur Bank terhadap risiko kredit. Kami 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 allowance for impairment losses amount by recalculating the entire portfolio for collectively and individually assessed impairment. We challenged the completeness and appropriateness, including the assumptions and judgments, of overlays used for risks not captured by models. We assessed whether the financial statements disclosures are adequately and appropriately reflecting the Bank's exposures to credit risk. We involved our auditor's internal experts to assist us in the performance of the above procedures where their specific expertise was required.

The original report included herein is in the Indonesian language.

Laporan Auditor Independen (lanjutan)

Laporan No. 00023/2.1505/AU.1/07/0242-3/1/II/2026 (lanjutan)

Informasi lain

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.

Opini kami atas laporan keuangan terlampir tidak mencakup Laporan Tahunan, dan oleh karena itu, kami tidak menyatakan bentuk keyakinan apapun atas Laporan Tahunan tersebut.

Sehubungan dengan audit kami atas laporan keuangan terlampir, tanggung jawab kami adalah untuk membaca Laporan Tahunan ketika tersedia dan, dalam pelaksanaannya, 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 mengomunikasikan hal tersebut kepada pihak yang bertanggung jawab atas tata kelola dan melakukan tindakan yang tepat berdasarkan peraturan perundang-undangan yang berlaku.

Tanggung jawab manajemen dan pihak yang bertanggung jawab atas tata kelola terhadap laporan keuangan

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. 00023/2.1505/AU.1/07/0242-3/1/II/2026 (continued)

Other information

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.

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.

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. 00023/2.1505/AU.1/07/0242-3/1/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 secara agregat, dapat diekspektasikan secara wajar akan memengaruhi keputusan ekonomi yang diambil oleh pengguna berdasarkan laporan keuangan tersebut.

Independent Auditor's Report (continued)

Report No. 00023/2.1505/AU.1/07/0242-3/1/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 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. 00023/2.1505/AU.1/07/0242-3/1/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 kesalahan penyajian material yang disebabkan oleh kecurangan lebih tinggi dari yang disebabkan oleh kesalahan, karena kecurangan dapat melibatkan kolusi, pemalsuan, penghilangan secara sengaja, pernyataan salah, atau pengabaian atas pengendalian internal.
- Memperoleh suatu pemahaman tentang pengendalian internal yang relevan dengan audit untuk mendesain prosedur audit yang tepat sesuai dengan kondisinya, tetapi bukan untuk tujuan menyatakan 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. 00023/2.1505/AU.1/07/0242-3/1/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.*

The original report included herein is in the Indonesian language.

Laporan Auditor Independen (lanjutan)

Laporan No. 00023/2.1505/AU.1/07/0242-3/1/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 usaha.
- Mengevaluasi penyajian, struktur, dan isi laporan keuangan secara keseluruhan, termasuk pengungkapannya, dan apakah laporan keuangan mencerminkan transaksi dan peristiwa yang mendasarinya dengan suatu cara yang mencapai penyajian wajar.

Kami mengomunikasikan kepada pihak yang bertanggung jawab atas tata kelola mengenai, antara lain, ruang lingkup dan saat yang direncanakan atas audit serta temuan audit signifikan, termasuk setiap defisiensi signifikan dalam pengendalian internal yang teridentifikasi oleh kami selama audit.

Independent Auditor's Report (continued)

Report No. 00023/2.1505/AU.1/07/0242-3/1/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 conclusion 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 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. 00023/2.1505/AU.1/07/0242-3/1/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 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. 00023/2.1505/AU.1/07/0242-3/1/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.

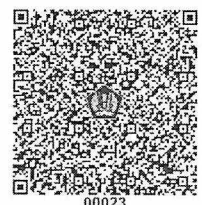
KAP Purwanto Susanti dan Surja



Yovita

Registrasi Akuntan Publik No. AP.0242/Public Accountant Registration No. AP.0242

4 Februari 2026/February 4, 2026



PT BANK MANDIRI TASPEN
LAPORAN POSISI KEUANGAN
Tanggal 31 Desember 2025
(Disajikan dalam jutaan Rupiah,
kecuali dinyatakan lain)

PT BANK MANDIRI TASPEN
STATEMENT OF FINANCIAL POSITION
As of December 31, 2025
(Expressed in millions of Rupiah,
unless otherwise stated)

	31 Desember 2025/ December 31, 2025	Catatan/ Notes	31 Desember 2024/ December 31, 2024	
ASET				ASSETS
Kas	152.993	2c,2f,4	137.382	Cash
Giro pada Bank Indonesia	1.283.107	2c,2f,2g,5	3.122.333	Current accounts with Bank Indonesia
Giro pada bank lain		2c,2e,2f,2g,		Current accounts with other banks
Pihak berelasi	74.756	6,36	47.978	Related parties
Dikurangi: Cadangan kerugian penurunan nilai	(1)		(1)	Less: Allowance for impairment losses
Total - neto	74.755		47.977	Total - net
Penempatan pada Bank Indonesia dan bank lain		2c,2f,2h,		Placements with Bank Indonesia and other banks
Pihak ketiga	6.361.889	7	2.179.682	Third parties
Efek-efek		2c,2d,2e,2i,		Securities
Pihak berelasi	10.106.223	8,36	8.152.897	Related parties
Pihak ketiga	2.913.109		4.576.396	Third parties
Total	13.019.332		12.729.293	Total
Efek-efek yang dibeli dengan janji dijual kembali				Securities purchased under agreements to resell
Pihak ketiga	1.014.855	2c,2j,9	1.277.381	Third parties
Kredit yang diberikan		2c,2e,2k,		Loans
Pihak berelasi	15.257	10,36	15.930	Related parties
Pihak ketiga	50.515.459		46.245.485	Third parties
Total	50.530.716		46.261.415	Total
Dikurangi: Cadangan kerugian penurunan nilai	(770.429)		(817.514)	Less: Allowance for impairment losses
Total - neto	49.760.287		45.443.901	Total - net
Biaya dibayar dimuka	33.142	2e,2p, 11,36	19.274	Prepaid expenses
Aset tetap dan aset hak guna		2l,2m,12		Fixed assets and rights of use assets
Nilai perolehan	2.004.726		1.733.694	Cost
Akumulasi penyusutan	(1.434.539)		(1.228.660)	Accumulated depreciation
Total - neto	570.187		505.034	Total - net
Aset pajak tangguhan - neto	76.076	2w,18d	202.112	Deferred tax assets - net
Aset tak berwujud - neto	169.119	2n,13	128.227	Intangible assets - net
Aset lain-lain	502.824	2c,2e,2o, 2q,14,30,36	439.748	Other assets
TOTAL ASET	73.018.566		66.232.344	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 MANDIRI TASPEN
LAPORAN POSISI KEUANGAN (lanjutan)
Tanggal 31 Desember 2025
(Disajikan dalam jutaan Rupiah,
kecuali dinyatakan lain)

PT BANK MANDIRI TASPEN
STATEMENT OF FINANCIAL POSITION (continued)
As of December 31, 2025
(Expressed in millions of Rupiah,
unless otherwise stated)

	31 Desember 2025/ December 31, 2025	Catatan/ Notes	31 Desember 2024/ December 31, 2024	
LIABILITAS DAN EKUITAS				LIABILITIES AND EQUITY
LIABILITAS				LIABILITIES
Liabilitas segera	58.179	2c,2r,15	862.204	Liabilities due immediately
Simpanan nasabah		2c,2e,2s,		Deposits from customers
Pihak berelasi	8.768.920	16,36	8.634.088	Related parties
Pihak ketiga	46.261.653		40.190.459	Third parties
Total	55.030.573		48.824.547	Total
Simpanan dari bank lain				Deposits from other banks
Pihak ketiga	49.789	2c,2t,17	755.053	Third parties
Utang pajak	50.072	2w,18a	52.336	Taxes payable
Surat berharga yang diterbitkan	2.695.416	2c,2e,2u, 19,36	1.199.093	Securities issued
Efek-efek yang dijual dengan janji dibeli kembali				Securities sold under agreements to repurchase
Pihak berelasi	-	2c,2e,2j,21,36	225.076	Related party
Pinjaman yang diterima		2c,2e,2w,		Borrowings
Pihak berelasi	1.500.000	20,36	3.000.000	Related parties
Pihak ketiga	3.500.000		2.750.000	Third parties
Total	5.000.000		5.750.000	Total
Beban yang masih harus dibayar	325.758	22	315.810	Accrued expenses
Liabilitas imbalan kerja	306.607	2z,24	343.816	Employee benefits liabilities
Liabilitas lain-lain	106.872	2c,23	116.385	Other liabilities
TOTAL LIABILITAS	63.623.266		58.444.320	TOTAL LIABILITIES

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 MANDIRI TASPEN
LAPORAN POSISI KEUANGAN (lanjutan)
Tanggal 31 Desember 2025
(Disajikan dalam jutaan Rupiah,
kecuali dinyatakan lain)

PT BANK MANDIRI TASPEN
STATEMENT OF FINANCIAL POSITION (continued)
As of December 31, 2025
(Expressed in millions of Rupiah,
unless otherwise stated)

	31 Desember 2025/ December 31, 2025	Catatan/ Notes	31 Desember 2024/ December 31, 2024	
EKUITAS				EQUITY
Modal saham - nilai nominal Rp500 (nilai penuh) per saham Modal dasar - 1.639.301.632 lembar saham, ditempatkan dan disetor penuh - 1.638.608.705 lembar saham pada tanggal 31 Desember 2025 dan 2024	819.304	25	819.304	Share capital - Rp500 (full amount) par value per share Authorized - 1,639,301,632 shares, issued and fully paid - 1,638,608,705 shares as of December 31, 2025 and 2024
Tambahan modal disetor	1.349.508	25	1.349.508	Additional paid-in capital
Keuntungan/(kerugian) neto yang belum direalisasi atas efek-efek yang diukur pada nilai wajar melalui penghasilan komprehensif lain - setelah pajak	108.802	2c,2j,8	(77.638)	Net unrealized gain/(loss) on securities at fair value through other comprehensive income - after tax
Pengukuran kembali atas liabilitas imbalan kerja - setelah pajak	(20.840)	2z,24	(18.351)	Remeasurement of employee benefits liabilities - after tax
Saldo laba Sudah ditentukan penggunaannya Belum ditentukan penggunaannya	163.861 6.974.665	26	163.861 5.551.340	Retained earnings Appropriated Unappropriated
TOTAL EKUITAS	9.395.300		7.788.024	TOTAL EQUITY
TOTAL LIABILITAS DAN EKUITAS	73.018.566		66.232.344	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 MANDIRI TASPEN
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 MANDIRI TASPEN
STATEMENT OF PROFIT OR LOSS AND
OTHER COMPREHENSIVE INCOME
For the Year Ended December 31, 2025
(Expressed in millions of Rupiah,
unless otherwise stated)

	Tahun yang Berakhir pada Tanggal 31 Desember/ Year Ended December 31			
	2025	Catatan/ Notes	2024	
PENDAPATAN DAN BEBAN OPERASIONAL				OPERATING INCOME AND EXPENSES
Pendapatan bunga	6.574.099	2e,2x,2y,27,36	6.198.332	Interest income
Beban bunga	(2.908.589)	2e,2x,28,36	(2.756.746)	Interest expenses
Pendapatan bunga - neto	3.665.510		3.441.586	Interest income - net
Pendapatan operasional lainnya	416.760	2x,29	420.966	Other operating income
Pembentukan cadangan kerugian penurunan nilai	(213.601)	10,30	(47.299)	Provision for impairment losses
Beban operasional lainnya				Other operating expenses
Tenaga kerja	(893.689)	32	(872.052)	Salaries
Umum dan administrasi	(934.174)	2e,31,36	(891.946)	General and administrative
Kerugian atas perubahan nilai wajar efek-efek - neto	(1.179)		-	Loss from the changes in fair value of securities - net
Total beban operasional lainnya	(1.829.042)		(1.763.998)	Total other operating expenses
LABA OPERASIONAL	2.039.627		2.051.255	OPERATING INCOME
Pendapatan (beban) non operasional - neto	1.453	33	(11.622)	Non-operating income (expenses) - net
LABA SEBELUM BEBAN PAJAK	2.041.080		2.039.633	INCOME BEFORE TAX EXPENSES
Beban pajak	(460.000)	2w,18b,18c	(462.083)	Tax expenses
LABA TAHUN BERJALAN	1.581.080		1.577.550	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 liabilitas imbalan kerja	(3.191)	2z,24	16.995	Remeasurement of post employee benefits liabilities
Pajak penghasilan terkait	702	18d	(3.739)	Related income tax
	(2.489)		13.256	
Pos-pos yang akan direklasifikasi ke laba rugi:				Items that will be reclassified to profit or loss:
(Kerugian)/keuntungan neto yang belum direalisasi atas perubahan nilai wajar efek-efek yang diukur pada nilai wajar melalui penghasilan komprehensif lain	239.026	2c,2d,2i,8	(100.726)	Net unrealized (loss)/gain on changes in fair value of securities at fair value through other comprehensive income
Pajak penghasilan terkait	(52.586)	18d	22.160	Related income tax
	186.440		(78.566)	
Penghasilan/(kerugian) komprehensif lain tahun berjalan - setelah pajak	183.951		(65.310)	Other comprehensive income/(loss) for the year - after tax
TOTAL PENGHASILAN KOMPREHENSIF TAHUN BERJALAN	1.765.031		1.512.240	TOTAL COMPREHENSIVE INCOME FOR THE YEAR
LABA PER SAHAM DASAR (nilai penuh)	964,89	2ab,34	962,74	BASIC EARNINGS PER SHARE (full amount)

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.

The original financial statements included herein are in Indonesian language.

PT BANK MANDIRI TASPEN
LAPORAN PERUBAHAN EKUITAS
Untuk Tahun yang Berakhir pada Tanggal 31 Desember 2025
(Disajikan dalam jutaan Rupiah, kecuali dinyatakan lain)

PT BANK MANDIRI TASPEN
STATEMENT OF CHANGES IN EQUITY
For the Year Ended December 31, 2025
(Expressed in millions of Rupiah, unless otherwise stated)

	Catatan/ Notes	Modal Saham ditempatkan dan disetor penuh/ Issued and fully paid-in capital	Tambahkan modal disetor/ Additional paid-in capital	Pengukuran kembali atas liabilitas imbalan kerja - setelah pajak/ Remeasurement of employee benefits liabilities - after tax	Keuntungan/ (kerugian) neto yang belum direalisasi atas efek-efek yang diukur pada penghasilan komprehensif lain - setelah pajak/ Net unrealized gain/(loss) on securities at fair value through other comprehensive income - after tax	Saldo laba/Retained earnings			
						Telah ditentukan penggunaannya/ Appropriated	Belum ditentukan penggunaannya/ Unappropriated	Total ekuitas/ Total Equity	
Saldo per 31 Desember 2024		819.304	1.349.508	(18.351)	(77.638)	163.861	5.551.340	7.788.024	Balance at December 31, 2024
Laba tahun berjalan		-	-	-	-	-	1.581.080	1.581.080	Income for the year
Dividen dibayarkan	26	-	-	-	-	-	(157.755)	(157.755)	Dividend paid
Pengukuran kembali atas liabilitas imbalan kerja - setelah pajak	24	-	-	(2.489)	-	-	-	(2.489)	Remeasurement of employee benefits liabilities - after tax
Keuntungan neto yang belum direalisasi atas perubahan nilai wajar efek-efek yang diukur pada nilai wajar melalui penghasilan komprehensif lain - setelah pajak	8	-	-	-	186.440	-	-	186.440	Net unrealized gain on changes in fair value of securities at fair value through other comprehensive income - after tax
Saldo per 31 Desember 2025		819.304	1.349.508	(20.840)	108.802	163.861	6.974.665	9.395.300	Balance at 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.

The original financial statements included herein are in Indonesian language.

PT BANK MANDIRI TASPEN
LAPORAN PERUBAHAN EKUITAS (lanjutan)
Untuk Tahun yang Berakhir pada Tanggal 31 Desember 2025
(Disajikan dalam jutaan Rupiah, kecuali dinyatakan lain)

PT BANK MANDIRI TASPEN
STATEMENT OF CHANGES IN EQUITY (continued)
For the Year Ended December 31, 2025
(Expressed in millions of Rupiah, unless otherwise stated)

	Catatan/ Notes	Modal Saham ditempatkan dan disetor penuh/ Issued and fully paid-in capital	Tambahkan modal disetor/ Additional paid-in capital	Pengukuran kembali atas liabilitas imbalan kerja - setelah pajak/ Remeasurement of employee benefits liabilities - after tax	Keuntungan/ (kerugian) neto yang belum direalisasi atas efek-efek yang diukur pada penghasilan komprehensif lain - setelah pajak/ Net unrealized gain/(loss) on securities at fair value through other comprehensive income - after tax	Saldo laba/Retained earnings			
						Telah ditentukan penggunaannya/ Appropriated	Belum ditentukan penggunaannya/ Unappropriated	Total ekuitas/ Total Equity	
Saldo per 31 Desember 2023		819.304	1.349.508	(31.607)	928	163.861	4.114.730	6.416.724	Balance at December 31, 2023
Laba tahun berjalan		-	-	-	-	-	1.577.550	1.577.550	Income for the year
Dividen dibayarkan	26	-	-	-	-	-	(140.940)	(140.940)	Dividend paid
Pengukuran kembali atas liabilitas imbalan kerja - setelah pajak	24	-	-	13.256	-	-	-	13.256	Remeasurement of employee benefits liabilities - after tax
Kerugian neto yang belum direalisasi atas perubahan nilai wajar efek-efek yang diukur pada nilai wajar melalui penghasilan komprehensif lain - setelah pajak	8	-	-	-	(78.566)	-	-	(78.566)	Net unrealized loss on changes in fair value of securities at fair value through other comprehensive income - after tax
Saldo per 31 Desember 2024		819.304	1.349.508	(18.351)	(77.638)	163.861	5.551.340	7.788.024	Balance at December 31, 2024

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 MANDIRI TASPEN
LAPORAN ARUS KAS
Untuk Tahun yang Berakhir pada Tanggal
31 Desember 2025
(Disajikan dalam jutaan Rupiah,
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PT BANK MANDIRI TASPEN
STATEMENT OF CASH FLOWS
For the Year Ended December 31, 2025
(Expressed in millions of Rupiah,
unless otherwise stated)

Tahun yang Berakhir pada Tanggal 31 Desember/ Year Ended December 31					
	2025	Catatan/ Notes	2024		
ARUS KAS DARI AKTIVITAS OPERASI				CASH FLOWS FROM OPERATING ACTIVITIES	
Penerimaan dari pendapatan bunga	6.518.595		6.191.172	Receipts from interest income	
Pembayaran beban bunga	(2.880.909)		(2.754.273)	Payments of interest expenses	
Penerimaan pendapatan operasional lainnya	413.401		431.935	Receipts from other operating income	
Pembayaran beban tenaga kerja	(934.073)		(912.580)	Payments of salaries expenses	
Pembayaran beban umum dan administrasi	(676.290)		(674.512)	Payments of general and administrative expenses	
Pembayaran beban non operasional - neto	1.249		(4.455)	Payment of non-operating expense - net	
Pembayaran pajak penghasilan badan	(386.928)		(390.759)	Payment of corporate income tax	
Arus kas operasional sebelum perubahan atas aset dan liabilitas operasi	2.055.045		1.886.528	Cash flows before changes in operating assets and liabilities	
(Kenaikan)/penurunan aset operasi:				(Increase)/decrease in operating assets:	
Efek-efek diukur pada nilai wajar melalui laba rugi	(639.755)		-	Securities measured at fair value through profit or loss	
Efek-efek yang dibeli dengan janji dijual kembali	262.086	9	5.201.686	Securities purchased under agreements to resell	
Kredit yang diberikan	(4.529.985)		(5.236.035)	Loans	
Biaya dibayar dimuka	(13.868)		1.582	Prepaid expenses	
Aset lain-lain	(31.719)		(5.655)	Other assets	
Kenaikan/(penurunan) liabilitas operasi:				Increase/(decrease) in operating liabilities:	
Liabilitas segera	(804.025)		(405.317)	Liabilities due immediately	
Simpanan nasabah Giro	(590.876)		74.375	Deposits from customers Current accounts	
Tabungan	2.020.413		1.817.597	Saving deposits	
Deposito berjangka	4.776.488		1.955.959	Time deposits	
Simpanan dari bank lain	(705.264)		397.192	Deposits from other banks	
Efek-efek yang dijual dengan janji dibeli kembali	(225.076)	21	225.076	Securities sold under agreements to repurchase	
Utang pajak	(1.184)		(11.333)	Taxes payable	
Liabilitas lain-lain	(16.946)		(14.907)	Other liabilities	
Kas neto yang dihasilkan dari aktivitas operasi	1.555.334		5.886.748	Net cash generated from operating activities	
ARUS KAS DARI AKTIVITAS INVESTASI				CASH FLOWS FROM INVESTING ACTIVITIES	
Pembelian aset tetap	(182.878)	12	(85.384)	Acquisition of fixed assets	
Penjualan aset tetap	-	12	7	Sale of fixed assets	
Pembelian aset tidak berwujud	(55.966)	13	(104.697)	Acquisition of intangible assets	
Perolehan aset hak guna	(70.755)		(58.188)	Acquisitions of rights of use assets	
Pembelian efek-efek yang diukur pada nilai wajar melalui penghasilan komprehensif lain	(3.999.845)		(1.588.379)	Purchases of securities at fair value through other comprehensive income	
Pembelian efek-efek yang diukur pada biaya perolehan diamortisasi	(18.936.812)		(9.286.685)	Purchases of securities at amortized cost	
Penerimaan dari efek-efek yang telah jatuh tempo	23.538.788		6.415.504	Proceeds from matured securities	
Penerimaan dari penjualan efek-efek yang diukur pada nilai wajar melalui penghasilan komprehensif lain	-		205.305	Proceeds from sale of securities at fair value through other comprehensive income	
Kas neto yang dihasilkan dari/ (digunakan untuk) aktivitas investasi	292.532		(4.502.517)	Net cash generated from/ (used in) investing 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 MANDIRI TASPEN
LAPORAN ARUS KAS (lanjutan)
Untuk Tahun yang Berakhir pada Tanggal
31 Desember 2025
(Disajikan dalam jutaan Rupiah,
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PT BANK MANDIRI TASPEN
STATEMENT OF CASH FLOWS (continued)
For the Year Ended December 31, 2025
(Expressed in millions of Rupiah,
unless otherwise stated)

Tahun yang Berakhir pada Tanggal 31 Desember/ Year Ended December 31				
	2025	Catatan/ Notes	2024	
ARUS KAS DARI AKTIVITAS PENDANAAN				CASH FLOWS FROM FINANCING ACTIVITIES
Penerimaan dari pinjaman yang diterima	3.750.000	20	1.750.000	Proceeds from borrowings
Pembayaran atas pinjaman yang diterima	(4.500.000)	20	(250.000)	Payments of borrowings
Penerimaan atas penerbitan surat berharga	1.500.000	19	-	Proceed from issuance of securities
Pembayaran atas surat berharga yang diterbitkan	-	19	(1.100.000)	Payment of securities issued
Pembayaran dividen	(157.755)	26	(140.940)	Payments of dividend
Pembayaran liabilitas sewa	(49.503)	22	(48.450)	Payments of lease liabilities
Biaya emisi dari surat berharga yang diterbitkan	(5.238)	19	-	Payments of securities issuance costs
Kas neto yang dihasilkan dari aktivitas pendanaan	537.504		210.610	Net cash generated from financing activities
KENAIKAN KAS DAN SETARA KAS	2.385.370		1.594.841	INCREASE IN CASH AND CASH EQUIVALENTS
KAS DAN SETARA KAS AWAL TAHUN	5.487.375		3.892.534	CASH AND CASH EQUIVALENTS AT BEGINNING OF YEAR
KAS DAN SETARA KAS AKHIR TAHUN	7.872.745		5.487.375	CASH AND CASH EQUIVALENTS AT THE END OF YEAR
Kas dan setara kas terdiri dari:				Cash and cash equivalents consist of:
Kas	152.993	4	137.382	Cash
Giro pada Bank Indonesia	1.283.107	5	3.122.333	Current accounts with Bank Indonesia
Giro pada bank lain	74.756	6	47.978	Current accounts with other banks
Penempatan pada Bank Indonesia dan bank lain				Placements with Bank Indonesia and other bank
- jangka waktu jatuh tempo 3 bulan atau kurang sejak tanggal perolehan	6.361.889	7	2.179.682	- maturing within 3 months since acquisition date
Total kas dan setara kas	7.872.745		5.487.375	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 MANDIRI TASPEN
CATATAN ATAS LAPORAN KEUANGAN
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PT BANK MANDIRI TASPEN
NOTES TO THE FINANCIAL STATEMENTS
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1. UMUM

a. Pendirian Bank dan Informasi Umum

PT Bank Mandiri Taspen (selanjutnya disebut "Bank") didirikan di Denpasar pada tanggal 3 November 1992 berdasarkan Akta Pendirian No. 4, yang dibuat dihadapan Ida Bagus Alit Sudiarmika, S.H., notaris di Denpasar, dengan nama PT Bank Sinar Harapan Bali. Pendirian ini merupakan peningkatan status badan hukum yang sebelumnya berbadan hukum Maskapai Andil Indonesia (MAI) menjadi Perseroan Terbatas. Akta pendirian ini telah mendapat pengesahan dari Menteri Kehakiman Republik Indonesia dengan Surat Keputusan No. C2-4581 HT.01.01 Th.93 tertanggal 12 Juni 1993.

Dalam rangka bertransformasi untuk menjadi Bank Nasional, berdasarkan keputusan Rapat Umum Pemegang Saham Luar Biasa tanggal 22 Desember 2014 sebagaimana yang dituangkan dalam Akta No. 93 tanggal 22 Desember 2014 yang dibuat dihadapan Notaris I Gusti Ngurah Putra Wijaya, S.H., Bank menyetujui perubahan modal dasar, ditempatkan dan disetor yang berubah dari Rp100.000.000.000 menjadi Rp500.000.000.000 (dalam nilai penuh) dan juga menyebabkan perubahan komposisi dan susunan kepemilikan dari pemegang saham. Akta perubahan tersebut telah mendapat persetujuan sesuai dengan Surat Keputusan Menteri Hukum dan Hak Asasi Manusia No. AHU-13665.40.20.2014 tertanggal 30 Desember 2014.

Dengan masuknya pemegang saham baru yaitu PT Taspen (Persero) dan PT Pos Indonesia (Persero), diputuskan pula perubahan nama Bank dari PT Bank Sinar Harapan Bali menjadi PT Bank Mandiri Taspen Pos berdasarkan perubahan Anggaran Dasar sesuai Akta No. 5 tanggal 7 Januari 2015 yang dibuat dihadapan Notaris I Gusti Ngurah Putra Wijaya, S.H., Notaris di Denpasar. Akta perubahan tersebut telah disetujui oleh Menteri Hukum dan Hak Asasi Manusia Republik Indonesia melalui Surat Keputusan No. AHU-0001075.AH.01.02 tanggal 23 Januari 2015. Perubahan nama Bank tersebut juga telah disetujui oleh Otoritas Jasa Keuangan (OJK) berdasarkan surat No. 166/KDK.03/2015 tanggal 24 Juli 2015 tentang Penggunaan Ijin Usaha atas nama PT Bank Mandiri Taspen Pos dan surat No. S-134/KO.311/2015 tanggal 31 Juli 2015 tentang Persetujuan Perubahan Logo.

1. GENERAL

a. Establishment of the Bank and General Information

PT Bank Mandiri Taspen (hereinafter referred to as the "Bank"), was established in Denpasar on November 3, 1992, based on Notarial Deed No. 4 of Ida Bagus Alit Sudiarmika, S.H., notary in Denpasar, with the name PT Bank Sinar Harapan Bali. This establishment was enhanced from its previous legal entity status Maskapai Andil Indonesia (MAI) into a Limited Liability Company. This deed of establishment has been approved by the Minister of Justice of the Republic of Indonesia in its Decision Letter No. C2-4581 HT.01.01 Th.93 dated June 12, 1993.

In relation to transforming into a National Bank based on the Extraordinary General Meeting of Shareholders dated December 22, 2014, as set forth in Deed No. 93 dated December 22, 2014 of I Gusti Ngurah Putra Wijaya, S.H., Bank's authorized, issued and paid-in capital was changed from Rp100,000,000,000 to Rp500,000,000,000 (in full amount) and also resulted to changes in the composition and ownership interest of the shareholders. The deed has been approved by the Minister of Law and Human Rights of the Republic of Indonesia based on the Decision Letter No. AHU-13665.40.20.2014 dated December 30, 2014.

With the inclusion of new shareholders, PT Taspen (Persero) and PT Pos Indonesia (Persero), it was decided to change the name of the Bank from PT Bank Sinar Harapan Bali to PT Bank Mandiri Taspen Pos based on the amendment of Articles of Association in accordance with Deed No. 5 dated January 7, 2015 by I Gusti Ngurah Putra Wijaya, S.H., Notary in Denpasar. The amendment was approved by the Minister of Law and Human Rights of the Republic of Indonesia in its Decision Letter No. AHU-0001075.AH.01.02 dated January 23, 2015. The changes of the Bank's name has been approved by the Financial Services Authority (OJK) based on letter No.166/ KDK.03 / 2015 dated July 24, 2015, regarding the Use of Business License on behalf of PT Bank Mandiri Taspen Pos and letter No. S-134/KO.311/2015 dated July 31, 2015, regarding Approval of Changes in Logo.

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**PT BANK MANDIRI TASPEN
NOTES TO THE FINANCIAL STATEMENTS
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1. UMUM (lanjutan)

a. Pendirian Bank dan Informasi Umum (lanjutan)

PT Bank Sinar Harapan Bali secara resmi berganti nama dan logo menjadi PT Bank Mandiri Taspen Pos pada tanggal 7 Agustus 2015.

Sesuai dengan Keputusan Rapat Umum Pemegang Saham No. 4 tanggal 6 November 2017 dari Notaris I Gusti Ngurah Putra Wijaya, S.H., Notaris di Denpasar, pemegang saham Bank menyetujui perubahan nama Bank dari PT Bank Mandiri Taspen Pos menjadi PT Bank Mandiri Taspen. Akta perubahan tersebut telah dilaporkan kepada Menteri Hukum dan Hak Asasi Manusia Republik Indonesia dengan surat penerimaan pemberitahuan perubahan data Bank tertanggal 7 November 2017 No. AHU-AH.01.03-0188167 dan telah didaftarkan pada daftar Perseroan No. AHU-0140174.AH.01.11 Tahun 2017 tanggal 7 November 2017.

Perubahan nama Bank tersebut juga telah disetujui oleh OJK berdasarkan surat No. KEP-22/PB.1/2017 tanggal 18 Desember 2017 tentang Penetapan Penggunaan Ijin Usaha atas nama PT Bank Mandiri Taspen Pos menjadi PT Bank Mandiri Taspen dan surat OJK Regional: Bali dan Nusa Tenggara No. S-128/KR.08/2017 tanggal 22 Desember 2017 tentang Penegasan perubahan logo Bank. PT Bank Mandiri Taspen Pos secara resmi berganti nama dan logo menjadi PT Bank Mandiri Taspen pada tanggal 23 Desember 2017.

Perubahan terakhir atas Anggaran Dasar Bank dinyatakan dengan Akta Pernyataan Keputusan Pemegang Saham Nomor 14 tanggal 22 Desember 2022 dari Notaris Zulkifli Harahap, S.H., Notaris di Jakarta, mengenai perubahan tugas dan wewenang Direksi. Akta tersebut telah dilaporkan kepada Menteri Hukum dan Hak Asasi Manusia Republik Indonesia dengan surat penerimaan pemberitahuan perubahan Anggaran Dasar PT Bank Mandiri Taspen tertanggal 26 Desember 2022 Nomor AHU-AH.01.03-0448755 dan telah didaftarkan pada daftar Perseroan No. AHU-0260603.AH.01.11 Tahun 2022 tanggal 26 Desember 2022.

1. GENERAL (continued)

a. Establishment of the Bank and General Information (continued)

PT Bank Sinar Harapan Bali officially changed its name and logo to PT Bank Mandiri Taspen Pos on August 7, 2015.

According to the Decision of General Meeting of Shareholders No. 4 dated November 6, 2017 of I Gusti Ngurah Putra Wijaya, S.H., Notary in Denpasar, the Bank's shareholders have agreed to change the name of the Bank from PT Bank Mandiri Taspen Pos to PT Bank Mandiri Taspen. The deed of amendment has been reported to the Minister of Justice and Human Rights of the Republic of Indonesia with a letter of receipt of notification of data changes of the Bank dated November 7, 2017 No. AHU-AH.01.03-0188167 and has been registered in Company Register No. AHU-0140174.AH.01.11 Year 2017 dated November 7, 2017.

The amendment of the Bank's name has also been approved by OJK based on letter No. KEP-22/PB.1/2017 dated December 18, 2017 concerning Stipulation of Use of Business License on behalf of PT Bank Mandiri Taspen Pos to PT Bank Mandiri Taspen and letter of Regional OJK: Bali and Nusa Tenggara No. S-128/KR.08/2017 dated December 22, 2017 on the confirmation of change of Bank's logo. PT Bank Mandiri Taspen Pos officially changed its name and logo to PT Bank Mandiri Taspen on December 23, 2017.

The latest amendment of Bank's Articles of Association is stipulated by Deed of Decision of Shareholders Number 14 dated December 22, 2022 of Zulkifli Harahap, S.H., Notary in Jakarta, regarding the change of duties and authorities of the Directors. The deed was reported to the Minister of Law and Human Rights of the Republic of Indonesia with a letter of receipt of notification of changes to the Articles of Association of PT Bank Mandiri Taspen dated December 26, 2022 Number AHU-AH.01.03-0448755 and has been registered in the Company Register No. AHU-0260603.AH.01.11 Year 2022 dated December 26, 2022.

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1. UMUM (lanjutan)

a. Pendirian Bank dan Informasi Umum (lanjutan)

Sesuai pasal 3 Anggaran Dasar, Bank didirikan dengan maksud dan tujuan untuk berusaha di bidang bank umum. Untuk mencapai maksud dan tujuan tersebut, Bank dapat melaksanakan kegiatan usaha, antara lain sebagai berikut:

- a. Menghimpun dana dari masyarakat dalam bentuk giro, deposito berjangka, sertifikat deposito, tabungan, dan/atau bentuk lainnya yang dipersamakan dengan itu;
- b. Memberi kredit;
- c. Menerbitkan surat hutang;
- d. Membeli, menjual atau menjamin atas resiko sendiri maupun untuk kepentingan dan atas perintah nasabahnya:
 1. Surat-surat wesel termasuk wesel dan akseptasi oleh bank yang masa berlakunya tidak lebih lama dari kebiasaan dalam perdagangan surat-surat dimaksud;
 2. Surat pengakuan hutang dan kertas dagang lainnya yang masa berlakunya tidak lebih lama dari pada kebiasaan dalam perdagangan surat-surat dimaksud;
 3. Surat perbendaharaan negara dan surat jaminan pemerintah;
 4. Sertifikat Bank Indonesia ("SBI") dan obligasi;
 5. Surat dagang berjangka waktu sampai dengan 1 (satu) tahun;
- e. Menerima pembayaran dari tagihan atas surat-surat berharga dan melakukan perhitungan dengan atau antara pihak ketiga;
- f. Menyediakan tempat untuk menyimpan barang dan surat berharga;
- g. Melakukan kegiatan penitipan untuk kepentingan pihak lain berdasarkan suatu kontrak;

1. GENERAL (continued)

a. Establishment of the Bank and General Information (continued)

According to Article 3 of the Bank's Articles of Association, the Bank's scope of activities is to engage in general banking services. To achieve such aims and objectives, the Bank may conduct business activities, among others, as follows:

- a. Collect funds from the public in the form of current accounts, time deposits, certificates of deposit, saving deposits, and/or other similar forms;
- b. Giving loans;
- c. Issuance of debt securities;
- d. Purchase, sell or guarantee at its own risk or for the benefits and at the orders of its customers:
 1. The notes include bills of exchange and acceptances by banks which validity period does not take longer than the custom of the trading of such letters;
 2. Letter of credit recognition and other trade paper which expires not longer than usual in the trade of such letters;
 3. State treasury notes and government guarantee letters;
 4. Certificates of Bank Indonesia ("SBI") and bonds;
 5. Trading documents with maturities of up to 1 (one) year;
- e. Accept payments from claims on securities and perform calculations with or between third parties;
- f. Provide a place to store goods and securities;
- g. Conduct custodial activities for the benefit of others under a contract;

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1. UMUM (lanjutan)

a. Pendirian Bank dan Informasi Umum (lanjutan)

Sesuai pasal 3 Anggaran Dasar, Bank didirikan dengan maksud dan tujuan untuk berusaha di bidang bank umum. Untuk mencapai maksud dan tujuan tersebut, Bank dapat melaksanakan kegiatan usaha, antara lain sebagai berikut: (lanjutan)

- h. Melakukan penempatan dana dari nasabah kepada nasabah lainnya dalam bentuk surat-surat berharga yang tidak tercatat di Bursa Efek;
- i. Membeli melalui pelelangan, agunan baik semua maupun sebagian dalam hal debitur tidak memenuhi kewajibannya kepada Bank, dengan ketentuan agunan yang dibeli tersebut wajib dijual secepatnya; dan
- j. Melakukan kegiatan anjak piutang, usaha kartu kredit dan kegiatan wali amanat.

Bank memperoleh izin usaha sebagai Bank Umum berdasarkan Surat Keputusan Menteri Keuangan Republik Indonesia No. 77/KMK.017/1994 tanggal 10 Maret 1994 dan Surat Keputusan Bank Indonesia No. 27/65/UPBS/PBD2 tanggal 11 Mei 1994 perihal Pemberian Izin Usaha Bank Umum.

Entitas induk dari Bank Mandiri Taspen adalah PT Bank Mandiri (Persero) Tbk yang merupakan pemegang saham Bank sebesar 51,10%. Entitas induk terakhir Perseroan adalah PT Danantara Asset Management (Persero).

b. Penawaran Umum Obligasi Bank

Bank menerbitkan dan mendaftarkan Obligasi ke Bursa Efek Indonesia sebagai berikut:

Obligasi/Bonds	Tanggal terbit/Issue date	Nilai nominal/Nominal value
Obligasi I/ Bonds I	12 Juli/July 12, 2017	2.000.000
Berkelanjutan I tahap I/ Continuing Bonds I Phase I	18 November/November 18, 2019	1.000.000
Berkelanjutan I tahap II/ Continuing Bonds I Phase II	29 April/April 29, 2021	2.000.000
Berkelanjutan II tahap I/ Continuing Bonds II Phase I	4 Juli/July 4, 2025	1.500.000

1. GENERAL (continued)

a. Establishment of the Bank and General Information (continued)

According to Article 3 of the Bank's Articles of Association, the Bank's scope of activities is to engage in general banking services. To achieve such aims and objectives, the Bank may conduct business activities, among others, as follows: (continued)

- h. Placing funds from customers to other customers in the form of securities not listed on the Stock Exchange;
- i. Buying through auctions, collateral either in whole or in part in the event that the debtor does not fulfill its obligations to the Bank, provided that the purchased collateral shall be disbursed as soon as possible; and
- j. Carry out factoring activities, credit card business and trustee activities.

The Bank obtained license to operate as commercial bank based on the Decision Letter of Ministry of Finance of the Republic Indonesia No. 77/KMK.017/1994 dated March 10, 1994 and on the Decision Letter of Bank Indonesia No. 27/65/UPBS/PBD2 dated May 11, 1994 concerning Granting of Commercial Business License.

The parent entity of Bank Mandiri Taspen is PT Bank Mandiri (Persero) Tbk which is the Bank's shareholder of 51.10%. The ultimate holding entity of The Company is PT Danantara Asset Management (Persero).

b. The Public Offering of Bank's Bonds

The Bank issued and registered Bonds on the Indonesian Stock Exchange as follows:

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1. UMUM (lanjutan)

b. Penawaran Umum Obligasi Bank (lanjutan)

Pada tanggal 21 Juni 2017, Bank memperoleh pernyataan efektif dari Ketua Otoritas Jasa Keuangan - Pasar Modal dengan suratnya No. S-339/D.04/2017 untuk melakukan penawaran umum Obligasi Bank Mandiri Taspen Pos I Tahun 2017 dengan jumlah pokok sebesar Rp2.000.000. Pada tanggal 12 Juli 2017, Obligasi tersebut telah dicatat pada Bursa Efek Indonesia.

Pada tanggal 14 Oktober 2019, Bank memperoleh pernyataan efektif dari Ketua Otoritas Jasa Keuangan - Pasar Modal dengan suratnya No. S-84/PB.311/2019 untuk menerbitkan dan mendaftarkan Obligasi Berkelanjutan I Tahap I tahun 2019 dengan jumlah pokok sebesar Rp1.000.000. Pada tanggal 18 November 2019, Obligasi tersebut telah dicatat pada Bursa Efek Indonesia.

Pada tanggal 5 April 2021, Bank memperoleh pernyataan efektif dari Ketua OJK dengan suratnya No. S-70/PB.311/2021 untuk menerbitkan dan mendaftarkan Obligasi Berkelanjutan I Tahap II tahun 2021 dengan jumlah pokok sebesar Rp2.000.000. Pada tanggal 29 April 2021, Obligasi tersebut telah dicatat pada Bursa Efek Indonesia.

Pada tanggal 26 Juni 2025, Bank memperoleh pernyataan efektif dari Ketua Otoritas Jasa Keuangan - Pasar Modal dengan suratnya No. S-56/D.04/2025 untuk melakukan Penawaran Umum Berkelanjutan II Obligasi Bank Mandiri Taspen Tahap I Tahun 2025 dengan jumlah pokok sebesar Rp1.500.000. Pada tanggal 4 Juli 2025, Obligasi tersebut telah dicatat pada Bursa Efek Indonesia

c. Kantor Pusat dan Jaringan Bank

Kantor pusat Bank berlokasi di Graha Mandiri Taspen Jalan Proklamasi No. 31, Jakarta. Pada tanggal 31 Desember 2025 dan 2024, Bank memiliki jaringan kantor dengan rincian sebagai berikut (tidak diaudit):

	31 Desember 2025/ December 31, 2025	31 Desember 2024/ December 31, 2024
Kantor Pusat	1	1
Kantor Fungsional Non Operasional	1	1
Kantor Cabang	39	39
Kantor Cabang Pembantu	250	250

1. GENERAL (continued)

b. The Public Offering of Bank's Bonds (continued)

On June 21, 2017, the Bank obtained the effective statement from the Chairman of Financial Services Authority - Capital Market through letter No. S-339/D.04/2017 for the public offering of Bank Mandiri Taspen Pos Bonds I Year 2017 amounting to Rp2,000,000. On July 12, 2017, these bonds were listed on the Indonesia Stock Exchange.

On October 14, 2019, the Bank obtained the effective statement from the Chairman of Financial Services Authority - Capital Market through letter No. S-84/PB.311/2019 for issued and registered Continuing Bonds I Phase I Year 2019 amounting to Rp1,000,000. On November 18, 2019, these bonds were listed on the Indonesia Stock Exchange.

On April 5, 2021, the Bank obtained the effective statement from the Chairman of OJK through letter No. S-70/PB.311/2021 for issued and registered Continuing Bonds I Phase II Year 2021 amounting to Rp2,000,000. On April 29, 2021, these bonds were listed on the Indonesia Stock Exchange.

On June 26, 2025, the Bank obtained the effective statement from the Chairman of Financial Services Authority - Capital Market through letter No. S-56/D.04/2025 for the public offering of Bank Mandiri Taspen Continuing Bonds II Phase I Year 2025 amounting to Rp1,500,000. On July 4, 2025, these bonds were listed on the Indonesia Stock Exchange.

c. Head Office and Bank Network

The Bank's head office is located at Graha Mandiri Taspen Jalan Proklamasi No. 31, Jakarta. As of December 31, 2025 and 2024, the Bank has office network with the following details (unaudited):

Head Offices
Non-Operational Functional Offices
Branches
Supporting Branches

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1. UMUM (lanjutan)

d. Dewan Komisaris, Direksi, dan Karyawan

Susunan Dewan Komisaris Bank pada tanggal 31 Desember 2025 dan 2024 adalah sebagai berikut:

	31 Desember 2025/ December 31, 2025
Komisaris Utama/ Independen	Junaidi Hisom ^{****)}
Komisaris Utama	-
Komisaris	Edi Eko
Komisaris	Cahyono ^{*****)}
Komisaris Independen	Suhajar Diantoro ^{***)}
Komisaris Independen	Boedi Armanto
Komisaris Independen	Marjana ^{*****)}
Komisaris Independen	Suwartini ^{*****)}
Komisaris Independen	Prasetio ^{*****)}
*)	telah diberhentikan dengan hormat sebagai Komisaris Utama sesuai Keputusan Sirkuler Pemegang Saham pada tanggal 4 Desember 2025.
**)	telah diberhentikan dengan hormat sebagai Komisaris sesuai Keputusan Sirkuler Pemegang Saham pada tanggal 25 September 2025.
***)	telah diangkat sebagai Komisaris Independen sesuai Keputusan Sirkuler Pemegang Saham pada tanggal 27 Juni 2023 dan dialihutugaskan menjadi Komisaris berdasarkan Keputusan Sirkuler Pemegang Saham pada 27 Juni 2024, efektif setelah mendapatkan persetujuan dari OJK atas Penilaian Kemampuan dan Kepatutan.
****)	telah diangkat sebagai Komisaris Utama sesuai dengan Keputusan Sirkuler Pemegang Saham pada tanggal 4 Desember 2025, efektif setelah mendapat persetujuan dari OJK atas penilaian kemampuan dan kepatutan.
*****)	telah diangkat sebagai Komisaris sesuai dengan Keputusan Sirkuler Pemegang Saham pada tanggal 4 Desember 2025, efektif setelah mendapat persetujuan dari OJK atas penilaian kemampuan dan kepatutan.
*****)	telah diangkat sebagai Komisaris Independen sesuai dengan Keputusan Sirkuler Pemegang Saham pada tanggal 4 Desember 2025, efektif setelah mendapat persetujuan dari OJK atas penilaian kemampuan dan kepatutan.

Susunan Direksi Bank pada tanggal 31 Desember 2025 dan 2024 adalah sebagai berikut:

	31 Desember 2025/ December 31, 2025
Direktur Utama	Panji Irawan ^{***)}
Wakil Direktur Utama	Rudi As Aturridha ^{****)}
Direktur Compliance & Human Resource	Rio Lanasier ^{*****)}
Direktur IT & Digital	Henrisa
Direktur Keuangan & Risk	Yunan Lubis ^{*****)}
Direktur Business	Rima Cahyani ^{*****)}
Direktur Funding	Mahraza
(Retail & Network)	Purnaditya ^{*****)}
Direktur Transformasi& Pengembangan usaha	Rizky Olyvia
Direktur Finance	Nasution ^{*****)}
Risk & Operations	Noer
Direktur Compliance & Control	Fajrieansyah ^{*****)}
	-
	-

1. GENERAL (continued)

d. Boards of Commissioners, Directors, and Employees

The composition of Bank's Board of Commissioners as of December 31, 2025 and 2024 are as follows:

	31 Desember 2024/ December 31, 2024
-	President Commissioner/ Independent Commissioner
Mustaslimah ^{*)}	President Commissioner
Hendrika Nora	
Osloi Sinaga ^{**)}	Commissioner
Suhajar Diantoro ^{***)}	Commissioner
Boedi Armanto	Independent Commissioner
-	Independent Commissioner
-	Independent Commissioner
-	Independent Commissioner

*) was honorably discharged as President Commissioner pursuant to the Circular Resolution of Shareholders dated December 4, 2025.

**) was honorably discharged as Commissioner pursuant to the Circular Resolution of Shareholders dated September 25, 2025.

***) was appointed as Independent Commissioner pursuant to the Circular Resolution of Shareholders dated June 27, 2023, and was reassigned as Commissioner based on the Circular Resolution of Shareholders dated June 27, 2024, effective upon obtaining approval from the OJK for the Fit and Proper Test.

****) was appointed as President Commissioner pursuant to the Circular Resolution of Shareholders dated December 4, 2025, effective upon obtaining approval from the OJK for the Fit and Proper Test.

*****) was appointed as Commissioner pursuant to the Circular Resolution of Shareholders dated December 4, 2025, effective upon obtaining approval from the OJK for the Fit and Proper Test.

*****) was appointed as Independent Commissioner pursuant to the Circular Resolution of Shareholders dated December 4, 2025, effective upon obtaining approval from the OJK for the Fit and Proper Test.

The composition of the Bank's Board of Directors as of December 31, 2025 and 2024 are as follows:

	31 Desember 2024/ December 31, 2024
Elmamber Petamu Sinaga ^{*)}	President Director
-	Vice President Director
-	Compliance & Human Resource Director
Widi Nugroho ^{**)}	IT & Digital Director
-	Finance & Risk Director
Maswar Purnama ^{***)}	Business Director
-	Funding (Retail & Network) Director
-	Transformation & Business Development Director
-	Finance Risk & Operations Director
Putu Apriyanto ^{***)}	Operations Director
Resi Lora ^{**))}	Compliance & Control Director

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1. UMUM (lanjutan)

d. Dewan Komisaris, Direksi, dan Karyawan (lanjutan)

- *) telah mengundurkan diri sebagai Direktur Utama pada 27 Juni 2025 dan ditetapkan melalui Keputusan Sirkuler Pemegang Saham pada 25 September 2025.
- **) telah diberhentikan dengan hormat sebagai Direktur sesuai Keputusan Sirkuler Pemegang Saham pada tanggal 4 Desember 2025.
- ***) telah diangkat sebagai Direktur Utama sesuai Keputusan Sirkuler Pemegang Saham pada tanggal 4 Desember 2025, efektif setelah mendapatkan persetujuan dari OJK atas Penilaian Kemampuan dan Kepatutan.
- ****) telah diangkat sebagai Wakil Direktur Utama sesuai Keputusan Sirkuler Pemegang Saham pada tanggal 4 Desember 2025, efektif setelah mendapatkan persetujuan dari OJK atas Penilaian Kemampuan dan Kepatutan.
- *****) telah diangkat sebagai Direktur sesuai Keputusan Sirkuler Pemegang Saham pada tanggal 4 Desember 2025, efektif setelah mendapatkan persetujuan dari OJK atas Penilaian Kemampuan dan Kepatutan.

Pada tanggal 31 Desember 2025 dan 2024, Sekretaris Perusahaan adalah Errinto Sahat Pahala.

Pada tanggal 31 Desember 2025 dan 2024, Bank memiliki karyawan dengan komposisi sebagai berikut (tidak diaudit):

	31 Desember 2025/ December 31, 2025
Karyawan tetap	2.744
Karyawan kontrak	800
Total	3.544

e. Komite-Komite Bank

Pada tanggal 31 Desember 2025 dan 2024, susunan Komite Audit adalah sebagai berikut:

	31 Desember 2025/ December 31, 2025
Ketua	Boedi Armanto
Anggota	Rety Listya Handayani
Anggota	Agus Slamet Riyadi

Pada tanggal 31 Desember 2025 dan 2024, susunan Komite Remunerasi dan Nominasi adalah sebagai berikut:

	31 Desember 2025/ December 31, 2025
Ketua	-
Anggota	-
Anggota	-
Anggota	Boedi Armanto
Anggota	Head of Human Capital Division (ex officio)

1. GENERAL (continued)

d. Boards of Commissioners, Directors, and Employees (continued)

- *) resigned from the position of President Director on June 27, 2025, as stipulated by the Circular Resolution of Shareholders dated September 25, 2025.
- **) was honorably discharged from the position of Director in accordance with the Circular Resolution of Shareholders dated December 4, 2025.
- ***) was appointed as President Director in accordance with the Circular Resolution of Shareholders dated December 4, 2025, effective upon obtaining approval from the Financial Services Authority (OJK) for the Fit and Proper Test.
- ****) Was appointed as Vice President Director pursuant to the Circular Resolution of Shareholders dated December 4, 2025, effective upon obtaining approval from the OJK for the Fit and Proper Test.
- *****) Was appointed as Director pursuant to the Circular Resolution of Shareholders dated December 4, 2025, effective upon obtaining approval from the OJK for the Fit and Proper Test.

As of December 31, 2025 and 2024, the Corporate Secretary is Errinto Sahat Pahala.

As of December 31, 2025 and 2024, the Bank has employees with the following compositions (unaudited):

	31 Desember 2024/ December 31, 2024	
	2.657	Permanent employees
	740	Contract employees
Total	3.397	Total

e. Bank's Committees

As of December 31, 2025 and 2024, the composition of the Audit Committee is as follows:

	31 Desember 2024/ December 31, 2024	
	Boedi Armanto	Chairman
	Rety Listya Handayani	Member
	Agus Slamet Riyadi	Member

As of December 31, 2025 and 2024, the composition of the Remuneration and Nomination Committee is as follows:

	31 Desember 2024/ December 31, 2024	
	-	Chairman
	Mustaslimah	Member
	Hendrika Nora Oslo Sinaga	Member
	Boedi Armanto	Member
	Head of Human Capital Division (ex officio)	Member

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2. IKHTISAR INFORMASI KEBIJAKAN AKUNTANSI YANG MATERIAL

a. Pernyataan atas Penyusunan Laporan Keuangan

Laporan keuangan 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 "Pedoman atas Penyajian dan Pengungkapan Laporan Keuangan Emiten atau Perusahaan Publik".

b. Dasar Penyajian Laporan Keuangan

Laporan keuangan disusun berdasarkan harga perolehan, kecuali untuk aset keuangan yang diukur pada nilai wajar melalui penghasilan komprehensif lain dan aset serta liabilitas keuangan yang diukur pada nilai wajar melalui laba rugi. Laporan keuangan disusun berdasarkan akuntansi berbasis akrual, kecuali laporan arus kas.

Laporan arus kas disusun dengan menggolongkan transaksi ke dalam aktivitas operasi, investasi dan pendanaan. Laporan arus kas disusun menggunakan metode langsung. Untuk penyajian laporan arus kas, kas dan setara kas terdiri dari kas, giro pada Bank Indonesia, giro pada bank lain, dan investasi jangka pendek likuid lainnya dengan jangka waktu 3 (tiga) bulan atau kurang sejak tanggal perolehan yang tidak digunakan sebagai jaminan atau tidak dibatasi penggunaannya.

Pos-pos dalam penghasilan komprehensif lain disajikan terpisah antara akun-akun yang akan direklasifikasi ke laba rugi dan akun-akun yang tidak akan direklasifikasikan ke laba rugi.

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. Area yang kompleks atau memerlukan tingkat pertimbangan yang lebih tinggi atau area di mana asumsi dan estimasi dapat berdampak signifikan terhadap laporan keuangan diungkapkan di Catatan 3 "Sumber Ketidakpastian Estimasi dan Pertimbangan Akuntansi".

2. SUMMARY OF MATERIAL ACCOUNTING POLICIES INFORMATION

a. Statement of Financial Statement Preparation

The financial statements have been prepared and presented in accordance with Indonesian Financial Accounting Standards, which include the Statements and Interpretations issued by the Indonesian Accounting Standards Board (DSAK-IAI) and Indonesian Capital Market Supervisory Agency (Bapepam-LK) 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 the "Guidelines on Financial Statements Presentations and Disclosures for Issuers or Public Companies".

b. Basis of Presentation of The Financial Statements

The financial statements have been prepared under the historical cost, except for financial assets at fair value through other comprehensive income and financial assets and liabilities at fair value through profit or loss. The financial statements are prepared under the accrual basis of accounting, except for the statement of cash flows.

The statement of cash flows are prepared by classifying transactions into operating, investing and financing activities. The statement of cash flows are prepared using the direct method. For the statement of cash flows, cash and cash equivalents consist of cash, current accounts with Bank Indonesia, current accounts with other banks, and other short-term liquid investments with maturities of 3 (three) months or less from the acquisition date which are not used as collateral nor restricted to use.

The items under other comprehensive income are presented separately between items to be reclassified to profit or loss and those items not to be reclassified to profit or loss.

The preparation of financial statements in accordance with Indonesian Financial Accounting Standards requires the use of estimates and assumptions. It also requires management to make judgments in the process of applying accounting policies. The areas that are complex or require higher level of consideration or areas where assumptions and estimates could have a significant impact on financial statements are disclosed in Note 3 "Use of Critical Accounting Estimates and Judgements".

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2. IKHTISAR INFORMASI KEBIJAKAN AKUNTANSI YANG MATERIAL (lanjutan)

b. Dasar Penyajian Laporan Keuangan (lanjutan)

Mata uang penyajian yang digunakan dalam laporan keuangan adalah mata uang Rupiah, yang juga merupakan mata uang fungsional Bank.

c. Aset dan Liabilitas Keuangan

i. Aset Keuangan

Bank mengklasifikasikan aset keuangannya dalam kategori (a) aset keuangan yang diukur pada nilai wajar melalui laba rugi, (b) aset keuangan yang diukur pada nilai wajar penghasilan komprehensif lainnya, dan (c) aset keuangan yang diukur pada biaya perolehan diamortisasi. Bank menggunakan 2 (dua) dasar untuk mengklasifikasikan aset keuangan yaitu model bisnis Bank dalam mengelola aset keuangan dan karakteristik arus kas kontraktual pembayaran pokok dan bunga (*solely payment of principal and interest (SPPI)*) dari aset keuangan.

Pengujian SPPI

Sebagai langkah pertama dari proses klasifikasi, Bank menilai persyaratan kontraktual keuangan untuk mengidentifikasi apakah mereka memenuhi pengujian SPPI.

Pokok pinjaman untuk tujuan pengujian ini didefinisikan sebagai nilai wajar dari aset keuangan pada pengakuan awal dan dapat berubah selama umur aset keuangan (misalnya, jika ada pembayaran pokok atau amortisasi premi/diskon).

Elemen bunga yang paling signifikan dalam perjanjian kredit biasanya adalah pertimbangan atas nilai waktu dari uang dan risiko kredit. Untuk membuat penilaian SPPI, Bank menerapkan pertimbangan dan memperhatikan faktor-faktor yang relevan seperti mata uang dimana aset keuangan didenominasikan dan periode pada saat suku bunga ditetapkan.

2. SUMMARY OF MATERIAL ACCOUNTING POLICIES INFORMATION (continued)

b. Basis of Presentation of The Financial Statements (continued)

The presentation currency used in these financial statements is Indonesian Rupiah, which is also the functional currency of the Bank.

c. Financial Assets and Liabilities

i. Financial Assets

The Bank classifies its financial assets in the following categories of (a) financial assets at fair value through profit or loss, (b) financial assets at fair value through other comprehensive income, and (c) financial assets at amortized cost. Bank uses 2 (two) bases for classifying financial assets, namely the Bank's business model in managing financial assets and the characteristics of the contractual cash flow of principal and interest payments (*solely payment of principal and interest (SPPI)*) of financial assets.

SPPI Test

As the first step of the classification process, the Bank assesses the financial contractual requirements to identify whether they meet the SPPI testing.

The loan principal for testing purposes is defined as the fair value of the financial asset at initial recognition and is subject to change over the life of the financial asset (for example, if there are principal payments or amortization of premium/discount).

The most significant element of interest in a loan agreement is usually a consideration of the time value of money and credit risk. To make an SPPI test, the Bank applies considerations and takes into account relevant factors such as the currency in which the financial asset is denominated and the period when the interest rate is set.

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c. Aset dan Liabilitas Keuangan (lanjutan)

i. Aset Keuangan (lanjutan)

Pengujian SPPI (lanjutan)

Sebaliknya, persyaratan kontraktual yang memberikan eksposur lebih dari *de minimis* atas risiko atau volatilitas dalam arus kas kontraktual yang tidak terkait dengan dasar pengaturan pinjaman, tidak menimbulkan arus kas kontraktual SPPI atas jumlah saldo. Dalam kasus seperti itu, aset keuangan diharuskan untuk diukur pada nilai wajar melalui laba rugi (*fair value through profit or loss* (FVTPL)).

Penilaian Model Bisnis

Bank menentukan model bisnisnya berdasarkan tingkat yang paling mencerminkan bagaimana Bank mengelola kelompok aset keuangannya untuk mencapai tujuan bisnisnya.

Model bisnis Bank tidak dinilai berdasarkan masing-masing instrumennya, tetapi pada tingkat portofolio secara agregat yang lebih tinggi dan didasarkan pada faktor-faktor yang dapat diamati seperti:

- Bagaimana kinerja model bisnis dan aset keuangan yang dimiliki dalam model bisnis tersebut dievaluasi dan dilaporkan kepada personel manajemen kunci;
- Risiko yang mempengaruhi kinerja model bisnis (dan aset keuangan yang dimiliki dalam model bisnis tersebut) dan, khususnya, bagaimana cara risiko tersebut dikelola;
- Bagaimana para manajer bisnis dikompensasi (misalnya, apakah kompensasi didasarkan pada nilai wajar dari aset yang dikelola atau pada arus kas kontraktual yang tertagih);
- Frekuensi, nilai, dan waktu penjualan yang diharapkan, juga merupakan aspek penting dari penilaian Bank.

2. SUMMARY OF MATERIAL ACCOUNTING POLICIES INFORMATION (continued)

c. Financial Assets and Liabilities (continued)

i. Financial Assets (continued)

SPPI Test (continued)

Conversely, contractual terms that provide more than de minimis exposure to risk or volatility in contractual cash flows that are not related to the basis of the loan arrangement, do not generate SPPI's contractual cash flows on the total balance. In such cases, financial assets are required to be measured at fair value through profit or loss (FVTPL).

Business Model Assessment

The Bank determines its business model based on the level that best reflects how the Bank manages its group of financial assets to achieve its business objectives.

The Bank's business model is not assessed based on each of its instruments, but at a higher aggregate portfolio level and is based on observable factors such as:

- *How is the performance of the business model and the financial assets held in the business model are evaluated and reported to key management personnel;*
- *Risks that affect the performance of the business model (and the financial assets held under that business model) and, in particular, how those risks are managed;*
- *How business managers are compensated (for example, whether compensation is based on the fair value of assets under management or on contractual cash flows collectible);*
- *The expected frequency, value and timing of sales are also important aspects of the Bank's assessment.*

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2. IKHTISAR INFORMASI KEBIJAKAN AKUNTANSI YANG MATERIAL (lanjutan)

c. Aset dan Liabilitas Keuangan (lanjutan)

i. Aset Keuangan (lanjutan)

Penilaian Model Bisnis (lanjutan)

Penilaian model bisnis didasarkan pada skenario yang diharapkan secara wajar tanpa mempertimbangkan skenario "worst case" atau "stress case". Jika arus kas setelah pengakuan awal direalisasikan dengan cara yang berbeda dari yang awal diharapkan, Bank tidak mengubah klasifikasi aset keuangan dimiliki yang tersisa dalam model bisnis tersebut, tetapi memasukkan informasi tersebut dalam melakukan penilaian atas aset keuangan yang baru atau yang baru dibeli setelahnya.

a. Aset Keuangan yang Diukur pada Nilai Wajar melalui Laba Rugi

Aset keuangan diukur pada nilai wajar melalui laba rugi kecuali tes model bisnis dan tes arus kas kontraktual menunjukkan bahwa aset keuangan masuk ke dalam klasifikasi diukur pada biaya perolehan diamortisasi atau nilai wajar melalui penghasilan komprehensif lain.

Klasifikasi ini ditujukan untuk instrumen keuangan yang dimiliki untuk diperdagangkan atau pada saat pengakuan awal telah ditetapkan oleh Bank untuk diukur pada nilai wajar melalui laba rugi.

Aset keuangan yang dikategorikan sebagai dimiliki untuk diperdagangkan jika diperoleh atau dimiliki terutama untuk tujuan dijual atau dibeli kembali dalam waktu dekat atau jika merupakan bagian dari portofolio instrumen keuangan tertentu yang dikelola Bersama dan terdapat bukti mengenai pola ambil untung dalam jangka pendek yang terkini.

2. SUMMARY OF MATERIAL ACCOUNTING POLICIES INFORMATION (continued)

c. Financial Assets and Liabilities (continued)

i. Financial Assets (continued)

Business Model Assessment (continued)

The assessment of a business model is based on a fairly expected scenario without considering the "worst case" or "stress case" scenarios. If the post-recognition cash flows are realized in a different manner than originally expected, the Bank does not change the classification of the remaining financial assets in such business model, but includes that information in assessing new or recently purchased financial assets.

a. Financial Assets at Fair Value through Profit or Loss

Financial assets are measured at fair value through profit or loss unless tests of business model and contractual cash flow tests show that financial assets are classified at amortized cost or fair value through other comprehensive income.

This classification is intended for financial instruments held for trading or at initial recognition determined by the Bank to be measured at fair value through profit or loss.

Financial assets that are categorized as held for trading if they are acquired or held primarily for the purpose of selling or repurchasing in the near future or if they are part of a specific portfolio of jointly managed financial instruments and there is evidence of recent short-term profit-taking patterns.

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c. Aset dan Liabilitas Keuangan (lanjutan)

i. Aset Keuangan (lanjutan)

a. Aset Keuangan yang Diukur pada Nilai Wajar melalui Laba Rugi (lanjutan)

Instrumen keuangan yang dikelompokkan ke dalam kategori ini diakui pada nilai wajarnya pada saat pengakuan awal, biaya transaksi diakui secara langsung ke dalam laporan laba rugi dan penghasilan komprehensif lain. Keuntungan dan kerugian yang timbul dari perubahan nilai wajar, penjualan instrumen keuangan dan pendapatan bunga dari instrumen keuangan dalam kelompok diperdagangkan diakui di dalam laporan laba rugi dan penghasilan komprehensif lain.

b. Aset Keuangan yang Diukur pada Nilai Wajar melalui Penghasilan Komprehensif Lain

Aset keuangan yang diukur pada nilai wajar melalui penghasilan komprehensif lain merupakan aset keuangan dikelola dalam model bisnis yang tujuannya akan terpenuhi dengan mendapatkan arus kas kontraktual dan menjual aset keuangan. Arus kas kontraktual dari aset keuangan yang pada tanggal tertentu hanya dari pembayaran pokok dan bunga ("SPPI") dari jumlah pokok terutang.

Pada saat pengakuan awalnya, aset keuangan yang diukur pada nilai wajar melalui penghasilan komprehensif lain diakui pada nilai wajarnya ditambah biaya transaksi (jika ada) dan selanjutnya diukur pada nilai wajarnya dimana keuntungan atau kerugian atas perubahan nilai wajar, keuntungan atau kerugian atas selisih kurs, dan kerugian penurunan nilai, diakui sebagai penghasilan komprehensif lain.

2. SUMMARY OF MATERIAL ACCOUNTING POLICIES INFORMATION (continued)

c. Financial Assets and Liabilities (continued)

i. Financial Assets (continued)

a. Financial Assets at Fair Value through Profit or Loss (continued)

Financial instruments classified into this category are recognized at fair value at initial recognition, transaction costs are recognized directly in the statement of profit or loss and other comprehensive income. Gains and losses arising from changes in fair value, sale of financial instruments and interest income on financial instruments held for trading are recognized in the statement of profit or loss and other comprehensive income.

b. Financial Assets at Fair Value through Other Comprehensive Income

Financial assets measured at fair value through other comprehensive income are financial assets that are managed in a business model whose objectives will be fulfilled by obtaining contractual cash flows and selling financial assets. Cash flow contractual of financial assets which on a certain date solely payment from principal and interest ("SPPI") of the outstanding principal.

At initial recognition, financial instruments measured at fair value through other comprehensive income are recognised at fair value plus transaction costs (if any) and subsequently measured at fair value where gains or losses on changes in fair value, gains or losses on foreign exchange, and impairment losses are recognised as other comprehensive income.

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i. Aset Keuangan (lanjutan)

c. Aset Keuangan yang Diukur pada Biaya Perolehan Diamortisasi

Aset keuangan yang diukur pada biaya perolehan diamortisasi jika aset keuangan dikelola dalam model bisnis yang bertujuan untuk memiliki aset keuangan dalam rangka mendapatkan arus kas kontraktual dan persyaratan kontraktual dari aset keuangan yang pada tanggal tertentu meningkatkan arus kas yang semata dari pembayaran pokok dan bunga (*solely payments of principal and interest*) dari jumlah pokok terutang.

Pada saat pengakuan awal, aset keuangan yang diukur pada biaya perolehan diamortisasi diakui pada nilai wajarnya ditambah biaya transaksi dan selanjutnya diukur pada biaya perolehan diamortisasi dengan menggunakan suku bunga efektif.

Pendapatan bunga dari aset keuangan yang diukur pada biaya perolehan diamortisasi dicatat dalam laporan laba rugi dan diakui sebagai "Pendapatan bunga".

Ketika penurunan nilai terjadi, kerugian penurunan nilai diakui sebagai pengurang dari nilai tercatat aset keuangan dan diakui di dalam laporan posisi keuangan sebagai "Cadangan kerugian penurunan nilai".

ii. Liabilitas Keuangan

Bank mengklasifikasikan liabilitas keuangan dalam kategori (a) liabilitas keuangan yang diukur pada nilai wajar melalui laba rugi dan (b) liabilitas keuangan yang diukur dengan biaya perolehan diamortisasi.

a. Liabilitas Keuangan yang Diukur pada Nilai Wajar melalui Laba Rugi

Kategori ini terdiri dari dua sub-kategori: liabilitas keuangan diklasifikasikan sebagai diperdagangkan dan liabilitas keuangan yang pada saat pengakuan awal telah ditetapkan oleh Bank untuk diukur pada nilai wajar melalui laba rugi.

2. SUMMARY OF MATERIAL ACCOUNTING POLICIES INFORMATION (continued)

c. Financial Assets and Liabilities (continued)

i. Financial Assets (continued)

c. Financial Assets at Amortized Cost

Financial assets are measured at amortized cost if the financial assets are managed in a business model that aims to hold financial assets in order to obtain contractual cash flows and the contractual terms of the financial assets which at a certain date increase cash flows that are solely from payments of principal and interest of the principal amount owed.

At initial recognition, financial assets measured at amortized cost are recognized at fair value plus transaction costs and subsequently measured at amortized cost using the effective interest rate.

Interest income on financial assets measured at amortized cost is recorded in the statements of profit or loss and recognized as "Interest income".

When an impairment loss occurs, the impairment loss is recognized as a deduction from the carrying amount of the financial asset and recognized in the statement of financial positions as "Allowance for impairment losses".

ii. Financial Liabilities

The Bank classifies its financial liabilities in the category of (a) financial liabilities at fair value through profit or loss and (b) financial liabilities measured at amortized cost.

a. Financial Liabilities at Fair Value through Profit or Loss

This category comprises two sub-categories: financial liabilities classified as held for trading, and financial liabilities designated by the Bank as fair value through profit or loss upon initial recognition.

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c. Aset dan Liabilitas Keuangan (lanjutan)

ii. Liabilitas Keuangan (lanjutan)

a. Liabilitas Keuangan yang Diukur pada Nilai Wajar melalui Laba Rugi (lanjutan)

Liabilitas keuangan diklasifikasikan sebagai diperdagangkan jika diperoleh terutama untuk tujuan dijual atau dibeli kembali dalam waktu dekat atau jika merupakan bagian dari portofolio instrumen keuangan tertentu yang dikelola bersama dan terdapat bukti mengenai pola ambil untung dalam jangka pendek yang terkini.

Keuntungan dan kerugian yang timbul dari perubahan nilai wajar liabilitas keuangan yang diklasifikasikan sebagai diperdagangkan dicatat dalam laporan laba rugi dan penghasilan komprehensif lain sebagai "Keuntungan/(kerugian) yang belum direalisasi dari perubahan nilai wajar instrumen keuangan". Beban bunga dari liabilitas keuangan diklasifikasikan sebagai diperdagangkan dicatat di dalam "Beban bunga".

Jika Bank pada pengakuan awal telah menetapkan instrumen utang tertentu sebagai nilai wajar melalui laba rugi (opsi nilai wajar), maka selanjutnya, penetapan ini tidak akan diubah. Instrumen utang yang diklasifikasikan sebagai opsi nilai wajar, terdiri dari kontrak utama dan derivatif melekat yang harus dipisahkan.

Perubahan nilai wajar terkait dengan liabilitas keuangan yang ditetapkan untuk diukur pada nilai wajar melalui laporan laba rugi dan penghasilan komprehensif lain diakui di dalam "Keuntungan/(kerugian) dari perubahan nilai wajar instrumen keuangan".

Pada tanggal 31 Desember 2025 dan 2024, Bank tidak memiliki liabilitas keuangan yang diukur pada nilai wajar melalui laba rugi.

2. SUMMARY OF MATERIAL ACCOUNTING POLICIES INFORMATION (continued)

c. Financial Assets and Liabilities (continued)

ii. Financial Liabilities (continued)

a. Financial Liabilities at Fair Value through Profit or Loss (continued)

A financial liability is classified as held for trading if it is acquired or incurred principally for the purpose of selling or repurchasing it in the near term or if it is part of a portfolio of identified financial instruments that are managed together and for which there is evidence of a recent actual pattern of short term profit-taking.

Gains and losses arising from changes in fair value of financial liabilities classified held for trading are included in the statement of profit or loss and other comprehensive income and are reported as "Unrealized gains/(losses) from changes in fair value of financial instruments". Interest expenses on financial liabilities held for trading are included in "Interest expenses".

If the Bank designated certain debt securities upon initial recognition as fair value through profit or loss (fair value option), then this designation cannot be changed subsequently. The fair value option is applied on the debt securities which consists of the debt host and embedded derivatives that must otherwise be separated.

Fair value changes related to financial liabilities designated at fair value through profit or loss are recognized in "Gains/(losses) from changes in fair value of financial instruments".

As of December 31, 2025 and 2024, the Bank had no financial liabilities at fair value through profit or loss.

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ii. Liabilitas Keuangan (lanjutan)

b. Liabilitas Keuangan yang Diukur dengan Biaya Perolehan Diamortisasi

Pada saat pengakuan awal, liabilitas keuangan yang diukur dengan biaya perolehan diamortisasi, diukur pada nilai wajar dikurangi biaya transaksi (jika ada).

Setelah pengakuan awal, Bank mengukur seluruh liabilitas keuangan yang diukur dengan biaya perolehan diamortisasi dengan menggunakan metode suku bunga efektif. Amortisasi suku bunga efektif diakui sebagai "Beban bunga".

iii. Pengakuan dan Penghentian Pengakuan

Pembelian dan penjualan aset keuangan yang lazim diakui pada tanggal perdagangan, yaitu tanggal dimana Bank berkomitmen untuk membeli atau menjual aset tersebut. Aset keuangan dihentikan pengakuannya ketika hak untuk menerima arus kas yang berasal dari aset keuangan tersebut telah berakhir atau telah ditransfer dan Bank telah mentransfer secara substansial seluruh risiko dan manfaat kepemilikan.

Hapus buku

Dalam hal penghapusbukuan aset keuangan merupakan kelanjutan dari tindakan penyelesaian aset keuangan dengan cara pengambilalihan agunan, maka jumlah yang dihapusbuku adalah sebesar selisih kurang antara nilai wajar agunan yang diambil alih setelah memperhitungkan taksiran biaya penjualan dengan nilai tercatat aset keuangan.

Aset keuangan dapat dihapusbuku apabila cadangan kerugian penurunan nilai telah dibentuk 100%.

2. SUMMARY OF MATERIAL ACCOUNTING POLICIES INFORMATION (continued)

c. Financial Assets and Liabilities (continued)

ii. Financial Liabilities (continued)

b. Financial Liabilities Measured at Amortized Cost

Financial liabilities at amortized cost are initially recognized at fair value less transaction costs (if any).

After initial recognition, Bank measures all financial liabilities at amortized cost using effective interest rates method. Effective interest rate amortization is recognized as "Interest expense".

iii. Recognition and Derecognition

Regular way purchases and sales of financial assets are recognised on trade date, being the date on which the Bank commits to purchase or sell the asset. Financial assets are derecognised when the rights to receive cash flows from the financial assets have expired or have been transferred and the Bank has transferred substantially all the risks and rewards of ownership.

Written-off

In case financial assets' write-off is a continuation of the financial assets' settlement by taking over collaterals, the amount written-off is approximately equal to the difference between the fair value of repossessed assets after taking into account the financial assets' cost of sales and carrying amount.

Financial assets can be written-off when the allowance for impairment losses has been established at 100%.

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c. Aset dan Liabilitas Keuangan (lanjutan)

iv. Modifikasi atas Arus Kas Aset Keuangan

Penilaian apakah suatu aset keuangan telah dimodifikasi baik secara substansial maupun tidak substansial dilakukan oleh unit bisnis yang berwenang melakukan modifikasi atau restrukturisasi aset keuangan pada saat unit bisnis tersebut melakukan tindakan modifikasi atau restrukturisasi atas suatu aset keuangan.

Modifikasi aset keuangan dianggap substansial dan Bank akan berhenti mengakui aset keuangan awal ketika:

- a. aset keuangan (atau bagiannya) berakhir, yaitu jika debitur secara hukum dibebaskan dari tanggung jawab utama atas aset tersebut (atau bagiannya), baik melalui proses hukum maupun oleh kreditur pembuatan kontrak kredit baru (sebagai contoh, opsi *equity conversion*); atau
- b. terdapat konversi mata uang.

Bank kemudian akan mengukur aset keuangan yang telah dimodifikasi baik secara substansial maupun tidak substansial dengan cara berikut:

- a. Modifikasi Aset Keuangan yang Substansial
 1. Saat arus kas kontraktual atas aset keuangan direnegosiasi atau dimodifikasi (antara lain ketika kredit direstrukturisasi) dimana renegosiasi atau modifikasi tersebut menghasilkan penghentian pengakuan aset keuangan, Bank akan mencatat aset keuangan tersebut sebagai aset keuangan baru/modifikasian pada tanggal modifikasi/negosiasi.
 2. Selisih jumlah tercatat bruto aset keuangan awal dengan nilai wajar aset modifikasian diakui di laba rugi.

2. SUMMARY OF MATERIAL ACCOUNTING POLICIES INFORMATION (continued)

c. Financial Assets and Liabilities (continued)

iv. Cashflows Modification of Financial Assets

An assessment of whether a financial asset has been modified substantially or not substantially is carried out by a business unit authorized to modify or restructure financial assets when the business unit carries out modification or restructuring of a financial asset.

Modifications to financial assets are considered substantial and the Bank will stop recognizing the original financial assets when:

- a. the financial asset (or part thereof) expires, that is, if the debtor is legally released from primary responsibility for the asset (or part thereof), either through legal process or by the creditor entering into a new credit contract (for example, the equity conversion option); or
- b. there is a currency conversion.

The bank will then measure the modified financial assets either substantially or not substantially in the following manner:

- a. Substantial Modification of Financial Assets
 1. When the contractual cash flows on a financial asset are renegotiated or modified (for example, when credit is restructured) where the renegotiation or modification results in derecognition of the financial asset, the Bank will record the financial asset as a new/modified financial asset on the modification/negotiation date.
 2. The difference between the gross carrying amount of the original financial asset and the fair value of the modified asset is recognized in profit or loss.

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c. Aset dan Liabilitas Keuangan (lanjutan)

iv. Modifikasi atas Arus Kas Aset Keuangan (lanjutan)

Bank kemudian akan mengukur aset keuangan yang telah dimodifikasi baik secara substansial maupun tidak substansial dengan cara berikut: (lanjutan)

a. Modifikasi Aset Keuangan yang Substansial (lanjutan)

3. Pendapatan atau biaya transaksi yang terjadi sehubungan dengan kejadian modifikasi diakui sebagai bagian dari keuntungan atau kerugian atas modifikasi tersebut.
4. Selanjutnya, Bank melakukan penilaian apakah aset keuangan baru/modifikasi merupakan aset yang berasal dari aset keuangan memburuk.
5. Pengakuan pendapatan bunga atas aset yang berasal dari aset keuangan memburuk ditentukan berdasarkan suku bunga efektif yang telah disesuaikan dengan risiko kredit (*risk-adjusted effective interest rate*) untuk mendiskontokan arus kas aset keuangan yang telah dimodifikasi.

b. Modifikasi Aset Keuangan yang Tidak Substansial

1. Saat Bank melakukan renegotiasi atau modifikasi arus kas kontraktual atas aset keuangan (antara lain ketika kredit direstrukturisasi) yang tidak memenuhi kriteria modifikasi aset keuangan yang substansial di atas, maka renegotiasi atau modifikasi tersebut tidak menghasilkan penghentian pengakuan aset keuangan.
2. Jumlah tercatat bruto aset keuangan dihitung sebesar nilai kini (*net present value*) dari arus kas kontraktual yang telah dimodifikasi atau direnegosiasi yang didiskontokan menggunakan suku bunga efektif awal.

2. SUMMARY OF MATERIAL ACCOUNTING POLICIES INFORMATION (continued)

c. Financial Assets and Liabilities (continued)

iv. Cashflows Modification of Financial Assets (continued)

The Bank will then measure the modified financial assets either substantially or not substantially in the following manner: (continued)

a. Substantial Modification of Financial Assets (continued)

3. Transaction income or costs incurred in connection with a modification event are recognized as part of the gain or loss on the modification.
4. Next, the Bank conducts an assessment whether new/modified financial assets are assets that come from deteriorating financial assets.
5. Recognition of interest income on assets originating from deteriorating financial assets is determined based on the risk-adjusted effective interest rate to discount the cash flows of modified financial assets.

b. Non-substantial Modification of Financial Assets

1. When the Bank renegotiates or modifies contractual cash flows for financial assets (among others, when loans are restructured) that do not meet the criteria for substantial modification of financial assets above, the renegotiation or modification does not result in derecognition of financial assets.
2. The gross carrying amount of financial assets is computed at the net present value of modified or renegotiated contractual cash flows discounted at the original effective interest rate.

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c. Aset dan Liabilitas Keuangan (lanjutan)

iv. Modifikasi atas Arus Kas Aset Keuangan (lanjutan)

Bank kemudian akan mengukur aset keuangan yang telah dimodifikasi baik secara substansial maupun tidak substansial dengan cara berikut: (lanjutan)

b. Modifikasi Aset Keuangan yang Tidak Substansial (lanjutan)

3. Bank kemudian mengakui keuntungan atau kerugian dari modifikasi (yaitu sebesar perubahan jumlah tercatat bruto aset keuangan) dalam laporan laba rugi.

4. Pendapatan atau biaya transaksi yang terjadi sehubungan dengan kejadian modifikasi diakui sebagai penyesuaian terhadap jumlah tercatat aset keuangan yang telah dimodifikasi dan diamortisasi selama sisa jangka waktu aset keuangan modifikasian tersebut.

5. Selisih antara jumlah tercatat bruto aset keuangan sebelum dan sesudah modifikasi atau restrukturisasi diakui sebagai kerugian atau keuntungan aset keuangan modifikasian, yang merupakan penyesuaian terhadap jumlah tercatat bruto awal dan diamortisasi selama sisa jangka waktu aset keuangan dengan menggunakan suku bunga efektif awal (*unwinding interest*).

v. Reklasifikasi Aset Keuangan

Persyaratan Reklasifikasi

Bank diperkenankan untuk melakukan reklasifikasi atas aset keuangan yang dimiliki jika Bank mengubah model bisnis untuk pengelolaan aset keuangan dan Bank tidak diperkenankan untuk melakukan reklasifikasi atas liabilitas keuangan.

Perubahan model bisnis sifatnya harus berdampak secara signifikan terhadap kegiatan operasional Bank seperti memperoleh, melepaskan, atau mengakhiri suatu lini bisnis. Selain itu, Bank perlu membuktikan adanya perubahan tersebut kepada pihak eksternal.

2. SUMMARY OF MATERIAL ACCOUNTING POLICIES INFORMATION (continued)

c. Financial Assets and Liabilities (continued)

iv. Cashflows Modification of Financial Assets (continued)

The bank will then measure the modified financial assets either substantially or not substantially in the following manner: (continued)

b. Non-substantial Modification of Financial Assets (continued)

3. The bank then recognizes the gain or loss from the modification (i.e the change in the gross carrying amount of the financial asset) in the income statement.

4. Transaction income or costs incurred in connection with a modification event are recognized as an adjustment to the carrying amount of the modified financial asset and amortized over the remaining term of the modified financial assets.

5. The difference between the gross carrying amount of a financial asset before and after modification or restructuring is recognised as a gain or loss of the modified financial asset, which is an adjustment to the initial gross carrying amount and is amortised over the remaining term of the financial asset using the initial effective interest rate (*unwinding interest*).

v. Reclassification of Financial Instruments

Reclassification Requirements

Banks are permitted to reclassify their financial assets if the Bank changes its business model for financial asset management and Banks are not permitted to reclassify financial liabilities.

Changes in the business model must have a significant impact on the Bank's operational activities, such as acquiring, releasing, or ending a line of business. In addition, the Bank needs to prove the change to external parties.

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c. Aset dan Liabilitas Keuangan (lanjutan)

v. Reklasifikasi Aset Keuangan (lanjutan)

Persyaratan Reklasifikasi (lanjutan)

Bank akan mereklasifikasi seluruh aset keuangan yang terkena dampak dari perubahan model bisnis. Perubahan tujuan model bisnis Bank harus berdampak sebelum tanggal reklasifikasi.

Yang bukan merupakan perubahan model bisnis adalah:

- (a) perubahan intensi berkaitan dengan aset keuangan tertentu (bahkan dalam situasi perubahan signifikan dalam kondisi pasar).
- (b) hilangnya sementara pasar tertentu untuk aset keuangan.
- (c) pengalihan aset keuangan antara bagian dari Bank dengan model bisnis berbeda.

vi. Klasifikasi atas Instrumen Keuangan

2. SUMMARY OF MATERIAL ACCOUNTING POLICIES INFORMATION (continued)

c. Financial Assets and Liabilities (continued)

v. Reclassification of Financial Instruments (continued)

Reclassification Requirements (continued)

The Bank will reclassify all financial assets that are affected by changes in business models. Changes in the objectives of the Bank's business model should take effect before the reclassification date.

Below are not considered as change in business model:

- (a) changes in intention related to particular financial assets (even in situations of significant changes in market conditions).
- (b) the temporary loss of certain markets for financial assets.
- (c) transfers of financial assets between parts of the Bank with different business models.

vi. Classification of Financial Instruments

Klasifikasi/ Classification	Golongan/ Group
Aset Keuangan/ Financial assets	Aset keuangan yang diukur pada nilai wajar melalui laba rugi/Financial assets measured at the fair value through profit or loss
	Efek-efek/Securities
	Aset keuangan yang diukur pada nilai wajar melalui penghasilan komprehensif lain/Financial assets measured at the fair value through other comprehensive income
	Efek-efek/Securities
	Giro pada Bank Indonesia/Current account with Bank Indonesia
	Giro pada bank lain/Current accounts with other banks
	Penempatan pada Bank Indonesia dan bank lain/Placements with Bank Indonesia and other banks
Liabilitas Keuangan/ Financial liabilities	Aset keuangan yang diukur pada biaya perolehan diamortisasi/Financial assets measured at amortized cost
	Efek-efek/Securities
	Efek-efek yang dibeli dengan janji dijual kembali/Securities purchased under resale agreements
	Kredit yang Diberikan/Loans
	Aset lain-lain/Other assets
	Liabilitas Segera/Obligation due immediately
	Simpanan Nasabah/Deposits from customers
Komitmen dan Kontinjensi/ Commitments and Contingencies	Simpanan dari Bank Lain/Deposits from other banks
	Surat berharga yang diterbitkan/Securities issued
	Efek-efek yang dijual dengan janji dibeli kembali/Securities sold under agreement to repurchase
	Pinjaman yang diterima/Borrowings
	Beban yang masih harus dibayar/Accrued expenses
	Liabilitas lain-lain/Other liabilities
	Fasilitas kredit nasabah yang belum ditarik (committed)/Unused loan facilities (committed)

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c. Aset dan Liabilitas Keuangan (lanjutan)

vii. Saling Hapus Instrumen Keuangan

Aset keuangan dan liabilitas keuangan disalinghapuskan dan jumlah netonya dilaporkan pada laporan posisi keuangan ketika terdapat hak yang berkekuatan hukum untuk melakukan saling hapus atas jumlah yang telah diakui tersebut dan adanya niat untuk menyelesaikan 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.

viii. Penurunan Nilai dari Aset Keuangan

Penerapan PSAK 109, "Instrumen Keuangan" telah mengubah metode perhitungan kerugian penurunan nilai dari pendekatan kerugian yang telah terjadi (*incurred loss*) dalam PSAK 239, "Instrumen Keuangan: Pengakuan dan Pengukuran" dengan pendekatan kerugian kredit ekspektasian (*expected credit loss*).

1. Ruang lingkup penurunan nilai

- a) Aset keuangan dalam klasifikasi selain yang diukur pada nilai wajar melalui laba rugi
 - 1) Penurunan nilai atas aset keuangan pada biaya perolehan diamortisasi diakui sebagai pengurang dari nilai tercatat aset di dalam laporan posisi keuangan, dan diakui di dalam laporan laba rugi sebagai "Pembentukan cadangan kerugian penurunan nilai".

2. SUMMARY OF MATERIAL ACCOUNTING POLICIES INFORMATION (continued)

c. Financial Assets and Liabilities (continued)

vii. Offsetting Financial Instruments

Financial assets and liabilities are offset and the net amount is reported in the statement of financial position when there is a legally enforceable right to offset the recognized amounts and there is an intention to settle on a net basis, or realize the asset and settle the liability simultaneously. The legally enforceable right must not be contingent on future events and must be enforceable in the normal course of business and in the event of default in solvency or bankruptcy of the Bank or the counterparty.

viii. Impairment of Financial Assets

The implementation of PSAK 109, "Financial Instruments" has changed the method of calculating impairment losses from the incurred loss approach in PSAK 239, "Financial Instruments: Recognition and Measurement" with the expected credit loss approach.

1. Scope of impairment

- a) Financial assets classified other than those at fair value through profit or loss
 - 1) Impairment of financial assets at amortized cost is recognized as a deduction from the carrying amount of the asset in the statement of financial position and recognized in the statement of profit or loss as "Provision for impairment losses".

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c. Aset dan Liabilitas Keuangan (lanjutan)

viii. Penurunan Nilai dari Aset Keuangan (lanjutan)

1. Ruang lingkup penurunan nilai (lanjutan)

- a) Aset keuangan dalam klasifikasi selain yang diukur pada nilai wajar melalui laba rugi (lanjutan)
- 2) Penurunan nilai atas aset keuangan (diluar instrumen ekuitas) yang diukur pada nilai wajar melalui penghasilan komprehensif lain diakui sebagai penambah dari penghasilan komprehensif lain di dalam laporan posisi keuangan (tidak mengurangi jumlah tercatat aset keuangan dalam laporan keuangan) sebagai "keuntungan (kerugian) neto yang belum direalisasi dari perubahan nilai wajar efek-efek dalam kelompok nilai wajar melalui penghasilan komprehensif lain", dan diakui dalam laporan laba rugi sebagai "Pembentukan cadangan kerugian penurunan nilai".
- b) Komitmen pinjaman atau kelonggaran tarik yang sifatnya tidak dapat dibatalkan (*committed*)
 - 1) Penurunan nilai atas komitmen pinjaman diakui sebagai bagian dari "liabilitas lain-lain" pada laporan posisi keuangan Bank dan dicatat secara terpisah dari pinjaman yang terkait, kecuali Bank tidak dapat mengidentifikasi terpisah.
 - 2) Dalam kondisi tersebut, penurunan nilai atas komitmen pinjaman dan pinjaman diakui bersama sebagai pengurang dari nilai tercatat aset di dalam laporan posisi keuangan.

2. SUMMARY OF MATERIAL ACCOUNTING POLICIES INFORMATION (continued)

c. Financial Assets and Liabilities (continued)

viii. Impairment of Financial Assets (continued)

1. Scope of impairment (continued)

- a) Financial assets classified other than those at fair value through profit or loss (continued)
- 2) Impairment of financial assets (non equity instruments) measured at fair value through other comprehensive income is recognized as an addition to other comprehensive income in the statement of financial position (not reducing the carrying amount of financial assets in the financial statements) as "net unrealized gain (loss) from changes in fair value of securities grouped as fair value through other comprehensive income", and recognized in the statements of profit or loss as "Provision for impairment losses".
- b) Commitments or unused loan facilities that are irrevocable (*committed*)
 - 1) Impairment of loan commitments is recognized as part of "other liabilities" in the Bank's statement of financial position and recorded separately from the related loans, unless the Bank is unable to identify it separately.
 - 2) In such circumstances, the impairment of loan commitments and loans is recognized together as a deduction from the carrying amount of the asset in the statement of financial position.

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c. Aset dan Liabilitas Keuangan (lanjutan)

viii. Penurunan Nilai dari Aset Keuangan (lanjutan)

1. Evaluasi penurunan nilai secara periodik

Pada setiap tanggal laporan posisi keuangan, Bank mengevaluasi apakah terdapat peningkatan risiko kredit yang signifikan.

Selanjutnya, Bank mengelompokkan aset keuangan berdasarkan hasil evaluasi tersebut yang mencerminkan tingkat risiko kredit aset keuangan.

a) Stage 1

Pada tanggal evaluasi penurunan nilai, risiko kredit atas instrumen keuangan tidak meningkat secara signifikan sejak pengakuan awal yang dapat dibuktikan dengan terjadinya seluruh hal berikut, yaitu:

- 1) tidak terdapat tunggakan lebih dari 30 hari;
- 2) instrumen keuangan memiliki peringkat kolektibilitas 1 atau 2; dan
- 3) tidak direstrukturisasi.

Atas hal tersebut, Bank akan mengukur penyisihan kerugian untuk instrumen keuangan tersebut sejumlah kerugian kredit ekspektasian 12 bulan.

b) Stage 2

Pada tanggal evaluasi penurunan nilai, risiko kredit atas instrumen keuangan telah meningkat secara signifikan sejak pengakuan awal yang dapat dibuktikan dengan terjadinya salah satu dari hal berikut:

- 1) terdapat tunggakan antara 31 hari sampai dengan 90 hari;
- 2) instrumen keuangan memiliki peringkat kolektibilitas 2; atau

2. SUMMARY OF MATERIAL ACCOUNTING POLICIES INFORMATION (continued)

c. Financial Assets and Liabilities (continued)

viii. Impairment of Financial Assets (continued)

1. Periodic impairment evaluation

At each statement of financial position date, Bank evaluates whether there is a significant increase in credit risk.

Furthermore, the Bank classifies financial assets based on the evaluation results, which reflect the level of credit risk of financial assets.

a) Stage 1

At the evaluation date of impairment, credit risk on financial instruments does not increase significantly since initial recognition, which can be proven by the occurrence of all of the following, namely:

- 1) there are no overdue for more than 30 days;
- 2) the financial instrument has a collectability rating of 1 or 2; and
- 3) not restructured.

For this reason, the Bank will measure the allowance for losses for the financial instrument at the amount of the 12 months expected credit loss.

b) Stage 2

At the evaluation date of impairment, credit risk on financial instruments has increased significantly since initial recognition, which can be proven by the occurrence of one of the following:

- 1) there are overdue between 31 days until 90 days;
- 2) the financial instrument has a collectability rating of 2; or

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c. Aset dan Liabilitas Keuangan (lanjutan)

viii. Penurunan Nilai dari Aset Keuangan (lanjutan)

2. Evaluasi penurunan nilai secara periodik (lanjutan)

b) Stage 2 (lanjutan)

- 3) terjadi restrukturisasi atas aset keuangan yang tidak menyebabkan pengakuan aset yang berasal dari aset keuangan yang memburuk, dimana sebelum restrukturisasi aset berada pada *stage 1* atau *2*.

Pada *stage* ini, Bank akan mengukur penyisihan kerugian untuk instrumen keuangan tersebut sejumlah kerugian kredit ekspektasian sepanjang umurnya.

c) Stage 3

Pada tanggal evaluasi, terdapat bukti objektif bahwa aset keuangan mengalami penurunan nilai yang dapat dibuktikan dengan terjadinya salah satu dari 3 (tiga) hal berikut, yaitu:

- 1) terdapat tunggakan lebih dari 90 hari;
- 2) instrumen keuangan memiliki kolektibilitas 3, 4 atau 5; atau
- 3) terjadi restrukturisasi atas aset keuangan yang tidak menyebabkan pengakuan aset yang berasal dari aset keuangan yang memburuk, dimana sebelum restrukturisasi aset berada pada *stage 3*.

Bank akan mengukur penyisihan kerugian untuk instrumen keuangan pada *stage* ini sejumlah kerugian kredit ekspektasian sepanjang umurnya.

2. SUMMARY OF MATERIAL ACCOUNTING POLICIES INFORMATION (continued)

c. Financial Assets and Liabilities (continued)

viii. Impairment of Financial Assets (continued)

2. Periodic impairment evaluation (continued)

b) Stage 2 (continued)

- 3) there was a restructuring of financial assets that did not result in the recognition of assets originating from deteriorating financial assets, where before restructuring the assets were at *stage 1* or *2*.

At this stage, the Bank will measure the allowance for losses for the financial instrument amount of expected credit losses over its lifetime.

c) Stage 3

At the evaluation date, there is objective evidence that the financial asset is impaired which can be proven by the occurrence of one of the following 3 (three) things, namely:

- 1) there are overdue for more than 90 days;
- 2) the financial instrument has a collectability of 3, 4 or 5; or
- 3) there was a restructuring of financial assets that did not result in the recognition of assets originating from deteriorating financial assets, where before restructuring the assets were at *stage 3*.

Bank will measure the allowance for losses for the financial instrument at this stage with the amount of expected credit losses over its lifetime.

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viii. Penurunan Nilai dari Aset Keuangan (lanjutan)

3. Metode penurunan nilai

Bank melakukan evaluasi penurunan nilai dengan metode sebagai berikut:

a) Metode individual

Bank mengevaluasi penurunan nilai secara individual apabila Bank memiliki informasi yang wajar dan mendukung untuk mengukur kerugian kredit ekspektasian sepanjang umurnya pada instrumen secara individual dan aset keuangan memiliki kriteria sebagai berikut:

- 1) aset keuangan per debitur memiliki nilai *outstanding* lebih dari Rp500;
- 2) aset keuangan termasuk dalam kategori *stage 3*;
- 3) terdapat bukti objektif terjadinya peristiwa yang merugikan dan berdampak pada estimasi arus kas masa datang.

Jika aset keuangan yang dievaluasi secara individual terdapat bukti objektif penurunan nilai namun tidak terdapat kerugian penurunan nilai, maka aset keuangan tersebut tetap dimasukkan ke dalam klasifikasi aset keuangan yang akan dievaluasi penurunan nilainya secara individual. Namun Bank membentuk cadangan kerugian penurunan nilai atas aset keuangan tersebut berdasarkan *probability of default* yang dihasilkan dari evaluasi penurunan nilai kredit secara kolektif.

2. SUMMARY OF MATERIAL ACCOUNTING POLICIES INFORMATION (continued)

c. Financial Assets and Liabilities (continued)

viii. Impairment of Financial Assets (continued)

3. Impairment method

The Bank evaluates for impairment using the following methods:

a) Individual method

The Bank evaluates impairment individually if the Bank has reasonable and supportive information to measure lifetime expected credit losses on individual instruments and financial assets have the following criteria:

- 1) the financial assets per debtor have an outstanding value of more than Rp500;
- 2) financial assets are included in the stage 3 category;
- 3) there is objective evidence of an adverse event that has an impact on the estimated future cash flows.

If a financial asset assessed as individual has objective evidence of impairment but there is no impairment loss, the financial asset is still classified as a financial asset that is assessed for impairment individually. However, the Bank provide allowance for impairment loss on these financial assets based on a probability of default resulting from a collective assessment of impairment losses.

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3. Metode penurunan nilai (lanjutan)

Bank melakukan evaluasi penurunan nilai dengan metode sebagai berikut: (lanjutan)

b) Metode kolektif

Bank mengevaluasi penurunan nilai secara kolektif apabila aset keuangan memiliki kesamaan dalam karakteristik risiko dengan tujuan untuk memfasilitasi analisis yang didesain untuk memungkinkan peningkatan risiko kredit secara signifikan dapat diidentifikasi tepat waktu.

Evaluasi penurunan nilai secara kolektif didasarkan pada konsep *Probability of Default* (PD), *Loss-Given Default* (LGD) dan *Exposure at Default* (EAD) yang mempertimbangkan informasi masa lalu, terkini dan masa mendatang.

d. Penentuan Nilai Wajar

Nilai wajar adalah harga yang akan diterima untuk menjual suatu aset atau harga yang akan dibayar untuk mengalihkan suatu liabilitas dalam transaksi teratur antara pelaku pasar pada tanggal pengukuran.

Pengukuran nilai wajar berdasarkan asumsi bahwa transaksi untuk menjual aset atau mengalihkan liabilitas terjadi di:

- pasar utama untuk aset dan liabilitas tersebut, atau
- jika terdapat pasar utama, di pasar yang paling menguntungkan untuk aset atau liabilitas tersebut.

Nilai wajar suatu aset dan liabilitas diukur menggunakan asumsi yang akan digunakan pelaku pasar ketika menentukan harga aset atau liabilitas tersebut, dengan asumsi bahwa pelaku pasar bertindak dalam kepentingan ekonomi terbaiknya.

2. SUMMARY OF MATERIAL ACCOUNTING POLICIES INFORMATION (continued)

c. Financial Assets and Liabilities (continued)

viii. Impairment of Financial Assets (continued)

3. Impairment method (continued)

The Bank evaluates for impairment using the following methods: (continued)

b) Collective method

The Bank evaluates impairment collectively when the financial assets have similar risk characteristics with the aim of facilitating analysis designed to enable a timely identification of significant increases in credit risk.

The evaluation of collective impairment is based on the concepts of *Probability of Default* (PD), *Loss-Given Default* (LGD) and *Exposure at Default* (EAD) which take into account past, current and future information.

d. Determination of Fair Value

Fair value is the price that would be received to sell an asset or paid to transfer a liability in an orderly transaction between market participants at the measurement date.

A fair value measurement assumes 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 should be measured using the assumptions that market participants would use when pricing the asset or liability, assuming that market participants act in their best economic interest.

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d. Penentuan Nilai Wajar (lanjutan)

Pengukuran nilai wajar aset non-keuangan memperhitungkan kemampuan pelaku pasar untuk menghasilkan manfaat ekonomis dengan menggunakan aset dalam penggunaan tertinggi dan terbaiknya atau dengan menjualnya kepada pelaku pasar lain yang akan menggunakan aset tersebut dalam penggunaan tertinggi dan terbaiknya.

Nilai wajar untuk instrumen keuangan yang diperdagangkan di pasar aktif, seperti efek-efek, ditentukan berdasarkan nilai pasar yang berlaku pada tanggal laporan posisi keuangan menggunakan harga yang dipublikasikan secara rutin dan berasal dari sumber yang terpercaya, seperti Bloomberg, Reuters atau harga yang diberikan oleh broker (*quoted price*).

Instrumen keuangan dianggap memiliki kuotasi di pasar aktif, jika harga kuotasi tersedia sewaktu-waktu dan dapat diperoleh secara rutin dari bursa, pedagang efek (*dealer*), perantara efek (*broker*) dan harga tersebut mencerminkan transaksi pasar yang aktual dan rutin dalam suatu transaksi yang wajar. Jika kriteria di atas tidak terpenuhi, maka pasar aktif dinyatakan tidak tersedia. Indikasi-indikasi dari pasar tidak aktif adalah terdapat selisih yang besar antara harga penawaran dan permintaan atau kenaikan signifikan dalam selisih harga penawaran dan permintaan dan hanya terdapat beberapa transaksi terkini.

Untuk efek-efek yang tidak mempunyai harga pasar, estimasi atas nilai wajar efek-efek ditetapkan dengan mengacu pada nilai wajar instrumen lain yang substansinya sama atau dihitung berdasarkan arus kas yang diharapkan terhadap aset bersih efek-efek tersebut.

e. Transaksi dengan Pihak-Pihak Berelasi

Bank melakukan transaksi dengan pihak-pihak berelasi, yang didefinisikan antara lain:

- a) Orang atau anggota keluarga terdekat mempunyai relasi dengan entitas pelapor jika orang tersebut:
 - i. memiliki pengendalian atau pengendalian bersama atas entitas pelapor;
 - ii. memiliki pengaruh signifikan atas entitas pelapor; atau
 - iii. personil manajemen kunci entitas pelapor atau entitas induk dari entitas pelapor.

2. SUMMARY OF MATERIAL ACCOUNTING POLICIES INFORMATION (continued)

d. Determination of Fair Value (continued)

A fair value measurement of a non-financial asset takes into account a market participant's ability to generate economic benefits by using the asset in its highest and best use or by selling it to another market participant that would use the asset in its highest and best use.

The fair value of financial instruments traded in active markets, such as securities, is determined based on quoted market prices at the statement of financial position date from credible sources, such as quoted market prices from Bloomberg, Reuters or broker's quoted price.

A financial instrument is regarded as quoted in an active market, if quoted prices are readily and regularly available from an exchange, dealer, broker and those prices represent actual and regularly occurring market transactions on an arm's length basis. If the above criteria are not met, the market is regarded as being inactive. Indications that a market is inactive are when there is a wide bid-offer spread, significant increase in the bid-offer spread or there are few recent transactions.

For securities with no quoted market price, a reasonable estimate of the fair value is determined by reference to the current market value of another instrument which substantially has the same characteristics or calculated based on the expected cash flows of the underlying net asset base of the securities.

e. Related Parties Transactions

The Bank enter into transactions with related parties, which are defined as follows:

- a) Person or close family member of that person is related to the reporting entity if that person:
 - i. has control or joint control of the reporting entity;
 - ii. it has significant influence over the reporting entity; or
 - iii. is a member of the key management personnel of the reporting entity or of a parent of the reporting entity.

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e. Transaksi dengan Pihak-Pihak Berelasi (lanjutan)

Bank melakukan transaksi dengan pihak-pihak berelasi, yang didefinisikan antara lain: (lanjutan)

b) Satu entitas berelasi dengan entitas pelapor jika memenuhi salah satu hal berikut:

- i. entitas dan entitas pelapor adalah anggota dari kelompok usaha yang sama (artinya entitas induk, entitas anak, dan entitas anak berikutnya terkait dengan entitas lain).
- ii. satu entitas adalah entitas asosiasi atau ventura bersama dari entitas lain (atau entitas asosiasi atau ventura bersama yang merupakan anggota suatu kelompok usaha, yang mana entitas lain tersebut adalah anggotanya).
- iii. kedua entitas tersebut adalah ventura bersama dari pihak ketiga yang sama.
- iv. satu entitas adalah ventura bersama dari entitas ketiga dan entitas yang lain adalah entitas asosiasi dari entitas ketiga.
- v. entitas tersebut adalah suatu program imbalan pasca kerja untuk imbalan kerja dari salah satu entitas pelapor atau entitas yang terkait dengan entitas pelapor. Jika entitas pelapor adalah entitas yang menyelenggarakan program tersebut, maka entitas sponsor juga berelasi dengan entitas pelapor.
- vi. entitas yang dikendalikan atau dikendalikan bersama oleh orang yang diidentifikasi dalam huruf (a).
- vii. orang yang diidentifikasi dalam huruf (a)(i) memiliki pengaruh signifikan atas entitas atau personil manajemen kunci entitas (atau entitas induk dari entitas).

Semua transaksi signifikan dengan pihak-pihak berelasi, diungkapkan pada Catatan 36.

2. SUMMARY OF MATERIAL ACCOUNTING POLICIES INFORMATION (continued)

e. Related Parties Transactions (continued)

The Bank enter into transactions with related parties, which are defined as follows: (continued)

b) An entity is related to a reporting entity if any of the following condition applies:

- i. the entity and the reporting entity are members of the same group (which means that each parent, subsidiary and fellow subsidiary is related to the others);
- ii. one entity is an associate or joint venture of the other entity (or an associate or joint venture of a member of a group, which the other entity is a member);
- iii. both entities are joint ventures of the same third party.
- iv. one entity is a joint venture of a third entity and the other entity is an associate of the third entity.
- v. the entity is a post-employment benefit plan for the benefit of employees of either the reporting entity or an entity related to the reporting entity. If the reporting entity is itself such a plan, the sponsoring employers are also related to the reporting entity.
- vi. the entity is controlled or jointly controlled by a person identified in (a);
- vii. a person identified in (a)(i) has significant influence over the entity or is a member of the key management personnel of the entity (or a parent of the entity).

All significant transactions with related parties are disclosed in Note 36.

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f. Kas dan Setara Kas

Kas dan setara kas mencakup kas, giro pada Bank Indonesia, giro pada bank lain, dan investasi jangka pendek likuid lainnya dengan jangka waktu jatuh tempo 3 (tiga) bulan atau kurang sejak tanggal perolehannya dan yang penggunaannya tidak dibatasi.

g. Giro pada Bank Indonesia dan Bank Lain

Giro pada Bank Indonesia dan Bank lain diklasifikasikan sebagai biaya perolehan diamortisasi. Lihat Catatan 2.c.i.c untuk kebijakan akuntansi atas aset keuangan yang diukur pada biaya perolehan diamortisasi.

Pada pengukuran awal, giro pada Bank Indonesia dan bank lain disajikan sebesar nilai wajar ditambah dengan biaya transaksi yang dapat diatribusikan secara langsung dikurangi dengan cadangan kerugian penurunan nilai, jika diperlukan.

h. Penempatan pada Bank Indonesia dan Bank Lain

Penempatan pada Bank Indonesia dan bank lain merupakan penanaman dana dalam bentuk Fasilitas Simpanan Bank Indonesia ("FASBI"), *call money*, *deposit on call*, *term deposit*, *deposito berjangka* dan *tabungan*.

Penempatan pada Bank Indonesia dan bank lain diklasifikasikan sebagai biaya perolehan diamortisasi. Lihat Catatan 2.c.i.c untuk kebijakan akuntansi atas aset keuangan yang diukur pada biaya perolehan diamortisasi.

Pada pengukuran awal, penempatan pada Bank Indonesia dan bank lain disajikan sebesar nilai wajar ditambah dengan biaya transaksi yang dapat diatribusikan secara langsung dikurangi dengan cadangan kerugian penurunan nilai, jika diperlukan.

i. Efek-Efek

Efek-efek yang dimiliki terdiri dari efek-efek yang diperdagangkan di pasar uang seperti Sekuritas Rupiah Bank Indonesia ("SRBI"), Sertifikat Bank Indonesia ("SBI"), Sertifikat Deposito Bank Indonesia ("SDBI"), *Negotiable Certificate of Deposits* dan efek-efek yang diperdagangkan di bursa efek seperti Obligasi.

2. SUMMARY OF MATERIAL ACCOUNTING POLICIES INFORMATION (continued)

f. Cash and Cash Equivalents

Cash and cash equivalents consist of cash, current accounts with Bank Indonesia, current accounts with other banks, and other short-term highly liquid investments with original maturities of 3 (three) months or less since the date of acquisition and which are not restricted.

g. Current Accounts with Bank Indonesia and Other Banks

Current accounts with Bank Indonesia and other Banks are classified as amortized cost. See Note 2.c.i.c for the accounting policies of financial assets at amortized cost.

Current accounts with Bank Indonesia and other banks are initially measured at fair value plus directly attributable transaction cost less allowance for impairment losses, if necessary.

h. Placements with Bank Indonesia and Other Banks

Placements with Bank Indonesia and other banks represent placements in the form of Bank Indonesia Deposit Facility ("FASBI"), *call money*, *deposit on call*, *term deposit*, *time deposit* and *saving deposits*.

Placements with Bank Indonesia and other banks are classified as amortized cost. Refer to Note 2.c.i.c for the accounting policies of financial assets at amortized cost.

Placements with Bank Indonesia and other banks are initially measured at fair value plus directly attributable transaction cost less allowance for impairment losses, if necessary.

i. Securities

Securities held consist of securities traded on the money market such as Bank Indonesia Rupiah Securities ("SRBI"), Certificates of Bank Indonesia ("SBI"), Certificates of Deposit of Bank Indonesia ("SDBI"), *Negotiable Certificates of Deposits* and securities traded on stock exchanges such as Bonds.

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i. Efek-Efek (lanjutan)

Efek-efek diklasifikasikan sebagai aset keuangan dalam kelompok nilai wajar melalui laba rugi, nilai wajar melalui penghasilan komprehensif lain dan biaya perolehan diamortisasi. Lihat Catatan 2.c untuk kebijakan akuntansi atas aset keuangan yang diukur pada nilai wajar melalui laba rugi, nilai wajar melalui penghasilan komprehensif lain dan biaya perolehan diamortisasi.

Pada pengukuran awal, efek-efek disajikan sebesar nilai wajar ditambah dengan biaya transaksi yang dapat diatribusikan secara langsung, kecuali untuk efek-efek yang diukur melalui laba rugi.

Untuk efek-efek yang diperdagangkan di pasar keuangan yang terorganisasi, nilai wajar tersebut umumnya ditentukan dengan mengacu pada harga pasar yang terjadi di bursa efek pada tanggal yang terdekat dengan tanggal laporan posisi keuangan. Untuk efek-efek yang tidak mempunyai harga pasar, estimasi atas nilai wajar efek-efek ditetapkan dengan mengacu pada nilai wajar instrumen lain yang substansinya sama atau dihitung berdasarkan arus kas yang diharapkan terhadap aset bersih efek-efek tersebut. Penurunan nilai wajar permanen atas efek-efek dibebankan pada laporan laba rugi tahun berjalan.

Pemindahan efek ke klasifikasi dimiliki hingga jatuh tempo dari klasifikasi tersedia untuk dijual dicatat sebesar nilai wajarnya. Keuntungan atau kerugian yang belum direalisasi tetap dilaporkan dalam komponen ekuitas dan diamortisasi dengan metode suku bunga efektif selama sisa umur efek tersebut ke laporan laba rugi.

j. Efek-efek yang Dibeli dengan Janji untuk Dijual Kembali dan Efek-Efek yang Dijual dengan Janji Dibeli Kembali

Efek-efek yang dibeli dengan janji untuk dijual kembali disajikan sebagai aset dalam laporan posisi keuangan sebesar jumlah penjualan kembali dikurangi dengan pendapatan bunga yang belum diamortisasi dan cadangan kerugian penurunan nilai. Selisih antara harga beli dengan harga jual kembali diperlakukan sebagai pendapatan bunga yang ditangguhkan, dan diakui sebagai pendapatan selama periode sejak efek-efek dibeli hingga dijual menggunakan metode suku bunga efektif.

Efek-efek yang dibeli dengan janji untuk dijual kembali diklasifikasikan sebagai biaya perolehan diamortisasi.

2. SUMMARY OF MATERIAL ACCOUNTING POLICIES INFORMATION (continued)

i. Securities (continued)

Securities are classified as fair value through profit or loss, fair value through other comprehensive income and amortized cost financial assets. Refer to Note 2.c for the accounting policies of financial assets at fair value through profit or loss, fair value through other comprehensive income and amortized cost financial assets.

Securities are initially measured at fair value plus directly attributable transaction costs, except for those measured at fair value through profit or loss.

For securities which are traded in organised financial markets, fair value is generally determined by reference to quoted market prices by the stock exchanges at the close of business on the statement of financial position date. For securities with no quoted market price, a reasonable estimate of the fair value is determined by reference to the current market value of another instrument which substantially have the same characteristic or calculated based on the expected cash flows of the underlying net asset base of the securities. Any permanent impairment in the fair value of securities is charged to current year's statement of profit or loss.

Reclassification of securities to held-to-maturity classification from available-for-sale are recorded at fair value. Unrealized gains or losses are recorded in the equity section and will be amortized over the remaining lives of the securities using the effective interest rate method through the statement of profit or loss.

j. Securities Purchased under Agreements to Resell and Securities Sold under Agreements to Repurchase

Securities purchased under agreements to resell are presented as asset in the statement of financial position, at the resale price net of unamortized interest income and allowance for impairment losses. The difference between the purchase price and the resale price is treated as unearned interest income, and recognized as income over the period starting from when those securities are purchased until they are sold using effective interest rate method.

Securities purchased under agreements to resell are classified as amortized cost.

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j. Efek-efek yang Dibeli dengan Janji untuk Dijual Kembali dan Efek-Efek yang Dijual dengan Janji Dibeli Kembali (lanjutan)

Efek-efek yang dijual dengan janji dibeli kembali disajikan sebagai liabilitas dalam laporan posisi keuangan sebesar harga pembelian kembali yang disepakati.

k. Kredit Yang Diberikan

Kredit yang diberikan adalah penyediaan uang atau tagihan yang dapat disetarakan dengan kas, berdasarkan persetujuan atau kesepakatan pinjam meminjam dengan debitur yang mewajibkan debitur untuk melunasi utang berikut bunganya setelah jangka waktu tertentu.

Kredit yang diberikan diklasifikasikan sebagai biaya perolehan diamortisasi. Lihat Catatan 2.c.i.c untuk kebijakan akuntansi atas aset keuangan yang diukur pada biaya perolehan diamortisasi.

Restrukturisasi Kredit Bermasalah

Kerugian yang timbul dari restrukturisasi kredit yang berkaitan dengan modifikasi persyaratan kredit diakui bila nilai sekarang dari jumlah penerimaan kas yang akan datang yang telah ditentukan dalam persyaratan kredit yang baru, termasuk penerimaan yang diperuntukkan sebagai bunga maupun pokok, adalah lebih kecil dari nilai kredit yang diberikan yang tercatat sebelum restrukturisasi.

l. Aset Tetap

Tanah dinyatakan sebesar harga perolehan dan tidak disusutkan.

Aset tetap diakui sebesar biaya perolehan dan selanjutnya dipertanggungjawabkan dengan menggunakan model biaya (*cost method*) dan dinyatakan sebesar nilai perolehan dikurangi dengan akumulasi penyusutan.

Penyusutan dihitung dengan menggunakan metode garis lurus (*straight-line*) berdasarkan estimasi masa manfaat ekonomis aset tetap sebagai berikut:

	Masa manfaat/ Useful lives (Tahun)/(Years)	Persentase/ Percentage	
Bangunan	20	5%	Buildings
Leasehold improvements	5	20%	Leasehold improvements
Kendaraan	5	20%	Vehicles
Mesin Kantor	4	25%	Office machines
Peralatan Kantor	4-8	12.5%-25%	Office equipment

2. SUMMARY OF MATERIAL ACCOUNTING POLICIES INFORMATION (continued)

j. Securities Purchased under Agreements to Resell and Securities Sold under Agreements to Repurchase (continued)

Securities sold under repurchase agreements are presented as liabilities in the statement of financial position at the agreed repurchase price

k. Loans

Loans represent agreement to provide cash or cash equivalents based on agreements with borrowers, where borrowers are required to repay their debts with interest after a specified period.

Loans are classified as amortized cost. Refer to Note 2.c.i.c for the accounting policies of financial assets at amortized cost.

Loan Restructuring

Losses on loan restructurings due to modification of terms of loans are recognized only if the present value of total future cash receipts specified by the new terms of the loans including receipts designated as interest and loan principal, are less than the carrying amount of loans before restructuring.

l. Fixed Assets

Land is stated at cost and is not depreciated.

Fixed assets are stated at cost and subsequently accounted using the cost method and stated at cost minus accumulated depreciation.

Depreciation is computed using the straight-line method based on the estimated useful lives of the assets as follows:

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I. Aset Tetap (lanjutan)

Pembelian barang inventaris akan dikapitalisir menjadi aset tetap apabila kriteria nilai perolehannya sebesar Rp2 atau lebih per satuan/aset, sedangkan inventaris yang dibeli dengan harga kurang dari Rp2 dicatat oleh unit kerja aset dan operasional kantor pusat sebagai beban pada laporan laba rugi.

Biaya perbaikan dan perawatan dibebankan langsung ke laporan laba rugi pada saat terjadinya, sedangkan penambahan dalam jumlah signifikan dikapitalisasi apabila kemungkinan besar Bank akan mendapatkan manfaat ekonomi masa depan dari aset tersebut yang melebihi standar kinerja yang diperkirakan sebelumnya dan disusutkan sepanjang sisa masa manfaat aset tetap terkait.

Apabila suatu aset tetap tidak lagi digunakan atau dijual, nilai perolehan dan akumulasi penyusutan aset tersebut dikeluarkan dari pencatatannya sebagai aset tetap, dan laba atau rugi yang terjadi diperhitungkan dalam laporan laba rugi tahun berjalan.

Biaya perolehan hak atas tanah dalam bentuk hak guna usaha, hak guna bangunan dan hak pakai diakui sebagai aset tetap. Biaya perolehan tersebut merupakan biaya yang dapat diatribusikan secara langsung untuk memperoleh hak atas tanah tersebut termasuk biaya pengurusan legal hak atas tanah ketika tanah diperoleh pertama kali.

Hak atas tanah dalam bentuk hak guna usaha, hak guna bangunan dan hak pakai tidak disusutkan, kecuali terdapat bukti yang mengindikasikan bahwa perpanjangan atau pembaruan hak atas tanah tersebut kemungkinan besar atau pasti tidak diperoleh.

Estimasi masa manfaat ekonomis, metode penyusutan, dan nilai residu aset tetap dikaji ulang pada setiap akhir periode pelaporan dan disesuaikan secara prospektif.

Nilai tercatat aset tetap dikaji ulang setiap tanggal laporan posisi keuangan untuk menilai apakah aset tetap tersebut nilai tercatatnya lebih tinggi dari estimasi jumlah yang dapat diperoleh kembali (*estimated recoverable amount*) dari aset tetap tersebut.

Jika nilai tercatat aset tetap melebihi taksiran jumlah yang dapat diperoleh kembali dari aset tetap tersebut, nilai tercatat aset tetap harus diturunkan menjadi nilai yang dapat diperoleh kembali dari aset tetap tersebut.

2. SUMMARY OF MATERIAL ACCOUNTING POLICIES INFORMATION (continued)

I. Fixed Assets (continued)

The purchases of inventory will be capitalized to a fixed asset if the cost of the acquisition value is Rp2 or higher per unit/asset, while inventories purchased for less than Rp2 are recorded by the asset and operations unit head office as an expense in the statement of profit or loss.

The cost of repairs and maintenance is charged directly to the statement of profit or loss as incurred, while significant addition are capitalized when it is probable that future economic benefits will be greater than the initial performance standards set previously and depreciated over the remaining useful lives of related fixed assets.

When fixed assets are retired or otherwise disposed of, their carrying values and the related accumulated depreciation are removed from the record as fixed assets, and the resulting gains or losses are recognized in the current year statement of profit or loss.

Land cost of land rights in the form of business usage rights, building usage rights and usage rights is recognized as fixed assets. This cost is the directly attributable cost to acquire the landrights including the legal cost of obtaining legal land rights when the land is first acquired.

Land rights in the form of business usage rights, building usage rights and usage rights not depreciated, unless there is evidence to indicate that the extension or renewal of land rights is likely to or definitely not obtained.

The estimated useful lives, depreciation method, and residual value of fixed assets are reviewed at the end of each reporting period and are adjusted prospectively.

The carrying amounts of fixed assets are reviewed at each statement of financial position date to assess whether they are recorded in excess of their estimated recoverable amounts.

If the carrying value exceeds this estimated recoverable amount, assets are written down to their recoverable amount.

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2. SUMMARY OF MATERIAL ACCOUNTING POLICIES INFORMATION (continued)

m. Aset dan Liabilitas Sewa

m. Lease Assets and Liabilities

Bank mengakui aset hak guna pada tanggal dimulainya sewa. Aset hak guna diukur pada biaya perolehan, dikurangi akumulasi penyusutan dan kerugian penurunan nilai, dan disesuaikan untuk setiap pengukuran kembali liabilitas sewa. Liabilitas sewa merupakan jumlah pembayaran sewa yang masih harus dibayar hingga akhir masa sewa yang didiskontokan dengan menggunakan suku bunga pinjaman inkremental. Biaya 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, sebagai berikut:

The Bank recognizes the rights of use assets on the inception date of the lease. Rights of use assets are measured at cost, less accumulated depreciation and impairment losses, and adjusted for any remeasurement of the lease liabilities. Lease liabilities are the amount of lease payments accrued until the end of the lease term, discounted using the incremental borrowing interest rate. The cost of rights of use assets includes the amount of lease liability recognized, initial direct costs paid, recovery costs and lease payments made on or before the start date of the lease less lease incentives received. Rights 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, as follows:

	Masa manfaat/ Useful lives (Tahun)/(Years)	
Bangunan	3 - 5	Buildings
Kendaraan	3	Vehicles

Jika kepemilikan aset sewa dialihkan ke Bank pada akhir masa sewa atau pembayaran sewa mencerminkan pelaksanaan opsi pembelian, penyusutan dihitung menggunakan estimasi masa manfaat ekonomis aset. Aset hak guna diuji penurunan nilainya sesuai dengan PSAK 236, "Penurunan Nilai Aset".

If ownership of the leased asset is transferred to the Bank at the end of the lease term or the lease payment reflects the exercise of the purchase option, depreciation is calculated using the estimated economic benefit of the asset. Rights of use assets are tested for impairment in accordance with PSAK 236, "Impairment of Assets".

Pada tanggal dimulainya sewa, Bank mengakui liabilitas sewa yang diukur pada nilai kini dari pembayaran sewa masa depan yang akan dilakukan 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 tergantung pada indeks atau suku bunga diakui sebagai beban pada periode di mana peristiwa atau kondisi yang memicu pembayaran terjadi.

At the inception date of the lease, the Bank recognizes lease liabilities at the present value of future lease payments that will be made over the lease term. Lease payments include fixed payments (including substantially fixed payments) less lease incentive receivables, variable lease payments that are index or interest rate dependent, and the amount expected 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 independent of indexes or interest rates are recognized as an expense in the period in which the event or condition that triggers the payment occurs.

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m. Aset 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 durasi kurang dari 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. Bank akan mengakui pembayaran sewa tersebut dengan dasar garis lurus selama masa sewa dalam laporan laba rugi. Beban ini diungkapkan pada beban umum dan administrasi.

Penerapan pencatatan PSAK 116 berlaku untuk seluruh sewa (kecuali sebagaimana yang disebutkan sebelumnya), yaitu sebagai berikut:

- (a) Mengungkapkan aset hak guna sebagai bagian dari aset tetap dan liabilitas sewa diungkapkan sebagai bagian dari liabilitas lain-lain dalam laporan posisi keuangan, yang diukur pada nilai kini pembayaran sewa masa depan;
- (b) Mencatat penyusutan aset hak guna dan bunga atas liabilitas sewa dalam laporan laba rugi;
- (c) Memisahkan jumlah total pembayaran ke bagian pokok (disajikan dalam kegiatan pendanaan) dan bunga (disajikan dalam kegiatan operasional) dalam laporan arus kas.

n. Aset Tak Berwujud

Aset tak 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.

2. SUMMARY OF MATERIAL ACCOUNTING POLICIES INFORMATION (continued)

m. Lease Assets and Liabilities (continued)

In calculating the present value of lease payments, the Bank uses the incremental borrowing interest rate of the lessee at the start date of the lease because the interest rate implicit in the lease cannot be determined. After the commencement date of the lease, the amount of the lease liability is increased to reflect the increase in interest and less lease payments made. In addition, the carrying amount of the lease liability is remeasured if there are modifications, changes in the term of the lease, changes in lease payments, or changes in the valuation of the option to purchase the underlying asset.

Short-term leases with a duration of less than 12 months and leases of low value assets, as well as elements of the lease, partially or wholly do not apply the recognition principles stipulated by PSAK 116 will be treated the same as operating. Bank will recognize such lease payments on a straight-line basis over the lease term in the statement of profit or loss. These expenses are disclosed under general and administrative expenses.

The application of PSAK 116 listing applies to all leases (except as stated earlier), which are as follows:

- (a) Disclose rights of use assets as part of fixed assets and lease liabilities are disclosed as part of other liabilities in the statement of financial position, measured at the present value of future lease payments.
- (b) Record depreciation of rights of use assets and interest on lease liabilities in the statements of profit or loss;
- (c) Separating the total payment amount into principal (presented in financing activities) and interest (presented in operating activities) in the statement of cash flows.

n. Intangible Assets

Intangible assets are recognized 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.

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2. IKHTISAR INFORMASI KEBIJAKAN AKUNTANSI YANG MATERIAL (lanjutan)

n. Aset Tak Berwujud (lanjutan)

Piranti lunak komputer yang diperoleh dikapitalisasi sebesar biaya yang dikeluarkan untuk memperoleh dan membuat piranti lunak tersebut siap untuk digunakan. Amortisasi dihitung berdasarkan metode garis lurus (*straight-line method*) sesuai dengan taksiran masa manfaat ekonomis aset tak berwujud.

Biaya yang berhubungan dengan pengembangan atau pemeliharaan program piranti lunak komputer diakui sebagai beban pada periode terjadinya.

o. Penyisihan Kerugian Penurunan Nilai Aset Non Produktif

Aset non-produktif adalah aset Bank, antara lain dalam bentuk agunan yang diambil alih, properti terbengkalai, rekening antar kantor dan suspense account.

Bank membentuk cadangan kerugian penurunan nilai atas agunan yang diambil alih dan properti terbengkalai pada nilai yang lebih rendah antara nilai tercatat dan nilai wajar setelah dikurangi biaya untuk menjual, sedangkan untuk rekening antar kantor dan suspense account, pada nilai yang lebih rendah antara nilai tercatat dan nilai pemulihan.

p. Biaya Dibayar dimuka

Biaya dibayar dimuka diamortisasi selama masa manfaat masing-masing biaya dengan menggunakan metode garis lurus (*straight-line method*).

q. Aset Lain-Lain

Aset lain-lain antara lain terdiri dari pendapatan bunga yang masih harus diterima, tagihan, agunan yang diambil alih ("AYDA"), properti terbengkalai, rekening antar kantor, dan lain-lain.

1. Agunan yang Diambil Alih ("AYDA")

AYDA adalah aset yang diperoleh Bank, baik melalui pelelangan maupun diluar pelelangan berdasarkan penyerahan secara sukarela oleh pemilik agunan atau berdasarkan kuasa untuk menjual diluar lelang dari pemilik agunan dalam hal debitur tidak memenuhi liabilitasnya kepada Bank. AYDA merupakan jaminan kredit yang diberikan yang telah diambil alih sebagai bagian dari penyelesaian kredit yang diberikan dan disajikan pada "Aset Lain-Lain".

2. SUMMARY OF MATERIAL ACCOUNTING POLICIES INFORMATION (continued)

n. Intangible Assets (continued)

The software purchased is capitalized at the cost incurred to acquire and make the software ready for use. Amortization is computed using the straight-line method in accordance with the estimated useful lives of the intangible assets.

Costs associated with the development or maintenance of a software program are recognized as an expense in the period in which they are incurred.

o. Allowance for Impairment Losses on Non-Productive Assets

Non-earning assets of the Bank, consist of foreclosed assets, abandoned properties, inter-office accounts and suspense accounts.

The Bank provides an allowance for impairment of foreclosed assets and abandoned property equivalent to the difference between the carrying amount and fair value net of costs to sell. As for the interoffice account and suspense account, equivalent to the difference between carrying value and the recovery value.

p. Prepaid Expenses

Prepaid expenses are amortized over their useful lives using the straight-line method.

q. Other Assets

Other assets, among others, consist of accrued interest income, receivables, foreclosed collateral ("AYDA"), abandoned properties, interoffice accounts, and others.

1. Foreclosed Collateral

Foreclosed collateral is an asset acquired by a Bank, both from auction and non auction based on voluntary transfer by the debtor or based on debtor's approval to sell the collateral where the debtor could not fulfill their obligations to the Bank. Foreclosed collateral represents loan collateral that was taken over as part of loans settlement and presented in "Other Assets".

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q. Aset Lain-Lain (lanjutan)

2. Properti Terbengkalai

Aset yang tidak digunakan (properti terbengkalai) adalah aset tetap dalam bentuk properti yang dimiliki Bank, dimana bagian properti tersebut secara mayoritas tidak digunakan untuk kegiatan usaha operasional Bank.

Properti terbengkalai disajikan sebesar nilai yang lebih rendah antara nilai tercatat dengan nilai wajarnya setelah dikurangi biaya untuk menjual. Selisih antara nilai properti terbengkalai yang dibukukan dan hasil penjualannya diakui sebagai keuntungan atau kerugian non operasional.

Beban-beban yang berkaitan dengan pemeliharaan AYDA dan properti terbengkalai dibebankan ke laporan laba rugi dan penghasilan komprehensif lain tahun berjalan pada saat terjadinya. Bila terjadi penurunan nilai yang bersifat permanen, maka nilai tercatatnya dikurangi untuk mengakui penurunan tersebut dan kerugiannya dibebankan pada laporan laba rugi tahun berjalan.

r. Liabilitas Segera

Liabilitas segera dicatat pada saat timbulnya liabilitas, baik dari masyarakat maupun dari bank lain. Liabilitas segera diklasifikasikan sebagai liabilitas keuangan yang diukur dengan biaya perolehan diamortisasi.

s. Simpanan Nasabah

Simpanan nasabah adalah dana yang ditempatkan oleh masyarakat (diluar Bank) kepada Bank yang bergerak di bidang perbankan berdasarkan perjanjian penyimpanan dana. Termasuk dalam pos ini adalah giro, tabungan, deposito berjangka, dan bentuk simpanan lain yang dipersamakan dengan itu.

Giro merupakan simpanan nasabah yang dapat digunakan sebagai alat pembayaran, yang penarikannya dapat dilakukan setiap saat melalui cek, kartu Anjungan Tunai Mandiri ("ATM"), atau dengan cara pemindahbukuan dengan bilyet giro atau sarana perintah pembayaran lainnya.

2. SUMMARY OF MATERIAL ACCOUNTING POLICIES INFORMATION (continued)

q. Other Assets (continued)

2. Abandoned Property

Unused assets (abandoned property) are fixed assets in the form of property owned by the Bank, of which the majority of the property is not used for the operations of the Bank.

Abandoned properties are presented at the lower of their carrying values at fair value after deducting cost to sell. The difference between the book value of abandoned property and the proceeds of sale are recognized as non-operating gains or losses.

Expenses for maintaining foreclosed collateral and abandoned properties are recognized in the current year's statement of profit or loss and other comprehensive income. Any permanent impairment loss that occurred will be charged to the current year's statement of profit or loss.

r. Liabilities Due Immediately

Liabilities due immediately are recorded at the time when the liabilities occurred, both from the customer or from other banks. Liabilities due immediately are classified as financial liabilities at amortized cost.

s. Deposits from Customers

Deposits from customers are the funds placed by customers (excluding banks) with the Bank which operates in banking industry based on a fund deposit agreement. Included in this account are demand deposits, saving deposits, time deposits, and other similar deposits.

Demand deposits represent deposits of customers that may be used as instruments of payment, and which may be withdrawn at any time by cheque, Automated Teller Machine card (ATM) or by overbooking through a bank draft or other orders of payment or transfers.

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s. Simpanan Nasabah (lanjutan)

Tabungan merupakan simpanan nasabah yang penarikannya hanya dapat dilakukan melalui counter dan ATM, tetapi penarikan tidak dapat dilaksanakan dengan menggunakan cek atau instrumen setara lainnya.

Deposito berjangka merupakan simpanan nasabah yang penarikannya hanya dapat dilakukan pada waktu tertentu sesuai dengan perjanjian antara nasabah dengan Bank. Deposito berjangka dinyatakan sebesar nilai perolehan diamortisasi sesuai dengan perjanjian antara pemegang deposito berjangka dengan Bank.

Simpanan nasabah diklasifikasikan sebagai liabilitas keuangan yang diukur dengan biaya perolehan diamortisasi. Biaya tambahan yang dapat diatribusikan secara langsung dengan perolehan simpanan nasabah diperhitungkan dalam jumlah simpanan yang diterima dan diamortisasi sepanjang estimasi umur simpanan tersebut. Lihat Catatan 2.c.ii.b untuk kebijakan akuntansi atas liabilitas keuangan yang diukur dengan biaya perolehan diamortisasi.

t. Simpanan dari Bank Lain

Simpanan dari bank lain terdiri dari liabilitas terhadap bank lain, dalam bentuk giro, tabungan, *interbank call money* dengan periode jatuh tempo menurut perjanjian kurang dari atau 90 hari, deposito berjangka. Simpanan dari bank lain dicatat sebagai liabilitas terhadap bank lain.

Simpanan dari bank lain diklasifikasikan sebagai liabilitas keuangan yang diukur dengan biaya perolehan diamortisasi. Biaya tambahan yang dapat diatribusikan secara langsung dengan perolehan simpanan diperhitungkan dalam jumlah pinjaman yang diterima dan diamortisasi sepanjang estimasi umur simpanan tersebut. Lihat Catatan 2.c.ii.b untuk kebijakan akuntansi atas liabilitas keuangan yang diukur dengan biaya perolehan diamortisasi.

2. SUMMARY OF MATERIAL ACCOUNTING POLICIES INFORMATION (continued)

s. Deposits from Customers (continued)

Saving deposits represent deposits of customers that may only be withdrawn over the counter and via ATMs, but which may not be withdrawn by cheque or other equivalent instruments.

Time deposits represent customer deposits that may only be withdrawn after a certain time based on the agreement between the depositor and the Bank. These are stated at amortized cost in the certificates between the Bank and the holders of time deposits.

Deposits from customers are classified as financial liabilities at amortized cost. Incremental costs directly attributable to acquisition of deposits from customers are included in the amount of deposits and amortized over the expected life of the deposits. Refer to Note 2.c.ii.b for the accounting policy of financial liabilities measured at amortized cost.

t. Deposits from Other Banks

Deposits from other banks represent liabilities to local and overseas banks, in the form of demand deposits, saving deposits, interbank call money with original maturities of 90 days or less, time deposits. Deposits from other banks are recorded as liability to other banks.

Deposits from other banks are classified as financial liabilities at amortized cost. Incremental costs directly attributable to acquisition of deposits from other banks are included in the amount of deposits and amortized over the expected life of the deposits. Refer to Note 2.c.ii.b for the accounting policy for financial liabilities measured at amortized cost.

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2. IKHTISAR INFORMASI KEBIJAKAN AKUNTANSI YANG MATERIAL (lanjutan)

u. Surat Berharga yang Diterbitkan

Surat berharga yang diterbitkan pada pengukuran awal disajikan sebesar nilai wajar dikurangi dengan biaya transaksi yang dapat diatribusikan langsung dengan perolehan/penerbitan surat berharga yang diterbitkan.

Surat berharga yang diterbitkan diklasifikasikan sebagai liabilitas keuangan yang diukur dengan biaya perolehan diamortisasi. Lihat Catatan 2.c.ii.b untuk kebijakan akuntansi untuk liabilitas keuangan yang diukur dengan biaya perolehan diamortisasi.

v. Pinjaman yang Diterima

Pinjaman yang diterima merupakan dana yang diterima dari bank lain dengan liabilitas pembayaran kembali sesuai dengan persyaratan perjanjian pinjaman.

Pada pengukuran awal, pinjaman yang diterima disajikan sebesar nilai wajar dikurangi dengan biaya transaksi yang dapat diatribusikan langsung dengan perolehan/penerbitan pinjaman yang diterima. Pinjaman yang diterima diklasifikasikan sebagai liabilitas keuangan yang diukur dengan biaya perolehan diamortisasi.

w. Perpajakan

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 langsung diakui ke ekuitas. Dalam hal ini, pajak tersebut masing-masing diakui dalam penghasilan komprehensif lain atau ekuitas.

Manajemen 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. Lebih lanjut, Bank membentuk cadangan, jika dianggap perlu, berdasarkan jumlah yang diestimasi akan dibayarkan ke kantor pajak.

2. SUMMARY OF MATERIAL ACCOUNTING POLICIES INFORMATION (continued)

u. Securities Issued

Securities issued are initially measured at fair value less directly attributable transaction costs. Subsequently, transactions costs are amortized using the effective interest rate up to the maturity of securities issued.

Securities issued are classified as financial liabilities at amortized cost. Refer to Note 2.c.ii.b for the accounting policy of financial liabilities measured at amortized cost.

v. Borrowings

Borrowings represent funds received from other banks with a repayment obligation in accordance with the terms of the borrowing agreement.

At initial measurement, loans received are measured at fair value less transaction costs that are directly attributable to the acquisition/issuance of the borrowings. Borrowings are classified as financial liabilities at amortized cost.

w. Taxation

The tax expense comprises current and deferred tax. Tax is recognized in the statement of profit or loss, except to the extent that it relates to items that are recognized directly in equity. In this case, the tax is also recognized in other comprehensive income or directly in equity, respectively.

The Bank's management 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. Where appropriate the Bank establishes provisions based on the amounts expected to be paid to the tax authorities.

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2. IKHTISAR INFORMASI KEBIJAKAN AKUNTANSI YANG MATERIAL (lanjutan)

w. Perpajakan (lanjutan)

Pajak penghasilan tangguhan diakui sepenuhnya, dengan menggunakan metode liabilitas untuk semua perbedaan temporer yang berasal dari selisih antara dasar pengenaan pajak aset dan liabilitas dengan nilai tercatatnya pada laporan keuangan. Namun, liabilitas pajak penghasilan tangguhan tidak diakui jika berasal dari pengakuan awal *goodwill*. Pajak penghasilan tangguhan juga tidak diperhitungkan jika pajak penghasilan tangguhan tersebut timbul dari pengakuan awal aset atau pengakuan awal liabilitas dalam transaksi yang bukan kombinasi bisnis yang pada saat transaksi tidak mempengaruhi laba akuntansi maupun laba kena pajak/rugi pajak.

Aset pajak tangguhan diakui apabila terdapat kemungkinan besar bahwa jumlah laba fiskal pada masa datang akan memadai untuk mengkompensasi aset pajak tangguhan yang muncul akibat perbedaan temporer tersebut.

Pajak tangguhan dihitung dengan menggunakan tarif pajak yang berlaku atau secara substansial diberlakukan pada periode dimana aset tersebut direalisasi atau liabilitas tersebut diselesaikan. Perubahan nilai tercatat aset dan liabilitas pajak tangguhan yang disebabkan oleh perubahan tarif pajak dibebankan pada tahun berjalan, kecuali untuk transaksi-transaksi yang sebelumnya telah langsung dibebankan atau dikreditkan ke ekuitas.

Koreksi atas liabilitas pajak diakui pada saat surat ketetapan pajak diterima, atau apabila diajukan keberatan dan/atau banding, maka koreksi diakui pada saat keputusan atas keberatan dan/atau banding tersebut diterima. Manajemen juga dapat membentuk pencadangan terhadap liabilitas pajak di masa depan sebesar jumlah yang diestimasikan akan dibayarkan ke kantor pajak jika berdasarkan evaluasi pada tanggal laporan posisi keuangan terdapat risiko pajak yang *probable*. Asumsi dan estimasi yang digunakan dalam perhitungan pembentukan cadangan tersebut memiliki unsur ketidakpastian.

Utang pajak penghasilan badan dan utang pajak lainnya Bank disajikan sebagai "Utang pajak" di laporan posisi keuangan. Aset pajak tangguhan disajikan bersih setelah dikurangi dengan liabilitas pajak tangguhan di laporan posisi keuangan.

2. SUMMARY OF MATERIAL ACCOUNTING POLICIES INFORMATION (continued)

w. Taxation (continued)

Deferred income tax is provided in full, using the liability method, on temporary differences which arise from the difference between the tax bases of assets and liabilities and their carrying amounts in the financial statements. However, deferred tax liabilities are not recognised if they arise from the initial recognition of goodwill. Deferred income tax is also not accounted for if it arises from initial recognition of an asset or liability in a transaction other than a business combination that at the time of the transaction affects neither accounting nor taxable profit or loss.

Deferred tax assets are recognized if it is probable that future taxable income will be sufficient to compensate deferred tax assets arising on the temporary differences.

Deferred tax is calculated using tax rates enacted or substantively applied to the period during which the asset is realized or the liability is settled. The changes to the carrying value of deferred tax assets and liabilities due to the changes of tax rates are charged in the current year, except for transactions which previously have been directly charged or credited to equity.

Amendments to taxation obligations are recorded when an assessment is received or, if appealed against, when the result of the appeal is determined. Management provides provision for future tax liability at the estimated amount that will be payable to the tax office if there is a probable tax exposure, based on management's assessment as of the date of statement of financial position. Assumptions and estimation used in the provisioning calculation may involve element of uncertainty.

Corporate tax payables and other tax payables of the Bank are presented as "Taxes payable" in the statement of financial position. Deferred tax asset is presented net of the deferred tax liabilities in the statement of financial position.

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x. Pendapatan dan Beban Bunga

Pendapatan dan beban bunga untuk semua instrumen keuangan dengan *interest bearing* dihitung menggunakan metode suku bunga efektif dan dicatat sebagai "Pendapatan bunga" dan "Beban bunga" di dalam laporan laba rugi.

Metode suku bunga efektif adalah metode yang digunakan untuk menghitung biaya perolehan diamortisasi dari aset keuangan atau liabilitas keuangan dan metode untuk mengalokasikan pendapatan bunga atau beban bunga selama periode yang relevan. Suku bunga efektif adalah suku bunga yang secara tepat mendiskontokan estimasi pembayaran atau penerimaan kas di masa datang selama perkiraan umur dari instrumen keuangan, atau jika lebih tepat, digunakan periode yang lebih singkat untuk memperoleh nilai tercatat bersih dari aset keuangan atau liabilitas keuangan. Pada saat menghitung suku bunga efektif, bank mengestimasi arus kas dengan mempertimbangkan seluruh persyaratan kontraktual dalam instrumen keuangan tersebut, namun tidak mempertimbangkan kerugian kredit di masa datang. Perhitungan ini mencakup seluruh komisi, provisi, dan bentuk lain yang diterima oleh para pihak dalam kontak yang merupakan bagian tak terpisahkan dari suku bunga efektif, biaya transaksi, dan seluruh premi atau diskon lainnya.

Jika aset keuangan atau kelompok aset keuangan serupa telah diturunkan nilainya sebagai akibat kerugian penurunan nilai, maka pendapatan bunga yang diperoleh setelahnya diakui atas bagian aset keuangan yang tidak mengalami penurunan nilai dari aset keuangan yang mengalami penurunan nilai, berdasarkan suku bunga yang digunakan untuk mendiskontokan arus kas masa datang dalam menghitung kerugian penurunan nilai.

y. Pendapatan Provisi dan Komisi

Pendapatan provisi dan komisi dan biaya transaksi yang dapat diatribusikan secara langsung yang berkaitan dengan kegiatan pemberian kredit diakui sebagai bagian/(pengurang) dari biaya perolehan kredit dan akan diakui sebagai pendapatan bunga dengan cara diamortisasi berdasarkan metode suku bunga efektif.

2. SUMMARY OF MATERIAL ACCOUNTING POLICIES INFORMATION (continued)

x. Interest Income and Expense

Interest income and expense for all interest-bearing financial instruments are recognized as "Interest income" and "Interest expense" in the statement of profit or loss using the effective interest method.

The effective interest method is a method of calculating the amortized cost of financial assets and liabilities and recognizing the interest income or interest expense over the relevant period. The effective interest rate is the rate that exactly discounts estimated future cash payments or receipts through the expected life of the financial instrument or, when appropriate, a shorter period to the net carrying amount of the financial asset or financial liability. When calculating the effective interest rate, the Bank estimates cash flows considering all contractual terms of the financial instrument but does not consider future credit losses. The calculation includes all commissions, provision and other fees received between parties to the contract that are an integral part of the effective interest rate, transaction costs, and all other premiums or discounts.

Once a financial asset or a group of similar financial assets has been written down as a result of an impairment loss, interest income is recognized on the non-impaired portion of the impaired financial assets using the rate of interest used to discount the future cash flows for measuring the impairment loss.

y. Provision Income and Expense

Fees and commissions income and transaction cost that are directly attributable to lending activities are recognized as a part/(deduction) of outstanding loan and will be recognized as interest income by amortising the carrying value of loan using effective interest rate method.

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2. IKHTISAR INFORMASI KEBIJAKAN AKUNTANSI YANG MATERIAL (lanjutan)

y. Pendapatan Provisi dan Komisi (lanjutan)

Untuk kredit yang diberikan yang dilunasi sebelum jatuh temponya, saldo pendapatan provisi dan/atau komisi dan biaya transaksi yang dapat diatribusikan secara langsung yang belum diamortisasi, diakui pada saat kredit yang diberikan dilunasi.

Pendapatan provisi dan komisi lainnya yang tidak berkaitan langsung dengan kegiatan perkreditan atau jangka waktu tertentu diakui pada saat terjadinya transaksi.

z. Imbalan Kerja

Imbalan Kerja Jangka Pendek

Imbalan kerja jangka pendek diakui pada saat terhutang.

Imbalan Kerja Jangka Panjang dan Imbalan Pasca Kerja

Imbalan kerja jangka panjang dan imbalan pasca kerja, seperti pensiun, uang pisah, uang kompensasi, dan hak-hak lainnya dihitung berdasarkan Peraturan Bank.

Bank menetapkan program imbalan pasca kerja karyawan manfaat pasti yang bersifat non iuran (*non-contributory*). Sesuai dengan Undang-Undang, Bank harus menyediakan program dengan imbalan yang minimal sama dengan imbalan pensiun yang diatur dalam Undang-Undang. Imbalan pensiun sesuai dengan Undang-Undang adalah program imbalan pasti.

Liabilitas imbalan kerja merupakan nilai kini liabilitas imbalan pasti pada tanggal laporan posisi keuangan dikurangi dengan nilai wajar aset program, serta disesuaikan dengan keuntungan atau kerugian aktuarial dan biaya jasa lalu yang belum diakui. Nilai kini liabilitas imbalan pasti dihitung sekali setahun oleh aktuaris independen dengan menggunakan metode *projected unit credit*.

Nilai kini liabilitas imbalan pasti ditentukan dengan mendiskontokan estimasi arus kas masa depan dengan menggunakan tingkat bunga obligasi pemerintah dalam mata uang Rupiah sesuai dengan mata uang dimana imbalan tersebut akan dibayarkan dan yang memiliki jangka waktu yang sama dengan liabilitas imbalan pensiun yang bersangkutan.

2. SUMMARY OF MATERIAL ACCOUNTING POLICIES INFORMATION (continued)

y. Provision Income and Expense (continued)

The direct attributable unamortized fees and commissions relating to loans which are settled prior to maturity are recognized upon settlement date of such loans.

Other fees and commissions income which are not directly related to lending activities or specific periods are recognized as revenue on the transaction date.

z. Employee Benefits

Short-term Employee Benefits

Short-term employee benefits are recognized when it is payable.

Long-term Employee Benefits and Post-Employment Benefits

Long-term employee benefits and post-employment benefits, such as pensions, severance pay, service pay, and other benefits are calculated in accordance with Bank's Regulations.

The Bank determines a defined non-contributory post employment benefit plan. In accordance with the Law, the Bank must provide a program with minimum benefits equal to the pension benefits provided for under the Law. Pension benefits in accordance with Law is a defined benefit plan.

The employee benefits liabilities represent the present value of the defined benefit liabilities at the date of statement of financial position, less the fair value of plan assets, together with adjustments for unrecognized actuarial gains or losses and past service cost. The present value of defined benefit liabilities is calculated annually by an independent actuary using the projected unit credit method.

The present value of the defined benefit liabilities is determined by discounting the estimated future cash outflows using interest rates of high quality corporate bonds that are denominated in the currency in which the benefit will be paid, and that have terms to maturity approximating the terms of the related pension liability.

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z. Imbalan Kerja (lanjutan)

Imbalan Kerja Jangka Panjang dan Imbalan Pasca Kerja (lanjutan)

Beban imbalan pasti pasca kerja yang diakui selama tahun berjalan terdiri dari biaya jasa dalam laba rugi, bunga neto atas liabilitas imbalan pasti neto dalam laba rugi, dan pengukuran kembali liabilitas imbalan pasti dalam penghasilan komprehensif lain.

Seluruh biaya jasa lalu diakui pada saat yang lebih dulu antara ketika amendemen/kurtailmen terjadi atau ketika biaya restrukturisasi atau pemutusan hubungan kerja diakui. Sebagai akibatnya, biaya jasa lalu yang belum vested tidak lagi dapat ditangguhkan dan diakui selama periode vesting masa depan.

Bunga neto atas imbalan pasti neto merupakan komponen pendapatan bunga dari aset program, biaya bunga atas liabilitas imbalan pasti dan bunga atas dampak batas atas dari aset.

Pengukuran kembali liabilitas imbalan pasti neto terdiri atas:

- keuntungan dan kerugian aktuarial.
- imbal hasil atas aset program, tidak termasuk jumlah yang dimasukkan dalam bunga neto atas liabilitas imbalan pasti neto.
- setiap perubahan dampak batas atas aset, tidak termasuk jumlah yang dimasukkan dalam bunga neto atas liabilitas imbalan pasti neto.

Keuntungan dan kerugian aktuarial dapat timbul dari penyesuaian yang dibuat berdasarkan pengalaman, perubahan asumsi-asumsi aktuarial, dan perubahan pada program pensiun.

2. SUMMARY OF MATERIAL ACCOUNTING POLICIES INFORMATION (continued)

z. Employee Benefits (continued)

Long-term Employee Benefits and Post-Employment Benefits (continued)

The post-employment benefits expense recognized during the current year consists of service cost in profit and loss, net interest on the net defined benefit liability in profit and loss, and remeasurement of the net defined benefit liabilities in other comprehensive income.

All past service costs are recognized at the earlier of when the amendment/curtailment occurs and when the related restructuring or termination costs are recognized. As a result, unvested past service costs can no longer be deferred and recognized over the future vesting period.

Net interest on the net defined benefit liabilities is the interest income component of plan assets, interest expense of defined benefit obligation and interest on the effect of asset ceiling.

Remeasurements of the net defined benefit liabilities consists of:

- actuarial gains and losses.
- return on plan assets, excluding amount included in net interest on the net defined benefit liabilities.
- any change in effect of the asset ceiling, excluding amount included in net interest on the net defined benefit liabilities.

Actuarial gains and losses may arise from the adjustments made based on the experience, changes in actuarial assumption, and changes in pension programs.

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2. IKHTISAR INFORMASI KEBIJAKAN AKUNTANSI YANG MATERIAL (lanjutan)

aa. Informasi Segmen Operasi

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.

Bank menyajikan segmen operasi berdasarkan laporan internal Bank yang disajikan kepada pengambil keputusan operasional. Pengambil keputusan operasional adalah Dewan Direksi.

Segmen operasi adalah suatu komponen dari Bank:

- a. yang terlibat dalam aktivitas bisnis yang mana memperoleh pendapatan dan menimbulkan beban (termasuk pendapatan dan beban terkait dengan transaksi dengan komponen lain dari entitas yang sama);
- b. hasil operasinya dikaji ulang secara regular oleh pengambil keputusan operasional untuk membuat keputusan tentang sumber daya yang dialokasikan pada segmen tersebut dan menilai kinerjanya; dan
- c. tersedia informasi keuangan yang dapat dipisahkan.

Informasi yang dilaporkan kepada pengambil keputusan operasional untuk tujuan alokasi sumber daya dan penilaian kinerjanya lebih difokuskan pada kategori masing-masing produk, yang mana serupa dengan segmen usaha yang dilaporkan pada periode-periode terdahulu.

ab. Laba per Lembar Saham

Laba per saham dasar dihitung dengan membagi laba tahun berjalan dengan rata-rata tertimbang jumlah saham biasa yang ditempatkan dan disetor penuh selama tahun yang bersangkutan.

2. SUMMARY OF MATERIAL ACCOUNTING POLICIES INFORMATION (continued)

aa. Operation Segment Information

Segment information is disclosed to enable users of the financial statements to evaluate the nature and financial effects of business activities in which the Bank is engaged in the economic environment in which the Bank operates.

The Bank presents operating segments based on Bank's internal report that is provided to operational decision makers. The operational decision maker of the Bank is the Board of Directors.

An operating segment is a component of the Bank there in:

- a. it involves in business activities that generate income and expenses (include income and expenses relating to the transactions with other components from the same entity);
- b. operations result is observed regularly by chief decision maker for decision making on allocation of resources and performance evaluation on works; and
- c. separate financial information is available.

Information reported to the operational decision maker for the purpose of resource allocation and performance appraisal is more focused on the category of each product, which is similar to the business segment reported in previous periods.

ab. Earnings per Shares

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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ab. Laba per Lembar Saham (lanjutan)

Laba per saham dilusian menyesuaikan angka yang digunakan dalam penentuan laba per saham dasar untuk memperhitungkan:

- dampak setelah pajak penghasilan atas bunga dan biaya pendanaan lainnya yang terkait dengan potensi saham biasa yang bersifat dilutif, dan
- jumlah rata-rata tertimbang saham biasa tambahan saham yang seharusnya beredar dengan asumsi konversi seluruh potensi saham biasa yang bersifat dilutif

Untuk tujuan perhitungan laba per saham dilusian, entitas menyesuaikan laba atau rugi yang dapat diatribusikan kepada pemegang saham biasa Bank dengan efek setelah pajak bunga yang diakui dalam periode tersebut terkait dengan obligasi konversi.

ac. Perubahan Kebijakan Akuntansi dan Pengungkapan

Penerapan dari standar, interpretasi baru/revisi standar berikut yang berlaku efektif mulai 1 Januari 2025, tidak menimbulkan perubahan substantial terhadap kebijakan akuntansi Bank dan pengaruh yang material atas jumlah yang dilaporkan atas tahun berjalan atau tahun sebelumnya.

- Amandemen PSAK 221: "Pengaruh Perubahan Kurs Valuta Asing tentang Kekurangan Ketertukaran"

Dampak atas penerapan standar baru dan penyesuaian atau amendemen tersebut di atas tidak material terhadap laporan keuangan.

2. SUMMARY OF MATERIAL ACCOUNTING POLICIES INFORMATION (continued)

ab. Earnings per Shares (continued)

Diluted earnings per share adjusts the figures used in the determination of basic earnings per share to take into account:

- *the after-income tax effect of interest and other financing costs associated with dilutive potential ordinary shares, and*
- *the weighted average number of additional ordinary shares that would have been outstanding assuming the conversion of all dilutive potential ordinary shares.*

For the purposes of calculating diluted earnings per share, the profit or loss attributable to the Bank's ordinary equity holders will be adjusted for the after-tax effects of interest recognised during the period on convertible bonds.

ac. Changes in Accounting Policies and Disclosures

The adoption of these new and amended standards and interpretations that are effective beginning January 1, 2025, did not result in substantial changes to the Bank's accounting policies and had no material effect on the amounts reported for the current or prior financial years.

- *Amendment to PSAK 221: "Effect of Changes in Foreign Exchange Rates on the Lack of Convertibility"*

The impact of the implementation of the new standards and the adjustments/amendments mentioned above are not material to the financial statements.

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3. SUMBER KETIDAKPASTIAN ESTIMASI DAN PERTIMBANGAN AKUNTANSI

Beberapa estimasi dan asumsi dibuat dalam rangka penyusunan laporan keuangan dimana dibutuhkan pertimbangan manajemen dalam menentukan metodologi yang tepat untuk penilaian aset dan liabilitas.

Manajemen membuat estimasi dan asumsi yang berimplikasi pada pelaporan nilai aset dan liabilitas atas tahun keuangan periode-periode selanjutnya. Semua estimasi dan asumsi yang diharuskan oleh PSAK adalah estimasi terbaik yang didasarkan standar yang berlaku. Estimasi dan pertimbangan dievaluasi secara terus menerus dan berdasarkan pengalaman masa lalu dan faktor-faktor lain termasuk harapan atas kejadian yang akan datang.

Walaupun estimasi dan asumsi ini dibuat berdasarkan pengetahuan terbaik manajemen atas kejadian dan tindakan saat ini, hasil yang timbul mungkin berbeda dengan estimasi dan asumsi semula.

Sumber utama ketidakpastian estimasi

a. Cadangan Kerugian Penurunan Nilai Aset Keuangan

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. Dalam menentukan perlunya untuk membentuk cadangan kerugian penurunan nilai secara kolektif, manajemen mempertimbangkan faktor-faktor seperti kualitas kredit, besarnya portofolio, konsentrasi kredit, dan faktor-faktor ekonomi. Dalam mengestimasi cadangan yang dibutuhkan, asumsi-asumsi dibuat untuk menentukan model kerugian bawaan dan untuk menentukan parameter input yang diperlukan, berdasarkan pengalaman historis, kondisi ekonomi saat ini, dan prakiraan kondisi ekonomi di masa mendatang (*forecasting*).

3. USE OF CRITICAL ACCOUNTING ESTIMATES AND JUDGEMENTS

Several estimates and assumptions are made in the framework of the preparation of financial statements where management is required when determining appropriate methodologies for valuation of assets and liabilities.

Management makes estimates and assumptions that have implications for reporting the value of assets and liabilities over the financial year and subsequent periods. All the estimates and assumptions required by PSAK are the best estimates based on applicable standards. Estimates and considerations are continuously evaluated and are based from past experience and other factors including expectations of future events.

Although these estimates and assumptions are based on management's best knowledge of current events and actions, the results may differ from their original estimates and assumptions.

The key sources of estimation uncertainty

a. Allowance for Impairment losses of Financial Assets

Collectively assessed impairment allowances cover credit losses inherent in portfolios with similar economic characteristics when there is objective evidence to suggest that the impairment exists within the portfolio, but the individual impaired items cannot yet be identified. In determining the need to establish allowance for collective impairment, management considers factors such as credit quality, size of portfolio, credit concentrations, and economic factors. In estimating the required allowance, the assumptions are made to determine default and loss model to determine the required input parameters, based on historical experience, current economic conditions, and forecasting of future economic conditions.

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Sumber utama ketidakpastian estimasi (lanjutan)

b. Nilai Wajar Instrumen Keuangan

Dalam menentukan nilai wajar aset dan liabilitas keuangan yang tidak mempunyai harga pasar, Bank menggunakan teknik penilaian seperti yang dijelaskan dalam Catatan 2.d untuk instrumen keuangan yang jarang diperdagangkan dan memiliki informasi harga yang terbatas, nilai wajar yang kurang objektif dan membutuhkan berbagai tingkat penilaian tergantung pada likuiditas, konsentrasi, faktor ketidakpastian pasar, asumsi harga dan risiko lainnya.

c. Imbalan Kerja

Perhitungan aktuaria menggunakan asumsi-asumsi seperti tingkat diskonto, tingkat pengembalian investasi, tingkat kenaikan gaji, tingkat kematian, tingkat pengunduran diri, dan lain-lain (lihat Catatan 2.z dan 24). Perubahan asumsi ini akan mempengaruhi nilai liabilitas imbalan kerja.

Bank menentukan tingkat diskonto yang sesuai pada akhir periode pelaporan, yakni tingkat suku bunga yang harus digunakan untuk menentukan nilai kini arus kas keluar masa depan estimasian yang diharapkan untuk menyelesaikan liabilitas imbalan kerja. 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 liabilitas imbalan kerja yang terkait. Asumsi kunci liabilitas imbalan jangka panjang lainnya sebagian ditentukan berdasarkan kondisi pasar saat ini.

d. Penyusutan Aset Tetap dan Amortisasi Aset Tak Berwujud

Biaya perolehan aset tetap dan aset tidak berwujud disusutkan dan diamortisasi dengan menggunakan metode garis lurus berdasarkan taksiran masa manfaat ekonomisnya. Manajemen mengestimasi masa manfaat ekonomis aset tetap dan aset tidak berwujud antara 4 sampai dengan 20 tahun sesuai dengan Catatan 2.l dan 2.n.

Perubahan tingkat pemakaian dan perkembangan teknologi dapat mempengaruhi masa manfaat ekonomis dan nilai sisa aset, dan karenanya biaya penyusutan dan amortisasi masa depan mungkin direvisi.

3. USE OF CRITICAL ACCOUNTING ESTIMATES AND JUDGEMENTS (continued)

The key sources of estimation uncertainty (continued)

b. Fair Value of Financial Instruments

In determining the fair value of financial assets and liabilities that do not have a market value, the Bank uses assessment techniques as described in Note 2.d for financial instruments that are traded infrequently and limited available price, fair value is less objective and requires varying degrees of judgement depending on liquidity, concentration, uncertainty of market factors, price assumptions and other risks.

c. Employee Benefits

The actuarial calculations use assumptions such as discount rate, expected rate of return on investment, future salary increase, mortality rate, resignation rate, and others (see Notes 2.z and 24). Any changes in those assumptions will impact the liability balance of employee benefits liabilities.

The Bank determines the appropriate discount rate at the end of each year including interest rate that should be used to determine the present value of estimated future cash outflows expected to settle the pension liabilities. In determining the appropriate discount rate, the Bank considers the interest rates of Government Bonds denominated in the similar currency with payments that will be made and have terms to maturity approximating the terms of the related employee benefit liability. Other key assumptions for pension liabilities are determined based in part on current market conditions.

d. Depreciation of Fixed Assets and Amortization of Intangible Assets

Cost of acquisition of fixed assets are depreciated using the straight-line method based on their estimated economic useful life. Bank management estimates the useful lives of the assets between 4 (four) to 20 (twenty) years in accordance with Notes 2.l and 2.n.

Changes in the level of usage and technological developments could affect the economic useful lives and residual value of assets, and therefore future depreciation charges may be revised.

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Sumber utama ketidakpastian estimasi (lanjutan)

e. Aset Pajak Tangguhan

Aset pajak tangguhan diakui atas jumlah pajak penghasilan terpulihkan (*recoverable*) pada periode mendatang sebagai akibat 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.

f. Pajak Penghasilan

Bank mengakui liabilitas atas pajak penghasilan badan berdasarkan estimasi apakah akan terdapat tambahan pajak penghasilan badan.

g. Menentukan Jangka Waktu Kontrak dengan Opsi Perpanjangan dan Penghentian Kontrak - Bank Sebagai Lessee

Bank menentukan jangka waktu sewa sebagai jangka waktu sewa yang tidak dapat dibatalkan, Bersama dengan periode yang dicakup oleh opsi untuk memperpanjang masa sewa jika dipastikan akan dilaksanakan, atau periode apa pun yang dicakup oleh opsi untuk menghentikan sewa, jika cukup wajar untuk tidak dilakukan.

Bank memiliki beberapa kontrak sewa yang mencakup opsi perpanjangan dan penghentian jangka waktu sewa. Bank menerapkan penilaian dalam mengevaluasi apakah dapat dipastikan jika akan menggunakan opsi untuk memperpanjang atau menghentikan sewa. Hal tersebut dilakukan dengan mempertimbangkan seluruh fakta dan keadaan yang relevan yang memberikan insentif ekonomi untuk melakukan perpanjangan atau penghentian sewa. Setelah tanggal dimulainya, Bank menilai kembali masa sewa, jika terdapat peristiwa atau perubahan signifikan dalam keadaan yang berada dalam kendali dan mempengaruhi apakah lessee cukup pasti untuk mengeksekusi opsi memperpanjang atau menghentikan sewa.

3. USE OF CRITICAL ACCOUNTING ESTIMATES AND JUDGEMENTS (continued)

The key sources of estimation uncertainty (continued)

e. Deferred Tax Assets

Deferred tax assets are recognized for all deductible temporary differences, as long as it is likely that taxable income will be available so that the temporary differences can be used. Significant estimates by management is required in determining the amount of deferred tax assets that can be recognized, based on current usage and the level of taxable income and future tax planning strategies.

f. Income Tax

The Bank recognizes corporate income tax liabilities based on an estimate of whether there will be an additional corporate income tax.

g. Determine Term of Contract with Option to Extend and Terminate The Contract - The Bank as the Lessee

The Bank determines the lease term as the term of the lease that non-cancellable, along with the period covered by the option to extend the lease if it is certain to be exercised, or any period covered by the option to terminate the lease, if it is reasonably reasonable not to do so.

The Bank has several lease contracts which include an option to extend and terminate the lease term. The Bank applies its judgment in evaluating whether it can be ascertained if it will exercise the option to extend or terminate the lease. This is done by considering all relevant facts and circumstances that provide economic incentives to extend or terminate the lease. After the commencement date, the Bank reassesses the lease term, if there is a significant event or change in circumstances which is under its control and affects whether the lessee is certain enough to exercise the option to extend or terminate the lease.

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4. KAS

Pada tanggal 31 Desember 2025 dan 2024, saldo kas dalam mata uang Rupiah masing-masing adalah sebesar Rp152.993 dan Rp137.382.

4. CASH

As of December 31, 2025 and 2024, cash balances denominated in Rupiah amounted to Rp152,993 and Rp137,382, respectively.

5. GIRO PADA BANK INDONESIA

Pada tanggal 31 Desember 2025 dan 2024, saldo Giro pada Bank Indonesia dalam mata uang Rupiah masing-masing sebesar Rp1.283.107 dan Rp3.122.333.

5. CURRENT ACCOUNTS WITH BANK INDONESIA

As of December 31, 2025 and 2024, current accounts with Bank Indonesia denominated in Rupiah amounted to Rp1,283,107 and Rp3,122,333, respectively.

6. GIRO PADA BANK LAIN

	31 Desember 2025/ December 31, 2025
Pihak Berelasi - Rupiah (Catatan 36)	
PT Bank Mandiri (Persero) Tbk	73.666
PT Bank Syariah Indonesia Tbk	1.090
PT Bank Rakyat Indonesia (Persero) Tbk	-
Total	74.756
Dikurangi: Cadangan kerugian penurunan nilai	(1)
Neto	74.755

6. CURRENT ACCOUNTS WITH OTHER BANKS

	31 Desember 2024/ December 31, 2024	
Related Parties - Rupiah (Note 36)		
PT Bank Mandiri (Persero) Tbk	45.901	
PT Bank Syariah Indonesia Tbk	1.082	
PT Bank Rakyat Indonesia (Persero) Tbk	995	
Total	47.978	Total
Less: Allowance for impairment losses	(1)	
Net	47.977	Net

Pada tanggal 31 Desember 2025 dan 2024, kisaran tingkat suku bunga per tahun masing-masing adalah sebesar 0,00% - 1,00% dan 0,00% - 1,25%

As of December 31, 2025 and 2024, the range of interest rates per annum are 0.00% - 1.00% and 0.00% - 1.25%, respectively.

Pada tanggal 31 Desember 2025 dan 2024, tidak terdapat giro pada bank lain yang dijaminkan.

As of December 31, 2025 and 2024, there are no current accounts with other banks that are pledged as collateral.

Mutasi nilai tercatat giro pada bank lain dengan klasifikasi biaya perolehan diamortisasi (semua giro pada bank lain dengan klasifikasi biaya perolehan diamortisasi adalah stage 1) pada tanggal 31 Desember 2025 dan 2024 adalah sebagai berikut:

Movement of the carrying value of current accounts with other banks classified as amortized cost (all current accounts with other banks classified as amortized cost are stage 1) as of December 31, 2025 and 2024 are as follows:

	31 Desember 2025/ December 31, 2025	31 Desember 2024/ December 31, 2024	
Saldo awal	47.978	28.294	Beginning balance
Aset keuangan yang baru dibeli	-	301	New financial assets purchased
Pengukuran kembali bersih	26.778	19.383	Net remeasurement
Saldo akhir	74.756	47.978	Ending balance

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6. GIRO PADA BANK LAIN (lanjutan)

Mutasi cadangan kerugian penurunan nilai giro pada bank lain dengan klasifikasi biaya perolehan diamortisasi (semua giro pada bank lain dengan klasifikasi biaya perolehan diamortisasi adalah stage 1) pada tanggal 31 Desember 2025 dan 2024 adalah sebagai berikut:

	31 Desember 2025/ December 31, 2025	31 Desember 2024/ December 31, 2024
Saldo awal	1	1
Pengukuran kembali bersih nilai tercatat	-	-
Saldo akhir	1	1

Pada tanggal 31 Desember 2025 dan 2024, seluruh giro pada bank lain digolongkan sebagai Stage 1.

Manajemen berpendapat bahwa cadangan kerugian penurunan nilai atas giro pada bank lain telah memadai.

6. CURRENT ACCOUNTS WITH OTHER BANKS (continued)

Movement of the allowance for impairment losses of current accounts with other banks classified as amortized cost (all current accounts with other banks classified as amortized cost are stage 1) as of December 31, 2025 and 2024 are as follows:

Beginning balance
Net remeasurement of carrying value
Ending balance

As of December 31, 2025 and 2024, all current accounts with other banks are classified as Stage 1.

Management believes that allowance for impairment losses for current accounts with other banks are adequate.

7. PENEMPATANAN PADA BANK INDONESIA DAN BANK LAIN

Seluruh penempatan pada Bank Indonesia dan bank lain dalam Rupiah dengan rincian sebagai berikut:

	31 Desember 2025/ December 31, 2025	31 Desember 2024/ December 31, 2024
Pihak Ketiga - Rupiah Fasilitas Simpanan Bank Indonesia ("FASBI") Bank Indonesia	6.361.889	2.179.682
Dikurangi: Cadangan kerugian penurunan nilai	-	-
Neto	6.361.889	2.179.682

7. PLACEMENTS WITH BANK INDONESIA AND OTHER BANKS

All placements with Bank Indonesia and other banks in Rupiah are as follows:

Third Parties - Rupiah Deposit Facilities of Bank Indonesia ("FASBI") Bank Indonesia

Less: Allowance for impairment losses

Net

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7. PENEMPATAN PADA BANK INDONESIA DAN BANK LAIN (lanjutan)

Berdasarkan jangka waktu adalah sebagai berikut:

	31 Desember 2025/ December 31, 2025
< 1 bulan	6.361.889

Kisaran tingkat suku bunga per tahun pada tanggal 31 Desember 2025 dan 2024 adalah sebagai berikut:

	31 Desember 2025/ December 31, 2025
FASBI	3,75%

Pada tanggal 31 Desember 2025 dan 2024, tidak terdapat penempatan pada Bank Indonesia dan bank lain yang dijaminkan.

Mutasi nilai tercatat penempatan pada Bank Indonesia dan bank lain dengan klasifikasi biaya perolehan diamortisasi (semua penempatan pada Bank Indonesia dengan klasifikasi biaya perolehan diamortisasi adalah stage 1) pada tanggal 31 Desember 2025 dan 2024 adalah sebagai berikut:

	31 Desember 2025/ December 31, 2025
Saldo awal	2.179.682
Penempatan tahun berjalan	6.361.889
Jatuh tempo	(2.179.682)
Saldo akhir	6.361.889

Pada tanggal 31 Desember 2025 dan 2024, tidak terdapat penempatan pada Bank Indonesia dan bank lain yang dijaminkan.

Manajemen berpendapat bahwa cadangan kerugian penurunan nilai atas penempatan pada Bank Indonesia dan bank lain telah memadai.

7. PLACEMENTS WITH BANK INDONESIA AND OTHER BANKS (continued)

Based on periods are as follows:

31 Desember 2024/ December 31, 2024
2.179.682

< 1 month

The range of interest rates per annum as of December 31, 2025 and 2024 are as follows:

31 Desember 2024/ December 31, 2024
5,25%

FASBI

As of December 31, 2025 and 2024, there are no placements with Bank Indonesia and other banks pledged as collateral.

Movement of the carrying value of placements with Bank Indonesia and other banks classified as amortized cost (all placements with Bank Indonesia classified as amortized cost are stage 1) as of December 31, 2025 and 2024 are as follows:

31 Desember 2024/ December 31, 2024
674.927
2.179.682
(674.927)
2.179.682

Beginning balance
Placement during the year
Matured

Ending balance

As of December 31, 2025 and 2024, there are no placements with Bank Indonesia and other banks pledged as collateral.

Management believes that allowance for impairment losses for placements with Bank Indonesia and other banks is not necessary.

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8. EFEK-EFEK

Rincian efek-efek adalah sebagai berikut:

8. SECURITIES

Details of the securities are as follows:

31 Desember 2025/December 31, 2025				
	Nilai nominal/ Nominal amount	Premi/ (diskonto) yang belum diamortisasi/ Unamortized premium/ (discount)	Keuntungan/ (kerugian) yang belum direalisasi/ Unrealized gains/(losses)	Nilai Tercatat/ Nilai Wajar/ Carrying Value/ Fair Value
Pihak berelasi (Catatan 36)				Related Parties (Note 36)
Biaya perolehan diamortisasi - Rupiah Obligasi Pemerintah	3.882.413	292.052	-	4.174.465 Amortized cost - Rupiah Government Bonds
Nilai wajar melalui penghasilan komprehensif lain - Rupiah Obligasi Pemerintah	5.353.699	341.099	135.654	5.830.452 Fair value through other comprehensive income - Rupiah Government Bonds
Nilai wajar melalui laba rugi - Rupiah Obligasi Pemerintah	102.558	-	(1.252)	101.306 Fair value through profit or loss - Rupiah Government Bonds
	9.338.670	633.151	134.402	10.106.223
Pihak ketiga				Third Parties
Biaya perolehan diamortisasi - Rupiah Sekuritas Rupiah Bank Indonesia (SRBI)	300.000	(40)	-	299.960 Amortized cost - Rupiah Bank Indonesia Rupiah Securities (SRBI)
Nilai wajar melalui penghasilan komprehensif lain - Rupiah Sekuritas Rupiah Bank Indonesia (SRBI)	2.151.237	(35.049)	3.836	2.120.024 Fair value through other comprehensive income - Rupiah Bank Indonesia Rupiah Securities (SRBI)
Nilai wajar melalui laba rugi - Rupiah Sekuritas Rupiah Bank Indonesia (SRBI)	492.570	-	555	493.125 Fair value through profit or loss - Rupiah Bank Indonesia Rupiah Securities (SRBI)
	2.943.807	(35.089)	4.391	2.913.109
Total	12.282.477	598.062	138.793	13.019.332 Total
31 Desember 2024/December 31, 2024				
	Nilai nominal/ Nominal amount	Premi/ (diskonto) yang belum diamortisasi/ Unamortized premium/ (discount)	Keuntungan/ (kerugian) yang belum direalisasi/ Unrealized gains/(losses)	Nilai Tercatat/ Nilai Wajar/ Carrying Value/ Fair Value
Pihak berelasi (Catatan 36)				Related Parties (Note 36)
Biaya perolehan diamortisasi - Rupiah Obligasi Pemerintah	4.082.413	144.983	-	4.227.396 Amortized cost - Rupiah Government Bonds
Nilai wajar melalui penghasilan komprehensif lain - Rupiah Obligasi Pemerintah	3.734.867	290.237	(99.603)	3.925.501 Fair value through other comprehensive income - Rupiah Government Bonds
	7.817.280	435.220	(99.603)	8.152.897
Pihak ketiga				Third Parties
Biaya perolehan diamortisasi - Rupiah Sekuritas Rupiah Bank Indonesia (SRBI)	3.000.000	(4.839)	-	2.995.161 Amortized cost - Rupiah Bank Indonesia Rupiah Securities (SRBI)
Nilai wajar melalui penghasilan komprehensif lain - Rupiah Sekuritas Rupiah Bank Indonesia (SRBI)	1.649.163	(67.995)	67	1.581.235 Fair value through other comprehensive income - Rupiah Bank Indonesia Rupiah Securities (SRBI)
	4.649.163	(72.834)	67	4.576.396
Total	12.466.443	362.386	(99.536)	12.729.293 Total

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8. EFEK-EFEK (lanjutan)

Mutasi nilai tercatat efek-efek dengan klasifikasi biaya perolehan diamortisasi (semua efek-efek dengan klasifikasi biaya perolehan diamortisasi adalah stage 1) pada tanggal 31 Desember 2025 dan 2024 adalah sebagai berikut:

	31 Desember 2025/ December 31, 2025	31 Desember 2024/ December 31, 2024
Biaya perolehan diamortisasi		
Saldo awal	7.222.557	4.278.053
Amortisasi <i>discount/(premium)</i>	9.229	(16.089)
Aset keuangan baru yang dibeli	18.936.922	9.286.685
Efek-efek yang telah jatuh tempo	(21.694.283)	(6.326.092)
Saldo akhir	4.474.425	7.222.557

Jumlah tercatat efek-efek berdasarkan jangka waktu kontrak pada tanggal 31 Desember 2025 dan 2024 adalah sebagai berikut:

	31 Desember 2025/ December 31, 2025	31 Desember 2024/ December 31, 2024
< 1 bulan	299.960	2.995.161
1 - 3 bulan	593.812	-
> 3 - 12 bulan	2.614.855	1.581.235
> 1 - 3 tahun	51.230	-
> 3 tahun	9.459.475	8.152.897
Total	13.019.332	12.729.293

Jumlah tercatat efek-efek berdasarkan sisa umur jatuh tempo pada tanggal 31 Desember 2025 dan 2024 adalah sebagai berikut:

	31 Desember 2025/ December 31, 2025	31 Desember 2024/ December 31, 2024
< 1 bulan	749.781	-
1 - 3 bulan	1.095.765	-
> 3 - 6 bulan	1.210.322	3.674.360
> 6 - 12 bulan	748.947	902.036
> 1 - 3 tahun	177.120	298.396
> 3 tahun	9.037.397	7.854.501
Total	13.019.332	12.729.293

Kisaran tingkat suku bunga per tahun pada tanggal 31 Desember 2025 dan 2024 adalah masing-masing sebesar 4,58% - 10,50% dan 6,13% - 10,50%.

Pada tanggal 31 Desember 2025 dan 2024, seluruh efek-efek yang dimiliki Bank terdiri dari obligasi pemerintah dan Sekuritas Rupiah Bank Indonesia (SRBI) tidak memiliki peringkat.

Pada tanggal 31 Desember 2024 terdapat transaksi efek-efek yang dijual dengan janji dibeli kembali dengan nilai nominal sebesar Rp200.000 (Catatan 21).

8. SECURITIES (continued)

Movement of the carrying value of securities classified as amortized cost (all securities classified as amortized cost are stage 1) as of December 31, 2025 and 2024 are as follows:

Amortized cost
<i>Beginning balance</i>
<i>Discount/(premium) amortizations</i>
<i>New financial assets purchased</i>
<i>Securities matured</i>
Ending balance

The carrying amount of securities based on contract periods as of December 31, 2025 and 2024 are as follows:

< 1 month
1 - 3 months
> 3 - 12 months
1 - 3 years
> 3 years

The carrying amount of securities based on the remaining maturities as of December 31, 2025 and 2024 are as follows:

< 1 month
1 - 3 months
> 3 - 6 months
> 6 - 12 months
> 1 - 3 years
> 3 years

The range of interest rates per annum as of December 31, 2025 and 2024 are 4.58% - 10.50% and 6.13% - 10.50%, respectively.

As of December 31, 2025 and 2024, all securities owned by the Bank consist of government bonds and Bank Indonesia Rupiah Securities which are unrated.

As of December 31, 2024 there were securities transaction sold under repurchase agreement with nominal amount of Rp200,000 (Note 21).

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8. EFEK-EFEK (lanjutan)

Manajemen berpendapat bahwa tidak diperlukan cadangan kerugian penurunan nilai atas efek-efek.

Perubahan (kerugian)/keuntungan yang belum direalisasi atas efek-efek yang diklasifikasikan sebagai nilai wajar melalui penghasilan komprehensif lain adalah sebagai berikut:

	31 Desember 2025/ December 31, 2025	31 Desember 2024/ December 31, 2024	
Saldo awal, sebelum pajak	(99.536)	1.190	Beginning balance, before tax
Perubahan nilai wajar pada tahun berjalan	239.026	(100.726)	Changes in current year fair value
Total sebelum pajak	139.490	(99.536)	Total before tax
Pajak terkait	(30.688)	21.898	Tax related
Saldo akhir	108.802	(77.638)	Ending balance

8. SECURITIES (continued)

Management believes that no allowance for impairment losses for securities is required.

Unrealized (loss)/gain from changes in fair values of securities classified as fair value through other comprehensive income are as follows:

9. EFEK-EFEK YANG DIBELI DENGAN JANJİ DIJUAL KEMBALI

9. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL

31 Desember 2025/December 31, 2025							
Nasabah/ Counterparty	Jenis efek-efek/ Type of securities	Nilai nominal/ Nominal amount	Tanggal dimulai/ Starting date	Tanggal jatuh tempo/ Due date	Nilai penjualan kembali/ Resale amount	Pendapatan bunga yang belum diamortisasi/ Unamortized Interest	Nilai tercatat/ Carrying value
Pihak ketiga /Third parties - Rupiah							
Bank Indonesia	Obligasi Pemerintah VR 0070/Government Bonds VR 0070	1.014.720	31 Des/ Dec 31, 2025	7 Jan/ Jan 7, 2026	1.015.658	803	1.014.855
31 Desember 2024/December 31, 2024							
Nasabah/ Counterparty	Jenis efek-efek/ Type of securities	Nilai nominal/ Nominal amount	Tanggal dimulai/ Starting date	Tanggal jatuh tempo/ Due date	Nilai penjualan kembali/ Resale amount	Pendapatan bunga yang belum diamortisasi/ Unamortized Interest	Nilai tercatat/ Carrying value
Pihak ketiga /Third parties - Rupiah							
Bank Indonesia	Obligasi Pemerintah VR 0034/Government Bonds VR 0034	296.424	27 Des/ Dec 27, 2024	3 Jan/ Jan 3, 2025	296.770	99	296.671
Bank Indonesia	Obligasi Pemerintah VR 0042/Government Bonds VR 0042	490.192	30 Des/ Dec 30, 2024	6 Jan/ Jan 6, 2025	490.763	408	490.355
Bank Indonesia	Obligasi Pemerintah VR 0042/Government Bonds VR 0042	490.192	30 Des/ Dec 30, 2024	6 Jan/ Jan 6, 2025	490.763	408	490.355
Total		1.276.808			1.278.296	915	1.277.381

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9. EFEK-EFEK YANG DIBELI DENGAN JANJI DIJUAL KEMBALI (lanjutan)

Pada tanggal 31 Desember 2025 dan 2024, seluruh efek-efek yang dibeli dengan janji dijual kembali diklasifikasikan sebagai biaya perolehan diamortisasi dan digolongkan dalam stage 1.

Pada tanggal 31 Desember 2025 dan 2024, tidak terdapat efek-efek yang dibeli dengan janji dijual kembali yang dijaminkan.

Pada tanggal 31 Desember 2025 dan 2024, tingkat suku bunga per tahun masing-masing adalah sebesar 4,75% dan 6,00%.

Mutasi nilai tercatat efek-efek yang dibeli dengan janji dijual kembali dengan klasifikasi biaya perolehan diamortisasi (semua efek-efek yang dibeli dengan janji dijual kembali dengan klasifikasi biaya perolehan diamortisasi adalah stage 1) pada tanggal 31 Desember 2025 dan 2024 adalah sebagai berikut:

	31 Desember 2025/ December 31, 2025	31 Desember 2024/ December 31, 2024
Saldo awal	1.277.381	6.482.799
Aset keuangan yang baru dibeli	1.014.855	1.277.381
Aset keuangan yang telah jatuh tempo	(1.277.381)	(6.482.799)
Saldo akhir	1.014.855	1.277.381

9. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL (continued)

As of December 31, 2025 and 2024, all securities purchased under agreements to resell classified as amortized cost and stage 1.

As of December 31, 2025 and 2024, there are no securities purchased under agreement to resell pledged as collateral.

As of December 31, 2025 and 2024, interest rates per annum are 4.75% and 6.00%, respectively.

Movement of the carrying value of securities purchased under agreements to resell classified as amortized cost (all securities purchased under agreements to resell classified as amortized cost are stage 1) as of December 31, 2025 and 2024 are as follows:

Beginning balance
New financial assets purchased
Financial assets matured
Ending balance

10. KREDIT YANG DIBERIKAN

a. Berdasarkan Jenis

	31 Desember 2025/ December 31, 2025	31 Desember 2024/ December 31, 2024
Pihak Berelasi - Rupiah (Catatan 36)		
Modal Kerja	-	8
Konsumsi	15.257	15.922
	15.257	15.930
Pihak Ketiga - Rupiah		
Modal Kerja	38.323.595	35.590.405
Konsumsi	12.170.408	10.615.837
Investasi	21.456	39.243
	50.515.459	46.245.485
Total	50.530.716	46.261.415
Dikurangi:		
Cadangan kerugian penurunan nilai	(770.429)	(817.514)
Neto	49.760.287	45.443.901

10. LOANS

a. Based on Type

Related Parties - Rupiah (Note 36)
Working Capital
Consumption

Third Parties - Rupiah
Working Capital
Consumption
Investment

Total
Less:
Allowance for impairment losses

Net

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10. KREDIT YANG DIBERIKAN (lanjutan)

10. LOANS (continued)

b. Berdasarkan Sektor Ekonomi

b. Based on Economic Sector

	31 Desember 2025/ December 31, 2025	31 Desember 2024/ December 31, 2024	
Pihak Berelasi - Rupiah (Catatan 36)			Related Parties - Rupiah (Note 36)
Perdagangan, Restoran, dan Hotel	-	8	Trading, Restaurant, and Hotel
Lain-lain	15.257	15.922	Others
	15.257	15.930	
Pihak Ketiga - Rupiah			Third Parties - Rupiah
Perdagangan, Restoran, dan Hotel	19.843.931	18.798.573	Trading, Restaurant, and Hotel
Pertanian, Perburuan, dan			Agriculture, Hunting, and
Sarana Pertanian	7.695.071	7.229.427	Agriculture Improvement
Jasa Sosial Masyarakat	4.755.026	4.358.797	Social Services
Jasa Dunia Usaha	5.093.867	4.338.628	Business Services
Industri Pengolahan	363.081	380.242	Manufacturing
Pengangkutan, Pergudangan dan			Transportation, Warehousing and
Komunikasi	571.440	502.982	Communication
Pertambangan	16.738	15.355	Mining
Konstruksi	5.831	5.393	Construction
Listrik, gas, dan air	66	252	Electricity, gas, and water
Lain-lain	12.170.408	10.615.836	Others
	50.515.459	46.245.485	
Total	50.530.716	46.261.415	Total
Dikurangi:			Less:
Cadangan kerugian penurunan nilai	(770.429)	(817.514)	Allowance for impairment losses
Neto	49.760.287	45.443.901	Net

c. Berdasarkan Jangka Waktu

c. Based on Period

	31 Desember 2025/ December 31, 2025	31 Desember 2024/ December 31, 2024	
< 1 tahun	38.841	92.361	< 1 year
> 1 tahun - 2 tahun	185.899	135.287	> 1 year - 2 years
> 2 tahun - 5 tahun	1.446.161	738.223	> 2 years - 5 years
> 5 tahun	48.859.815	45.295.544	> 5 years
Total	50.530.716	46.261.415	Total
Dikurangi: Cadangan Kerugian			Less: Allowance for
Penurunan Nilai	(770.429)	(817.514)	Impairment Losses
Neto	49.760.287	45.443.901	Net

d. Berdasarkan Sisa Umur Jatuh Tempo

d. Based on Remaining Maturities

	2025	2024	
< 1 tahun	274.215	311.675	< 1 year
> 1 tahun - 2 tahun	449.002	375.940	> 1 year - 2 years
> 2 tahun - 5 tahun	2.694.349	2.128.364	> 2 years - 5 years
> 5 tahun	47.113.150	43.445.436	> 5 years
Total	50.530.716	46.261.415	Total
Dikurangi: Cadangan Kerugian			Less: Allowance for
Penurunan Nilai	(770.429)	(817.514)	Impairment Losses
Neto	49.760.287	45.443.901	Net

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10. KREDIT YANG DIBERIKAN (lanjutan)

e. Berdasarkan Staging

Perubahan nilai tercatat kredit yang diberikan dengan klasifikasi biaya perolehan diamortisasi berdasarkan stage untuk tahun yang berakhir pada tanggal 31 Desember 2025 dan 2024 adalah sebagai berikut:

10. LOANS (continued)

e. Based on Staging

Movement of carrying value of loans classified as amortized cost based on stage for the year ended December 31, 2025 and 2024 are as follows:

31 Desember 2025/December 31, 2025					
	Stage 1	Stage 2	Stage 3	Total	
Biaya perolehan diamortisasi					Amortized cost
Saldo awal	45.885.237	200.772	175.406	46.261.415	Beginning balance
Transfer ke kerugian kredit ekspektasian 12 bulan (stage 1)	721.104	(351.305)	(369.799)	-	Transfer to 12 months expected credit loss (stage 1)
Transfer ke kredit yang diberikan yang mengalami penurunan nilai (stage 2)	(702.616)	707.159	(4.543)	-	Transfer to impaired loans (stage 2)
Transfer ke kredit yang diberikan yang mengalami penurunan nilai (stage 3)	(428.145)	(350.868)	779.013	-	Transfer to impaired loans (stage 3)
Total saldo awal setelah pengalihan	45.475.580	205.758	580.077	46.261.415	Total beginning balance after transfer
Pengukuran kembali bersih nilai tercatat	(2.235.997)	102.796	40.209	(2.092.992)	Net remeasurement of carrying value
Aset keuangan baru yang diterbitkan atau dibeli	8.941.122	8.967	18.709	8.968.798	New financial assets issued or purchased
Aset keuangan yang dihentikan pengakuannya	(2.167.571)	(117.571)	(60.679)	(2.345.821)	Financial assets derecognized
Aset keuangan yang dihapus buku	-	-	(260.684)	(260.684)	Financial assets written-off
Total	50.013.134	199.950	317.632	50.530.716	Total
Dikurangi: Cadangan kerugian penurunan nilai	(557.776)	(55.480)	(157.173)	(770.429)	Less: Allowance for impairment losses
Neto	49.455.358	144.470	160.459	49.760.287	Net
31 Desember 2024/December 31, 2024					
	Stage 1	Stage 2	Stage 3	Total	
Biaya perolehan diamortisasi					Amortized cost
Saldo awal	40.998.852	170.345	181.590	41.350.787	Beginning balance
Transfer ke kerugian kredit ekspektasian 12 bulan (stage 1)	62.594	(35.759)	(26.835)	-	Transfer to 12 months expected credit loss (stage 1)
Transfer ke kredit yang diberikan yang mengalami penurunan nilai (stage 2)	(531.692)	534.193	(2.501)	-	Transfer to impaired loans (stage 2)
Transfer ke kredit yang diberikan yang mengalami penurunan nilai (stage 3)	(223.998)	(204.425)	428.423	-	Transfer to impaired loans (stage 3)
Total saldo awal setelah pengalihan	40.305.756	464.354	580.677	41.350.787	Total beginning balance after transfer
Pengukuran kembali bersih nilai tercatat	(1.921.908)	7.961	4.275	(1.909.672)	Net remeasurement of carrying value
Aset keuangan baru yang diterbitkan atau dibeli	9.970.185	2.158	430	9.972.773	New financial assets issued or purchased
Aset keuangan yang dihentikan pengakuannya	(2.468.796)	(273.701)	(84.569)	(2.827.066)	Financial assets derecognized
Aset keuangan yang dihapus buku	-	-	(325.407)	(325.407)	Financial assets written-off
Total	45.885.237	200.772	175.406	46.261.415	Total
Dikurangi: Cadangan kerugian penurunan nilai	(647.804)	(56.903)	(112.807)	(817.514)	Less: Allowance for impairment losses
Neto	45.237.433	143.869	62.599	45.443.901	Net

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10. KREDIT YANG DIBERIKAN (lanjutan)

f. Suku Bunga Efektif Per Tahun

Kisaran tingkat suku bunga per tahun pada tanggal 31 Desember 2025 dan 2024 adalah sebagai berikut:

	31 Desember 2025/ December 31, 2025
Retail	14,00% - 18,06 %
Mikro	8,40% - 14,51%
Pensiunan	9,11% - 18,85%

g. Agunan Kredit

Kredit yang diberikan pada umumnya dijamin dengan agunan yang diikat dengan hak tanggungan atau surat kuasa untuk menjual, deposito berjangka atau jaminan lain yang dapat diterima oleh Bank. Simpanan nasabah yang dijadikan jaminan tunai untuk kredit yang diberikan pada tanggal 31 Desember 2025 dan 2024 masing-masing adalah sebesar Rp102.413 dan Rp145.849 (Catatan 16c).

Pada tanggal 31 Desember 2025 dan 2024, tidak terdapat kredit yang diberikan yang dijadikan jaminan.

h. Kredit Direstrukturisasi

Jumlah kredit yang diberikan yang telah direstrukturisasi oleh Bank pada tanggal 31 Desember 2025 dan 2024, masing-masing sebesar Rp23.040 dan Rp39.256. Skema restrukturisasi dilakukan dengan perpanjangan jangka waktu kredit dan/atau *grace period*.

i. Kredit kepada Pihak Berelasi

Informasi mengenai transaksi dengan pihak berelasi diungkapkan pada Catatan 36.

j. Kredit Hapus Buku

Kredit yang telah dihapusbukukan oleh Bank dicatat sebagai kredit ekstra-komtabel di dalam rekening administratif (Catatan 35).

10. LOANS (continued)

f. Effective Interest Rate per Annum

The range of interest rates per annum as of December 31, 2025 and 2024 are as follows:

	31 Desember 2024/ December 31, 2024	
Retail	14,00% - 17,04%	Retail
Micro	8,65% - 14,02%	Micro
Pensioners	8,50% - 18,47%	Pensioners

g. Loan Collaterals

Loans are generally secured by pledged collateral, bonded with power of attorney in respect of the rights to sell, time deposits or other collateral acceptable to the Bank. Deposits from customers that were pledged as cash collateral for loans as of December 31, 2025 and 2024 amounted to Rp102,413 and Rp145,849, respectively (Note 16c).

As of December 31, 2025 and 2024, there are no loans pledged as collateral.

h. Restructured Loans

Total restructured loans by the Bank as of December 31, 2025 and 2024, amounted to Rp23,040 and Rp39,256, respectively. The restructuring scheme is conducted by extending the loan period and/or grace period.

i. Loans to Related Parties

Information in respect of transactions with related parties is disclosed in Note 36.

j. Written-off loans

The loans written off by the Bank are recorded as extra-comptable in the administrative account (Note 35).

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10. KREDIT YANG DIBERIKAN (lanjutan)

10. LOANS (continued)

k. Cadangan Kerugian Penurunan Nilai

k. Allowance for Impairment Loss

Mutasi cadangan kerugian penurunan nilai adalah sebagai berikut:

Movements of allowance for impairment losses are as follows:

31 Desember 2025/December 31, 2025					
	Stage 1	Stage 2	Stage 3	Total	
Saldo awal	647.804	56.903	112.807	817.514	Beginning balance
Pengalihan ke					Transfer to:
Kerugian kredit ekspektasian 12 bulan (stage 1)	44.239	(19.168)	(25.071)	-	Expected credit loss 12 months (stage 1)
Kerugian kredit ekspektasian sepanjang umurnya - tidak mengalami penurunan nilai (stage 2)	(12.678)	13.441	(763)	-	Expected lifetime credit loss - unimpaired (stage 2)
Kerugian kredit ekspektasian sepanjang umurnya - mengalami penurunan nilai (stage 3)	(15.253)	(37.748)	53.001	-	Expected lifetime credit loss - impaired (stage 3)
Total saldo awal setelah pengalihan	664.112	13.428	139.974	817.514	Total beginning balance after transfer
Pengukuran kembali bersih penyisihan kerugian	(14.541)	62.211	287.677	335.347	Net remeasurement of allowance
Aset keuangan baru yang diterbitkan atau dibeli	36.467	1.476	7.400	45.343	New financial assets issued or purchased
Aset keuangan yang dihentikan pengakuannya	(128.262)	(21.635)	(17.194)	(167.091)	Financial assets derecognized
Total penambahan (pengurangan)	(106.336)	42.052	277.883	213.599	Total additional (deduction)
Aset keuangan yang dihapus buku	-	-	(260.684)	(260.684)	Financial assets written-off
Saldo akhir	557.776	55.480	157.173	770.429	Ending balance

31 Desember 2024/December 31, 2024					
	Stage 1	Stage 2	Stage 3	Total	
Saldo awal	848.365	96.236	150.341	1.094.942	Beginning balance
Pengalihan ke					Transfer to:
Kerugian kredit ekspektasian 12 bulan (stage 1)	10.915	(3.058)	(7.857)	-	Expected credit loss 12 months (stage 1)
Kerugian kredit ekspektasian sepanjang umurnya - tidak mengalami penurunan nilai (stage 2)	(14.985)	15.949	(964)	-	Expected lifetime credit loss - unimpaired (stage 2)
Kerugian kredit ekspektasian sepanjang umurnya - mengalami penurunan nilai (stage 3)	(16.893)	(47.331)	64.224	-	Expected lifetime credit loss - impaired (stage 3)
Total saldo awal setelah pengalihan	827.402	61.796	205.744	1.094.942	Total beginning balance after transfer
Pengukuran kembali bersih penyisihan kerugian	(107.372)	64.642	251.504	208.774	Net remeasurement of allowance
Aset keuangan baru yang diterbitkan atau dibeli	41.034	351	424	41.809	New financial assets issued or purchased
Aset keuangan yang dihentikan pengakuannya	(113.260)	(69.886)	(19.458)	(202.604)	Financial assets derecognized
Total penambahan (pengurangan)	(179.598)	(4.893)	232.470	47.979	Total additional (deduction)
Aset keuangan yang dihapus buku	-	-	(325.407)	(325.407)	Financial assets written-off
Saldo akhir	647.804	56.903	112.807	817.514	Ending balance

Manajemen berpendapat bahwa jumlah cadangan kerugian penurunan nilai kredit yang diberikan yang dibentuk telah memadai untuk menutup kemungkinan kerugian akibat tidak tertagihnya kredit yang diberikan.

Management believes that the amount of the allowance for impairment losses provided is adequate to cover possible losses from uncollectible loans.

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11. BIAYA DIBAYAR DIMUKA

	31 Desember 2025/ December 31, 2025	31 Desember 2024/ December 31, 2024
Pihak berelasi (Catatan 36) Jasa <i>flagging</i>	1.756	1.892
	1.756	1.892
Pihak Ketiga		
Pemeliharaan <i>hardware</i>	993	773
Pemeliharaan <i>software</i>	30.393	16.413
Sewa	-	196
Total	33.142	19.274

Related parties (Note 36)
Flagging services

Third Parties
Hardware maintenance
Software maintenance
Rental

Total

12. ASET TETAP DAN ASET HAK GUNA

12. FIXED ASSETS AND RIGHTS OF USE ASSETS

31 Desember 2025/December 31, 2025						
	Saldo Awal/ Beginning Balance	Penambahan/ Additions	Pengurangan/ Deductions	Reklasifikasi/ Reclassifications	Saldo Akhir/ Ending Balance	
Harga Perolehan						Cost
Tanah	48.842	-	-	-	48.842	Land
Bangunan	59.776	16	-	-	59.792	Building
Leasehold Improvements	498.525	2.054	-	14.236	514.815	Leasehold Improvements
Kendaraan	44.715	-	(34)	-	44.681	Vehicles
Inventaris Kantor	422.236	49.384	-	52.965	524.585	Office Equipment
Total	1.074.094	51.454	(34)	67.201	1.192.715	Total
Bangunan dalam penyelesaian	96	131.424	-	(67.201)	64.319	Construction in progress
Total	1.074.190	182.878	(34)	-	1.257.034	Total
Aset hak guna	659.504	88.913	(725)	-	747.692	Rights of use assets
Total harga perolehan	1.733.694	271.791	(759)	-	2.004.726	Total cost
Akumulasi Penyusutan						Accumulated Depreciation
Bangunan	24.326	2.409	-	-	26.735	Buildings
Leasehold Improvements	429.927	44.629	-	69	474.625	Leasehold Improvements
Kendaraan	29.888	4.689	(34)	-	34.543	Vehicles
Inventaris Kantor	306.413	55.871	-	(69)	362.215	Office Equipment
Total	790.554	107.598	(34)	-	898.118	Total
Aset hak guna	438.106	98.519	(204)	-	536.421	Rights of use assets
Total akumulasi penyusutan	1.228.660	206.117	(238)	-	1.434.539	Total accumulated depreciation
Nilai Buku	505.034				570.187	Book Value
31 Desember 2024/December 31, 2024						
	Saldo Awal/ Beginning Balance	Penambahan/ Additions	Pengurangan/ Deductions	Reklasifikasi/ Reclassifications	Saldo Akhir/ Ending Balance	
Harga Perolehan						Cost
Tanah	48.842	-	-	-	48.842	Land
Bangunan	59.694	82	-	-	59.776	Building
Leasehold Improvements	467.690	14.458	-	16.377	498.525	Leasehold Improvements
Kendaraan	44.715	-	-	-	44.715	Vehicles
Inventaris Kantor	358.394	58.616	(329)	5.555	422.236	Office Equipment
Total	979.335	73.156	(329)	21.932	1.074.094	Total
Bangunan dalam penyelesaian	9.800	12.228	-	(21.932)	96	Construction in progress
Total	989.135	85.384	(329)	-	1.074.190	Total
Aset hak guna	591.797	69.993	(2.286)	-	659.504	Rights of use assets
Total harga perolehan	1.580.932	155.377	(2.615)	-	1.733.694	Total cost
Akumulasi Penyusutan						Accumulated Depreciation
Bangunan	21.879	2.447	-	-	24.326	Buildings
Leasehold Improvements	366.255	63.672	-	-	429.927	Leasehold Improvements
Kendaraan	24.947	4.941	-	-	29.888	Vehicles
Inventaris Kantor	256.458	50.284	(329)	-	306.413	Office Equipment
Total	669.539	121.344	(329)	-	790.554	Total
Aset hak guna	344.881	93.933	(708)	-	438.106	Rights of use assets
Total akumulasi penyusutan	1.014.420	215.277	(1.037)	-	1.228.660	Total accumulated depreciation
Nilai Buku	566.512				505.034	Book Value

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12. ASET TETAP DAN ASET HAK GUNA (lanjutan)

Bangunan dalam penyelesaian pada tanggal 31 Desember 2025 dan 2024, merupakan renovasi atas beberapa bangunan yang disewa dari pihak ketiga, dengan estimasi persentase penyelesaian sebagai berikut:

12. FIXED ASSETS AND RIGHTS OF USE ASSETS (continued)

Construction in progress as of December 31, 2025 and 2024, are related to several building renovation that were rented from third party, with estimated percentage of completion as follows:

31 Desember 2025/December 31, 2025				
Jumlah/ Amount	Estimasi tahun penyelesaian/ Estimated year of completion	Kisaran persentase penyelesaian/ Range percentage of completion		
Renovasi atas beberapa bangunan yang disewa	64.319	2026	10-90%	Renovation on several buildings rented
31 Desember 2024/December 31, 2024				
Jumlah/ Amount	Estimasi tahun penyelesaian/ Estimated year of completion	Kisaran persentase penyelesaian/ Range percentage of completion		
Renovasi atas beberapa bangunan yang disewa	96	2025	25-75%	Renovation on several buildings rented

Aset hak guna pada tanggal 31 Desember 2025 dan 2024 adalah sebagai berikut:

Rights of use assets as of December 31, 2025 and 2024 are as follows:

31 Desember 2025/December 31, 2025					
	Saldo awal/ Beginning balance	Penambahan/ Additions	Pengurangan/ Deductions	Saldo akhir/ Ending balance	
Harga perolehan					Cost
Bangunan	553.860	70.755	-	624.615	Buildings
Kendaraan	105.644	18.158	(725)	123.077	Vehicles
Total harga perolehan	659.504	88.913	(725)	747.692	Total cost
Akumulasi penyusutan					Accumulated depreciation
Bangunan	351.853	81.775	-	433.628	Buildings
Kendaraan	86.253	16.744	(204)	102.793	Vehicles
Total akumulasi penyusutan	438.106	98.519	(204)	536.421	Total accumulated depreciation
Nilai buku	221.398			211.271	Book value
31 Desember 2024/December 31, 2024					
	Saldo awal/ Beginning balance	Penambahan/ Additions	Pengurangan/ Deductions	Saldo akhir/ Ending balance	
Harga perolehan					Cost
Bangunan	494.714	61.236	(2.090)	553.860	Buildings
Kendaraan	97.083	8.757	(196)	105.644	Vehicles
Total harga perolehan	591.797	69.993	(2.286)	659.504	Total cost
Akumulasi penyusutan					Accumulated depreciation
Bangunan	275.738	76.637	(522)	351.853	Buildings
Kendaraan	69.143	17.296	(186)	86.253	Vehicles
Total akumulasi penyusutan	344.881	93.933	(708)	438.106	Total accumulated depreciation
Nilai buku	246.916			221.398	Book value

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12. ASET TETAP DAN ASET HAK GUNA (lanjutan)

Beban hak guna yang dilaporkan dalam laporan laba rugi pada tahun yang berakhir pada tanggal 31 Desember 2025 dan 2024 adalah sebagai berikut:

31 Desember 2025/December 31, 2025				
	Beban penyusutan aset hak guna/ <i>Rights of use assets depreciation expense</i>	Beban bunga atas liabilitas sewa/ <i>Interest expense on lease liabilities</i>	Beban yang berhubungan dengan sewa jangka pendek/ <i>Expense related to short-term lease</i>	
Bangunan	81.775	13.897	6.425	Buildings
Kendaraan	16.744	2.003	5.110	Vehicles
Total	98.519	15.900	11.535	Total
31 Desember 2024/December 31, 2024				
	Beban penyusutan aset hak guna/ <i>Rights of use assets depreciation expense</i>	Beban bunga atas liabilitas sewa/ <i>Interest expense on lease liabilities</i>	Beban yang berhubungan dengan sewa jangka pendek/ <i>Expense related to short-term lease</i>	
Bangunan	76.637	15.280	7.163	Buildings
Kendaraan	17.296	1.760	2.596	Vehicles
Total	93.933	17.040	9.759	Total

Bank menyewa beberapa aset termasuk kendaraan, rumah dinas, gedung kantor dan lain-lain. Rata-rata masa sewa berkisar antara 3 - 5 tahun.

Bank juga memiliki sewa tertentu dengan masa sewa 12 bulan atau kurang dan sewa aset bernilai rendah. Bank menerapkan pengecualian untuk sewa jangka pendek dan sewa bernilai rendah untuk sewa tersebut.

Untuk tahun yang berakhir pada tanggal 31 Desember 2024, Bank menjual aset tetapnya dengan nilai buku sebesar RpNihil dengan harga jual sebesar Rp7 (Catatan 33).

Keuntungan/kerugian neto atas penjualan aset tetap dicatat pada akun Beban Non-Operasional - Neto.

Hak atas tanah diperoleh berdasarkan Sertifikat Hak Guna Bangunan ("HGB") yang dapat diperbaharui dengan masa yang akan berakhir antara tahun 2028 sampai 2041. Mengacu pada praktek di masa lampau, Bank memiliki keyakinan dapat memperpanjang HGB tersebut.

The Bank leases several assets including vehicles, office houses, office buildings and others. The average of lease term ranges from 3 - 5 years.

The Bank also has certain leases with terms of 12 months or less and leases of low value assets. The Bank applies exemptions for short-term and low-value leases for these leases.

For the year ended December 31, 2024, the Bank sold fixed assets with book value amounting to RpNil, with selling price amounting to Rp7 (Note 33).

Net gain/loss on sale of fixed assets are recorded on the Non-Operating Expenses - Net.

Land rights acquired under "Building Usage Rights" ("HGB") that can be renewed will expire between 2028 and 2041. Based on past experience, the Bank has confidence to extend the HGB.

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12. ASET TETAP DAN ASET HAK GUNA (lanjutan)

Pada tanggal 31 Desember 2025 dan 2024, seluruh aset tetap, kecuali tanah, telah diasuransikan untuk menutupi kemungkinan kerugian terhadap risiko kebakaran, pencurian, dan bencana alam pada PT Axa Insurance Indonesia (pihak ketiga), dengan nilai jumlah pertanggungan asuransi masing-masing berkisar sebesar Rp377.152 dan Rp352.045.

Manajemen berpendapat bahwa nilai pertanggungan tersebut telah memadai untuk menutupi kemungkinan kerugian yang terjadi atas aset tetap yang dipertanggungkan.

Pada tanggal 31 Desember 2025 dan 2024, jumlah nilai tercatat bruto dari setiap aset tetap yang telah disusutkan penuh namun masih digunakan masing-masing adalah sebesar Rp639.423 dan Rp527.870. Aset tetap yang telah disusutkan penuh namun masih digunakan oleh Bank antara lain berupa bangunan, *leasehold Improvements*, kendaraan, dan inventaris kantor.

Manajemen berpendapat tidak terdapat indikasi penurunan nilai atas aset tetap yang dimiliki Bank pada tanggal 31 Desember 2025 dan 2024.

Pada tanggal 31 Desember 2025 dan 2024, tidak terdapat aset tetap yang dijaminkan.

12. FIXED ASSETS AND RIGHTS OF USE ASSETS (continued)

As of December 31, 2025 and 2024, all fixed assets, except land, are insured to cover potential losses against fire, theft, and natural disasters to PT Axa Insurance Indonesia (a third party) with total sum insured of approximately Rp377,152 and Rp352,045, respectively.

Management believes that the insurance coverage is adequate to cover possible losses on the assets insured.

As of December 31, 2025 and 2024, the gross amount of fixed asset which has been fully depreciated and are still being used amounted to Rp639,423 and Rp527,870, respectively. The fixed assets that have been fully depreciated but still in use by the Bank, include buildings, leasehold Improvements, vehicles, and office equipment.

Management believes that there is no indication of impairment of fixed assets owned by the Bank as of December 31, 2025 and 2024.

As of December 31, 2025 and 2024, there were no fixed assets pledged as collateral.

13. ASET TAK BERWUJUD - NETO

13. INTANGIBLE ASSETS - NET

31 Desember 2025/December 31, 2025					
	Saldo Awal/ Beginning Balance	Penambahan/ Additions	Pengurangan/ Deductions	Reklasifikasi/ Reclassifications	Saldo Akhir/ Ending Balance
Harga perolehan	153.992	6.442	-	744	161.178
Aset tidak berwujud dalam penyelesaian	94.866	49.524	-	(744)	143.646
Total	248.858	55.966	-	-	304.824
Akumulasi amortisasi	120.631	15.074	-	-	135.705
Nilai Buku	128.227				169.119
31 Desember 2024/December 31, 2024					
	Saldo Awal/ Beginning Balance	Penambahan/ Additions	Pengurangan/ Deductions	Reklasifikasi/ Reclassifications	Saldo Akhir/ Ending Balance
Harga perolehan	142.347	9.070	-	2.575	153.992
Aset tidak berwujud dalam penyelesaian	1.814	95.627	-	(2.575)	94.866
Total	144.161	104.697	-	-	248.858
Akumulasi amortisasi	99.284	21.347	-	-	120.631
Nilai Buku	44.877				128.227

Cost
Intangible assets
in progress

Total
Accumulated amortization

Book value

Cost
Intangible assets
in progress

Total
Accumulated amortization

Book value

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13. ASET TAK BERWUJUD - NETO (lanjutan)

Aset tidak berwujud merupakan perangkat lunak yang digunakan Bank. Manajemen Bank berpendapat tidak terdapat indikasi penurunan nilai aset tidak berwujud yang dimiliki Bank pada tanggal 31 Desember 2025 dan 2024.

Aset tidak berwujud dalam penyelesaian pada tanggal 31 Desember 2025 dan 2024, merupakan instalasi aplikasi *software*, dengan estimasi persentase penyelesaian sebagai berikut:

31 Desember 2025/December 31, 2025			
	Jumlah/ Amount	Estimasi tahun penyelesaian/ Estimated year of completion	Kisaran persentase penyelesaian/ Range percentage of completion
Aset tidak berwujud	143.646	2026	90%
Intangible assets			
31 Desember 2024/December 31, 2024			
	Jumlah/ Amount	Estimasi tahun penyelesaian/ Estimated year of completion	Kisaran persentase penyelesaian/ Range percentage of completion
Aset tidak berwujud	94.866	2025	25-75%
Intangible assets			

13. INTANGIBLE ASSETS - NET (continued)

Intangible assets are mainly software used by the Bank. The Bank's Management believes that there is no indication of impairment of intangible assets owned by the Bank as of December 31, 2025 and 2024.

Intangible assets in progress as of December 31, 2025 and 2024, are related to installation of software application with estimated percentage of completion as follows:

14. ASET LAIN-LAIN

Pada tanggal 31 Desember 2025 dan 2024, aset lain-lain Bank terdiri dari:

	31 Desember 2025/ December 31, 2025	31 Desember 2024/ December 31, 2024	
Pihak Berelasi (Catatan 36)			Related Parties (Note 36)
Pendapatan bunga yang masih akan diterima	178.436	154.058	Accrued interest receivables
Lain-lain - neto	3.102	1.448	Others - net
Pihak Ketiga			Third Parties
Pendapatan bunga yang masih akan diterima	266.233	249.236	Accrued interest receivables
Lain-lain - neto	55.053	35.006	Others - net
Total	502.824	439.748	Total

Pendapatan Bunga Yang Masih Akan Diterima

Accrued Interest Receivables

	31 Desember 2025/ December 31, 2025	31 Desember 2024/ December 31, 2024	
Pihak Berelasi			Related Parties
Efek-efek	178.400	154.015	Securities
Kredit yang diberikan	36	43	Loans
	178.436	154.058	
Pihak Ketiga			Third Parties
Kredit yang diberikan - neto	266.063	249.066	Loans - net
Penempatan pada Bank Indonesia dan bank lain	170	170	Placements with Bank Indonesia and other banks
	266.233	249.236	
Total	444.669	403.294	Total

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14. ASET LAIN-LAIN (lanjutan)

Lain-lain - neto

	31 Desember 2025/ December 31, 2025
Setoran jaminan	17.581
Uang muka pengadaan barang dan jasa	12.586
Uang muka promosi pengembangan usaha	8.407
Tagihan transaksi ATM	7.963
Persediaan barang cetakan	1.357
Tagihan kepada pihak ketiga	966
Lain-lain	9.295
Total	58.155

14. OTHER ASSETS (continued)

Others - net

	31 Desember 2024/ December 31, 2024	
		Security deposits
	3.717	Advances of purchase goods and services
	12.405	
	7.777	Advances of business development
	7.531	ATM receivables
	35	Printing Supplies Inventory
	3.678	Receivables to third parties
	1.311	Others
Total	36.454	Total

15. LIABILITAS SEGERA

	31 Desember 2025/ December 31, 2025
Pihak Ketiga - Rupiah	
Setoran dan transfer	43.486
Liabilitas premi asuransi atas kredit yang diberikan	11.657
Liabilitas Jaminan Hari Tua (JHT) Pensiun	1.180
Liabilitas asuransi kesehatan	1.284
Liabilitas dana pensiun	507
Liabilitas jamsostek	65
Total	58.179

15. LIABILITIES DUE IMMEDIATELY

	31 Desember 2024/ December 31, 2024	
		Third Parties - Rupiah
	49.419	Deposit and transfer
	9.062	Insurance premium liabilities for loans
	1.091	Pension plan liabilities
	1.229	Health insurance liabilities
	799.205	Pension funds liabilities
	2.198	Jamsostek liabilities
Total	862.204	Total

16. SIMPANAN NASABAH

	31 Desember 2025/ December 31, 2025
Giro	434.920
Tabungan	12.392.749
Deposito berjangka	42.202.904
Total	55.030.573

16. DEPOSITS FROM CUSTOMERS

	31 Desember 2024/ December 31, 2024	
		Current accounts
	1.025.796	Saving deposits
	10.372.334	Time deposits
	37.426.417	
Total	48.824.547	Total

Berdasarkan Undang-Undang No. 24 tentang Lembaga Penjaminan Simpanan ("LPS") tanggal 22 September 2004, efektif sejak tanggal 22 September 2005, sebagaimana diubah dengan Undang-Undang No. 7 Tahun 2009 tanggal 13 Januari 2009 tentang Penetapan Peraturan Pemerintah Pengganti Undang-Undang No. 3 Tahun 2008, LPS dibentuk untuk menjamin liabilitas tertentu bank-bank umum berdasarkan program penjaminan yang berlaku, yang besaran nilai jaminannya dapat berubah jika memenuhi kriteria tertentu yang berlaku.

Based on Law No. 24 regarding the Indonesia Deposit Insurance Agency ("LPS") dated September 22, 2004, effective on September 22, 2005, which was amended by the Law No. 7 Year 2009 dated January 13, 2009 regarding the Stipulation of Government Regulation No. 3 Year 2008, LPS was formed to guarantee certain obligations of commercial banks under the applicable guarantee program, in which the amount of guarantee can vary if it meets the applicable criteria.

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16. SIMPANAN NASABAH (lanjutan)

Berdasarkan Peraturan Pemerintah Republik Indonesia No. 66/2008 tanggal 13 Oktober 2008 mengenai besarnya nilai simpanan yang dijamin LPS, pada tanggal 31 Desember 2025 dan 2024, jumlah simpanan yang dijamin LPS adalah simpanan sampai dengan Rp2.000 per nasabah per bank.

Pada tanggal 31 Desember 2025 berdasarkan Surat Edaran LPS No. PENG-7/DSPS/2025 Tahun 2025 tanggal 22 September 2025 simpanan nasabah dijamin hanya jika suku bunganya sama dengan atau dibawah 3.50% untuk simpanan dalam Rupiah dan 31 Desember 2024, berdasarkan Surat Edaran LPS No. PENG-3/DSPS/2023 Tahun 2023 tanggal 28 Februari 2023, simpanan nasabah dijamin hanya jika suku bunganya sama dengan atau dibawah 4,25% untuk simpanan dalam Rupiah.

Pada tanggal 31 Desember 2025 dan 2024, Bank adalah peserta dari program penjaminan tersebut.

Giro, tabungan, dan deposito berjangka yang dimiliki Bank pada tanggal 31 Desember 2025 dan 2024 dapat dirinci sebagai berikut:

a. Giro

	31 Desember 2025/ December 31, 2025	31 Desember 2024/ December 31, 2024
Rupiah		
Pihak Berelasi (Catatan 36)	222.551	826.830
Pihak Ketiga	212.369	198.966
Total	434.920	1.025.796

Per 31 Desember 2025 dan 2024, tidak ada saldo giro yang dijadikan jaminan kredit yang diberikan.

b. Tabungan

	31 Desember 2025/ December 31, 2025	31 Desember 2024/ December 31, 2024
Rupiah		
Pihak Berelasi (Catatan 36)	5.541	8.408
Pihak Ketiga	12.387.208	10.363.926
Total	12.392.749	10.372.334

Pada tanggal 31 Desember 2025 dan 2024, tidak terdapat tabungan yang dijadikan jaminan kredit yang diberikan.

16. DEPOSITS FROM CUSTOMERS (continued)

Based on Government Regulation of the Republic of Indonesia No. 66/2008 dated October 13, 2008 concerning the amount of deposit value guaranteed by LPS, as of December 31, 2025 and 2024, is up to Rp2,000 per customer per bank.

As of December 31, 2025 based on the LPS Circular Letter No. PENG-7/DSPS/2025 Year 2025 dated September 22, 2025 customer deposits are only covered if the interest rate is equal to or below 3.50% for deposits denominated in Rupiah and December 31, 2024 based on the LPS Circular Letter No. PENG-3/DSPS/2023 Year 2023 dated February 28, 2023, customer deposits are only covered if the interest rate is equal to or below 4.25% for deposits denominated in Rupiah.

As of December 31, 2025 and 2024, the Bank is a participant of that guarantee program.

Current accounts, saving deposits and time deposits held by the Bank as of December 31, 2025 and 2024 are detailed as follows:

a. Current accounts

Rupiah
Related Parties (Note 36)
Third Parties
Total

As of December 31, 2025 and 2024, there were no current accounts pledged as collateral for loans.

b. Saving deposits

Rupiah
Related Parties (Note 36)
Third Parties
Total

As of December 31, 2025 and 2024, there were no saving deposits pledged as collateral for loans.

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16. SIMPANAN NASABAH (lanjutan)

16. DEPOSITS FROM CUSTOMERS (continued)

c. Deposito berjangka

c. Time deposits

	31 Desember 2025/ December 31, 2025	31 Desember 2024/ December 31, 2024	
Rupiah			Rupiah
Pihak Berelasi (Catatan 36)	8.540.828	7.798.850	Related Parties (Note 36)
Pihak Ketiga	33.662.076	29.627.567	Third Parties
Total	42.202.904	37.426.417	Total

Berdasarkan jangka waktu kontrak:

Based on contract period:

	31 Desember 2025/ December 31, 2025	31 Desember 2024/ December 31, 2024	
1 bulan	14.208.314	11.878.795	1 month
3 bulan	19.412.328	18.914.989	3 months
6 bulan	3.908.984	6.031.353	6 months
12 bulan	4.669.134	597.334	12 months
24 bulan	3.664	3.666	24 months
36 bulan	480	280	36 months
Total	42.202.904	37.426.417	Total

Berdasarkan sisa umur jatuh tempo:

Based on the remaining maturities:

	31 Desember 2025/ December 31, 2025	31 Desember 2024/ December 31, 2024	
< 1 bulan	19.469.226	15.582.162	< 1 month
1 - 3 bulan	19.345.660	18.103.700	1 - 3 months
4 - 6 bulan	3.179.510	3.588.645	4 - 6 months
7 - 12 bulan	205.715	149.989	7 - 12 months
> 12 bulan	2.793	1.921	> 12 months
Total	42.202.904	37.426.417	Total

Jumlah deposito berjangka yang dijadikan sebagai jaminan kredit yang diberikan pada tanggal 31 Desember 2025 dan 2024, masing-masing sebesar Rp102.413 dan Rp145.849 (Catatan 10g).

The amount of time deposits pledged as collateral for loans as of December 31, 2025 and 2024, amounted to Rp102,413 and Rp145,849, respectively (Note 10g).

Kisaran tingkat suku bunga per tahun pada tanggal 31 Desember 2025 dan 2024 adalah sebagai berikut:

The range of interest rates per annum as of December 31, 2025 and 2024 are as follows:

	31 Desember 2025/ December 31, 2025	31 Desember 2024/ December 31, 2024	
Giro	0,00% - 5,00%	0,00% - 4,00%	Current accounts
Tabungan	0,00% - 5,50%	0,00% - 5,00%	Saving deposits
Deposito berjangka	2,50% - 7,20%	3,50% - 7,15%	Time deposits

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17. SIMPANAN DARI BANK LAIN

	31 Desember 2025/ December 31, 2025
Pihak Ketiga	
Rupiah	
Giro	22.971
Tabungan	15.818
Interbank call money	-
Deposito Berjangka	11.000
Total	49.789

17. DEPOSITS FROM OTHER BANKS

	31 Desember 2024/ December 31, 2024	
		Third Parties
		Rupiah
		Current accounts
		Saving deposits
		Interbank call money
		Time deposits
	755.053	Total

Kisaran tingkat suku bunga per tahun pada tanggal 31 Desember 2025 dan 2024 adalah sebagai berikut:

The range of interest rates per annum as of December 31, 2025 and 2024 are as follows:

	31 Desember 2025/ December 31, 2025
Rupiah	
Giro	0,00% - 2,50%
Tabungan	0,75% - 1,25%
Interbank call money	-
Deposito berjangka	3,00% - 4,25%

31 Desember 2024/ December 31, 2024
--

Rupiah
Current accounts
Saving deposits
Interbank call money
Time deposits

Klasifikasi jangka waktu simpanan dari bank lain berdasarkan sisa umur sampai dengan saat jatuh tempo adalah sebagai berikut:

The classification of the term of deposits from other banks based on the remaining maturities are as follows:

	31 Desember 2025/ December 31, 2025
Rupiah	
Kurang dari 1 bulan	
Giro	22.971
Tabungan	15.818
Interbank call money	-
Deposito berjangka	11.000
Total	49.789

31 Desember 2024/ December 31, 2024
--

Rupiah
Less than 1 month
Current accounts
Saving deposits
Interbank call money
Time deposits

18. PERPAJAKAN

a. Utang Pajak

	31 Desember 2025/ December 31, 2025
Pajak penghasilan:	
Pasal 4 ayat 2	27.711
Pasal 21	2.047
Pasal 23	976
Pasal 25	14.802
Pasal 26	1
Pasal 29	3.628
Pajak Pertambahan Nilai	907
Total	50.072

18. TAXATION

a. Taxes Payable

31 Desember 2024/ December 31, 2024
28.759
2.266
963
15.454
1
4.056
837
52.336

Income tax:
Art 4(2)
Art 21
Art 23
Art 25
Art 26
Art 29
Value Added Tax
Total

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18. PERPAJAKAN (lanjutan)

18. TAXATION (continued)

b. Beban Pajak

b. Tax Expense

Tahun yang berakhir pada tanggal 31 Desember/Year ended December 31,		
2025	2024	
Beban pajak dari:		Tax expense from:
Pajak kini	385.848	Current tax
Tahun lalu dari		
hasil pemeriksaan pajak	-	Prior year tax examination
Pajak tangguhan	74.152	Deferred tax
Total	460.000	Total

c. Pajak Penghasilan Beban Kini

c. Current Income Tax Expense

Tahun yang berakhir pada tanggal 31 Desember/Year ended December 31,		
2025	2024	
Laba sebelum taksiran pajak penghasilan sesuai dengan laporan laba rugi dan penghasilan komprehensif lain	2.041.080	Income before estimated income tax in accordance with statement of profit or loss and other comprehensive income
Beda Waktu		Temporary differences
Koreksi cadangan kerugian penurunan nilai atas kredit yang diberikan	(205.723)	Adjustment of allowance for impairment losses on loans
Penyusutan aset tetap	(7.036)	Depreciation of fixed assets
Penyusutan aset hak guna dan beban bunga liabilitas sewa	(6.495)	Depreciation of rights of use assets and interest expense of lease liabilities
Biaya imbalan pasti pasca kerja dan jangka panjang lainnya	(39.041)	Post-employment benefits and other long-term employment benefits expense
Amortisasi aset tidak berwujud	164	Amortization of intangible assets
Kerugian yang belum direalisasi atas perubahan nilai wajar efek-efek yang diklasifikasikan sebagai nilai wajar melalui laba rugi	1.179	Unrealized loss on changes in fair value of classified as fair value through profit or loss
Penyisihan kerugian penurunan aset keuangan lainnya	(80.100)	Allowance for impairment losses other financial assets
	(337.052)	
Beda Tetap		Permanent differences
Biaya pengembangan usaha	36.131	Business development expenses
Biaya askes	663	Health insurance expenses
Biaya program sales	1.103	Program sales expenses
Biaya relokasi	1.124	Relocation expenses
Biaya kegiatan olahraga dan kesenian	1.027	Sport activities and art expenses
Biaya sumbangan	2.431	Donation expenses
Biaya risiko operasional	1.977	Operational risk expenses
Biaya lain-lain	5.371	Other expenses
	49.827	
Taksiran laba kena pajak	1.753.855	Estimated taxable income

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18. PERPAJAKAN (lanjutan)

18. TAXATION (continued)

c. Pajak Penghasilan Beban Kini (lanjutan)

c. Current Income Tax Expense (continued)

	Tahun yang berakhir pada tanggal 31 Desember/Year ended December 31,		
	2025	2024	
Taksiran pajak penghasilan badan	385.848	371.373	Estimated corporate income tax
Dikurangi: Kredit Pajak - PPh Pasal 25	382.220	367.317	Less: Tax credit - Income tax art 25
Taksiran utang pajak penghasilan	3.628	4.056	Estimated income tax payables

Rekonsiliasi antara laba sebelum beban pajak dikali tarif pajak yang berlaku dengan beban pajak adalah sebagai berikut:

The reconciliation between income before tax expense multiplied by using the applicable tax rate and tax expense are as follows:

	Tahun yang berakhir pada tanggal 31 Desember/Year ended December 31,		
	2025	2024	
Laba sebelum beban pajak penghasilan	2.041.080	2.039.633	Income before income tax expense
Tarif pajak	22%	22%	Tax rate
	449.038	448.719	
Pengaruh pajak atas perbedaan permanen	10.962	11.594	Tax effects on permanent difference
Pajak tahun sebelumnya	-	1.770	Tax for prior year
Total beban pajak	460.000	462.083	Total tax expense

Perhitungan pajak penghasilan badan untuk tahun yang berakhir pada 31 Desember 2025 tersebut di atas akan menjadi dasar dalam pengisian Surat Pemberitahuan Tahunan ("SPT") Pajak Penghasilan Badan.

The above calculation of corporate income tax for the year ended December 31, 2025 will be used as basis for filling the Annual Tax Return ("SPT") of Corporate Income Tax.

Perhitungan pajak penghasilan badan untuk tahun yang berakhir pada 31 Desember 2024 sama dengan Surat Pemberitahuan Tahunan yang disampaikan Bank ke Kantor Pelayanan Pajak.

The calculation of corporate income tax for the year ended December 31, 2024 is same as the Annual Tax Return filed by the Bank to the Tax Office.

Berdasarkan Undang-undang No. 7 Tahun 2021 tanggal 29 Oktober 2021 tentang Harmonisasi Peraturan Perpajakan, antara lain mengatur bahwa tarif pajak yang dikenakan atas penghasilan kena pajak bagi Wajib Pajak badan dalam negeri dan bentuk usaha tetap adalah sebesar 22% yang berlaku sejak tahun pajak 2022.

Based on Law No. 7 Year 2021 dated October 29, 2021 on Harmonization of Taxation Regulation, among others regulates that income tax rate on Corporate taxpayer and Permanent Establishment's taxable income is 22% which effective since fiscal year 2022.

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18. PERPAJAKAN (lanjutan)

18. TAXATION (continued)

d. Pajak Tangguhan

d. Deferred Tax

Rincian aset/(liabilitas) pajak tangguhan pada tanggal 31 Desember 2025 dan 2024 adalah sebagai berikut:

The details of deferred tax assets/(liabilities) as of December 31, 2025 and 2024 are as follows:

31 Desember 2025/December 31, 2025					
	Saldo awal/ Beginning balance	Dikreditkan/ (dibebankan) ke laporan laba rugi/ Credited/ (charged) to statement of profit or loss	Dikreditkan/ (dibebankan) ke penghasilan komprehensif lainnya/ Credited/ (charged) to other comprehensive income	Saldo akhir/ Ending balance	
Aset pajak tangguhan					Deferred tax assets
Liabilitas imbalan kerja	94.731	(8.589)	702	86.844	Employee benefits liabilities
Penyisihan kerugian penurunan nilai kredit yang diberikan	47.348	(45.259)	-	2.089	Allowance for impairment losses on loans
Penyisihan kerugian penurunan nilai aset keuangan lainnya	17.622	(17.622)	-	-	Allowance for impairment losses on other financial assets
Aset tetap	8.699	(1.548)	-	7.151	Fixed assets
Aset hak guna	(8.501)	(4.927)	-	(13.428)	Right-of-use assets
Liabilitas sewa	19.966	3.498	-	23.464	Lease liabilities
Cadangan kerugian penurunan nilai aset lain-lain	1.296	-	-	1.296	Allowance for impairment other assets
Kerugian neto yang belum direalisasi dari kenaikan/ penurunan nilai wajar efek-efek yang diklasifikasikan sebagai nilai wajar melalui laba/rugi	-	259	-	259	Net unrealized loss/(gain) from increase/decrease in fair value of securities classified as fair value through profit/loss
	181.161	(74.188)	702	107.675	
Liabilitas pajak tangguhan					Deferred tax liabilities
Kerugian neto yang belum direalisasi dari kenaikan/ penurunan nilai wajar efek-efek yang diklasifikasikan sebagai nilai wajar melalui penghasilan komprehensif lain	21.898	-	(52.586)	(30.688)	Net unrealized loss from increase/decrease in fair value of securities classified as fair value through other comprehensive income
Amortisasi aset tidak berwujud	(947)	36	-	(911)	Amortization of intangible assets
	20.951	36	(52.586)	(31.599)	
Total	202.112	(74.152)	(51.884)	76.076	Total
31 Desember 2024/December 31, 2024					
	Saldo awal/ Beginning balance	Dikreditkan/ (dibebankan) ke laporan laba rugi/ Credited/ (charged) to statement of profit or loss	Dikreditkan/ (dibebankan) ke penghasilan komprehensif lainnya/ Credited/ (charged) to other comprehensive income	Saldo akhir/ Ending balance	
Aset pajak tangguhan					Deferred tax assets
Liabilitas imbalan kerja	111.374	(12.904)	(3.739)	94.731	Employee benefits liabilities
Penyisihan kerugian penurunan nilai kredit yang diberikan	126.291	(78.943)	-	47.348	Allowance for impairment losses on loans
Penyisihan kerugian penurunan nilai aset keuangan lainnya	17.734	(112)	-	17.622	Allowance for impairment losses on other financial assets
Aset tetap	7.321	1.378	-	8.699	Fixed assets
Aset hak guna	(5.858)	(2.643)	-	(8.501)	Right-of-use assets
Liabilitas sewa	16.217	3.749	-	19.966	Lease liabilities
Cadangan kerugian penurunan nilai aset lain-lain	1.296	-	-	1.296	Allowance for impairment losses other assets
	274.375	(89.475)	(3.739)	181.161	

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18. PERPAJAKAN (lanjutan)

18. TAXATION (continued)

d. Pajak Tangguhan (lanjutan)

d. Deferred Tax (continued)

31 Desember 2024/December 31, 2024

	Saldo awal/ Beginning balance	Dikreditkan/ (dibebankan) ke laporan laba rugi/ Credited/ (charged) to statement of profit or loss	Dikreditkan/ (dibebankan) ke penghasilan komprehensif lainnya/ Credited/ (charged) to other comprehensive income	Saldo akhir/ Ending balance	
Aset pajak tangguhan					Deferred tax assets
(Keuntungan)/Kerugian neto yang belum direalisasi dari kenaikan/ penurunan nilai wajar efek-efek yang diklasifikasikan sebagai nilai wajar melalui penghasilan komprehensif lain	(262)	-	22.160	21.898	Net unrealized loss/(gain) from increase/decrease in fair value of securities classified as fair value through other comprehensive income
Amortisasi aset tidak berwujud	(1.482)	535	-	(947)	Amortization of intangible assets
	(1.744)	535	22.160	20.951	
Total	272.631	(88.940)	18.421	202.112	Total

Aset pajak tangguhan dihitung dengan menggunakan tarif pajak yang berlaku atau secara substansial telah berlaku pada tanggal laporan posisi keuangan.

Deferred tax assets are calculated using applicable tax rate or substantially enacted tax rate at statement of financial position date.

e. Peraturan Menteri Keuangan

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 mulai tanggal 1 Januari 2024. Pada tanggal 1 Januari 2024, terdapat selisih lebih nilai cadangan per fiskal sebesar Rp221.198. Sesuai dengan ketentuan di dalam PMK 74, Bank memutuskan untuk membebankan selisih lebih tersebut di dalam perhitungan pajak penghasilan tahun 2024 dan 2025.

e. Minister of Finance Regulation

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 debts in accordance with certain limits regulated in PMK 74 starting January 1, 2024. On January 1, 2024, there is an excess value of reserves per fiscal amounting to Rp221,198. In accordance with the provisions in PMK 74, the Bank decided to charge the excess in the 2024 and 2025 income tax calculation.

f. 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, Bank diestimasikan tidak memiliki tambahan pajak penghasilan Pilar Dua.

f. 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 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 Group, the Bank is not expected to have Pillar Two income taxes exposure.

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18. PERPAJAKAN (lanjutan)

g. Administrasi

Berdasarkan peraturan perpajakan di Indonesia, Bank menyampaikan Surat Pemberitahuan Pajak Tahunan ke kantor pajak atas dasar self-assessment. Kantor pajak berhak memeriksa atau mengoreksi pajak dalam jangka waktu 5 (lima) tahun setelah tanggal pajak terutang.

Surat Permintaan Penjelasan atas Data dan/atau Keterangan (SP2DK) tahun pajak 2020 dan 2021

Bank menerima SP2DK tahun pajak 2020 dan 2021 masing-masing di bulan Desember 2023 dan November 2024. Atas hasil SP2DK tersebut, Bank setuju untuk membayar kekurangan pajak penghasilan pasal 29 dengan total Rp1.770 dan dibebankan sebagai beban pajak penghasilan - tahun lalu (Catatan 18b) di tahun 2024.

Surat Permintaan Penjelasan atas Data dan/atau Keterangan (SP2DK) tahun pajak 2022

Bank menerima SP2DK tahun pajak 2022 di bulan Juni 2025. Atas hasil SP2DK tersebut, Bank setuju untuk membayar kekurangan pajak penghasilan pasal 29 dengan total Rp385.

18. TAXATION (continued)

g. Administration

According to the taxation laws of Indonesia, Bank submits the Annual Corporate Income Tax Returns to the tax office on the basis of self assessment. The Directorate General of Taxation may assess or amend taxes within 5 (five) years from time when the tax becomes due.

Request Letter of Explanation on Data and/or Information (SP2DK) fiscal year 2020 and 2021

Bank received SP2DK on fiscal year 2020 and 2021 in December 2023 and November 2024, respectively. Bank has agreed on the result of the SP2DK to pay the underpayment of income tax art 29 totaling Rp1,770 and charged as current income tax - prior year (Note 18b) in 2024.

Request Letter of Explanation on Data and/or Information (SP2DK) fiscal year 2022

Bank received SP2DK on fiscal year 2022 in June 2025. Bank has agreed on the result of the SP2DK to pay the underpayment of income tax art 29 totaling Rp385.

19. SURAT BERTAHAGA YANG DITERBITKAN

	31 Desember 2025/ December 31, 2025
Obligasi Berkelanjutan I Tahap II	1.200.000
Obligasi Berkelanjutan II Tahap I	1.500.000
Dikurangi:	
Beban emisi yang belum diamortisasi:	
Saldo awal	907
Penambahan	5.238
Amortisasi	(1.561)
	4.584
Total	2.695.416

Surat berharga yang diterbitkan sesuai dengan jatuh temponya:

	31 Desember 2025/ December 31, 2025
Tahun	
2026	1.200.000
2028	800.000
2030	700.000
Total	2.700.000

19. SECURITIES ISSUED

	31 Desember 2024/ December 31, 2024	
Continuing Bonds I Phase II	1.200.000	
Continuing Bonds II Phase I	-	
Less:		
Unamortized issuance costs:		
Beginning balance	2.435	
Addition	-	
Amortization	(1.528)	
	907	
Total	1.199.093	Total

Securities issued based on maturity profile:

	31 Desember 2024/ December 31, 2024	Year
	1.200.000	2026
	-	2028
	-	2030
Total	1.200.000	Total

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19. SURAT BERHARGA YANG DITERBITKAN
(lanjutan)

Obligasi Berkelanjutan I

Obligasi Berkelanjutan I Bank Mandiri Taspen Tahap II Tahun 2021

Pada tanggal 29 April 2021, Bank menerbitkan Obligasi Berkelanjutan I Bank Mandiri Taspen Tahap II Tahun 2021 ("Obligasi Berkelanjutan I Tahap II Tahun 2021") dengan nominal Rp2.000.000 yang terdiri atas 2 (dua) seri:

Obligasi/ Bonds	Nilai nominal/ Nominal value
Seri A/Series A	800.000
Seri B/Series B	1.200.000

Bunga Obligasi Berkelanjutan I Tahap II Tahun 2021 dibayarkan setiap triwulan, dengan pembayaran bunga pertama dilakukan pada tanggal 28 Juli 2021, sedangkan pembayaran bunga obligasi terakhir sekaligus jatuh tempo obligasi adalah pada tanggal 28 April 2024 untuk Seri A dan 28 April 2026 untuk Seri B yang juga merupakan tanggal pelunasan pokok dari masing-masing seri obligasi. Wali amanat dari penerbitan Obligasi Berkelanjutan I Tahap II Tahun 2021 adalah PT Bank Permata Tbk.

Selama berlakunya jangka waktu Obligasi dan sebelum dilunasinya jumlah terhutang, Bank berkewajiban untuk: (i) memelihara pada setiap saat keadaan keuangan berada dalam kondisi sehat sesuai ketentuan OJK; (ii) mempertahankan tingkat kesehatan Bank minimal berada dalam peringkat komposit 3 (tiga) yang tergolong "Cukup Baik", sesuai penilaian internal berdasarkan ketentuan Bank Indonesia; (iii) memperoleh, mematuhi segala ketentuan dan melakukan hal-hal yang diperlukan untuk menjaga tetap berlakunya segala ijin dan persetujuan (baik dari pemerintah ataupun lainnya) dan melakukan hal-hal yang diwajibkan peraturan perundang-undangan Republik Indonesia.

Bank tanpa persetujuan tertulis wali amanat tidak akan melakukan hal-hal sebagai berikut: (i) mengurangi modal ditempatkan dan disetor kecuali karena adanya ketentuan Pemerintah atau Bank Indonesia; (ii) mengadakan perubahan bidang usaha; (iii) mengadakan penggabungan, konsolidasi, akuisisi dengan entitas lain yang menyebabkan bubarnya Bank.

Obligasi ini tidak dijamin dengan suatu bentuk jaminan khusus.

Bank telah melunasi Obligasi Berkelanjutan I Bank Mandiri Taspen Tahap II Tahun 2021 Seri A pada tanggal 28 April 2024.

19. SECURITIES ISSUED (continued)

Continuing Bonds I

Bank Mandiri Taspen Continuing Bonds I Phase II Year 2021

On April 29, 2021, the Bank issued Bank Mandiri Taspen Continuing Bonds I Phase II Year 2021 ("Continuing Bonds I Phase II Year 2021") with a nominal value of Rp2,000,000 which consist of 2 (two) series:

Suku bunga tetap per tahun/ Fixed interest rate per annum	Tanggal jatuh tempo/ Maturity date
6,50%	28 April 2024/April 28, 2024
7,25%	28 April 2026/April 28, 2026

The interest of Continuing Bonds I Phase II Year 2021 is paid quarterly, with the first payment on July 28, 2021, while the last payment of interest and also the maturity and payment date of the bonds' principal is on April 28, 2024 for series A and April 28, 2026 for series B. The trustee for Continuing Bonds I Phase II Year 2021 is PT Bank Permata Tbk.

During the validity period of the Bonds and prior to the repayment of the bonds, the Bank is under obligation to: (i) maintain at all times the Bank's financial level in good condition as regulated by OJK; (ii) maintain the Bank's health level at a minimum in the composite level 3 (three) which is "Fair", according to internal assessment based upon Bank Indonesia's regulation; (iii) obtain and comply with permits and approvals (from the Government and other parties) and ensure that the Bank conforms with Indonesia's rules and regulations.

The Bank, without a written consent from the trustee will not: (i) reduce the Bank's issued and fully paid up capital except such a reduction is conducted based on regulations from the Government of Indonesia or Bank Indonesia; (ii) undergo a change in its main business; (iii) undergo merger, consolidation, or acquisitions which led to the dissolution of the Bank.

The bonds are not guaranteed with specific guarantee.

The Bank has fully paid Bank Mandiri Taspen Continuing Bonds I Phase II Year 2021 Series A on April 28, 2024.

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19. SURAT BERTAHAGA YANG DITERBITKAN
(lanjutan)

Obligasi Berkelanjutan I (lanjutan)

Obligasi Berkelanjutan I Bank Mandiri Taspen Tahap II Tahun 2021 (lanjutan)

Pada tanggal 31 Desember 2025 dan 31 Desember 2024, peringkat Obligasi Berkelanjutan I Tahap II Tahun 2021 menurut Fitch Rating adalah AA (idn) (double A).

Informasi mengenai surat berharga yang diterbitkan dimiliki oleh pihak berelasi disajikan pada Catatan 34.

Pada tanggal 31 Desember 2025 dan 31 Desember 2024, Bank telah memenuhi persyaratan dan ketentuan yang ditetapkan dalam perjanjian surat berharga yang diterbitkan.

Obligasi Berkelanjutan II Tahap I

Obligasi Berkelanjutan II Bank Mandiri Taspen Tahap I Tahun 2025

Pada tanggal 26 Juni 2025, Bank menerbitkan Obligasi Berkelanjutan II Bank Mandiri Taspen Tahap I Tahun 2025 ("Obligasi Berkelanjutan II Tahap I Tahun 2025") dengan nominal Rp1.500.000 yang terdiri atas 2 (dua) seri:

Obligasi/ Bonds	Nilai nominal/ Nominal value
Seri A/Series A	800.000
Seri B/Series B	700.000

Bunga Obligasi Berkelanjutan II Tahap I Tahun 2025 dibayarkan setiap triwulan, dengan pembayaran bunga pertama dilakukan pada tanggal 4 Oktober 2025, sedangkan pembayaran bunga obligasi terakhir sekaligus jatuh tempo obligasi adalah pada tanggal 4 Juli 2028 untuk Seri A dan 4 Juli 2030 untuk Seri B yang juga merupakan tanggal pelunasan pokok dari masing-masing seri obligasi. Wali amanat dari penerbitan Obligasi Berkelanjutan II Tahap I Tahun 2025 adalah PT Bank Rakyat Indonesia (Persero) Tbk.

Selama berlakunya jangka waktu Obligasi dan sebelum dilunasinya jumlah terutang, Bank berkewajiban untuk: (i) memelihara pada setiap saat keadaan keuangan berada dalam kondisi sehat sesuai ketentuan OJK; (ii) mempertahankan tingkat kesehatan Bank minimal berada dalam peringkat komposit 3 (tiga) yang tergolong "Cukup Baik", sesuai penilaian internal berdasarkan ketentuan Bank Indonesia; (iii) memperoleh, mematuhi segala ketentuan dan melakukan hal-hal yang diperlukan untuk menjaga tetap berlakunya segala ijin dan persetujuan (baik dari pemerintah ataupun lainnya) dan melakukan hal-hal yang diwajibkan peraturan perundang-undangan Republik Indonesia.

19. SECURITIES ISSUED (continued)

Continuing Bonds I (continued)

Bank Mandiri Taspen Continuing Bonds I Phase II Year 2021 (continued)

As of December 31, 2025 and December 31, 2024, based on Fitch Rating's, rating for Continuing Bonds I Phase II Year 2021 is AA (idn) (double A).

Information concerning securities issued owned by related parties are presented in Note 34.

As of December 31, 2025 and December 31, 2024, the Bank has fulfilled the requirements stipulated in the agreement of all securities issued.

Continuing Bonds II Phase I

Bank Mandiri Taspen Continuing Bonds II Phase I Year 2025

On June 26, 2025, the Bank issued Bank Mandiri Taspen Continuing Bonds II Phase I Year 2025 ("Continuing Bonds II Phase I Year 2025") with a nominal value of Rp1,500,000 which consist of 2 (two) series:

Suku bunga tetap per tahun/ Fixed interest rate per annum	Tanggal jatuh tempo/ Maturity date
6,65%	4 Juli 2028/July 4, 2028
6,80%	4 Juli 2030/July 4, 2030

The interest of Continuing Bonds II Phase I Year 2025 is paid quarterly, with the first payment on October 4, 2025, while the last payment of interest and also the maturity and payment date of the bonds' principal is on July 4, 2028 for series A and July 4, 2030 for series B. The trustee for Continuing Bonds II Phase I Year 2025 is PT Bank Rakyat Indonesia (Persero) Tbk.

During the validity period of the Bonds and prior to the repayment of the bonds, the Bank is under obligation to: (i) maintain at all times the Bank's financial level in good condition as regulated by OJK; (ii) maintain the Bank's health level at a minimum in the composite level 3 (three) which is "Fair", according to internal assessment based upon Bank Indonesia's regulation; (iii) obtain and comply with permits and approvals (from the Government and other parties) and ensure that the Bank conforms with Indonesia's rules and regulations.

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(lanjutan)

Obligasi Berkelanjutan II Tahap I (lanjutan)

Obligasi Berkelanjutan II Bank Mandiri Taspen Tahap I Tahun 2025 (lanjutan)

Bank tanpa persetujuan tertulis wali amanat tidak akan melakukan hal-hal sebagai berikut: (i) mengurangi modal ditempatkan dan disetor kecuali karena adanya ketentuan Pemerintah atau Bank Indonesia; (ii) mengadakan perubahan bidang usaha; (iii) mengadakan penggabungan, konsolidasi, akuisisi dengan entitas lain yang menyebabkan bubarnya Bank.

Obligasi ini tidak dijamin dengan suatu bentuk jaminan khusus.

Pada tanggal 31 Desember 2025, peringkat Obligasi Berkelanjutan II Tahap I Tahun 2025 menurut PT Pemeringkat Efek Indonesia (Pefindo) adalah AAA (idn) (triple A).

Informasi mengenai surat berharga yang diterbitkan dimiliki oleh pihak berelasi disajikan pada Catatan 34.

Pada tanggal 31 Desember 2025 Bank telah memenuhi persyaratan dan ketentuan yang ditetapkan dalam perjanjian surat berharga yang diterbitkan.

19. SECURITIES ISSUED (continued)

Continuing Bonds II Phase I (continued)

Bank Mandiri Taspen Continuing Bonds II Phase I Year 2025 (continued)

The Bank, without a written consent from the trustee will not: (i) reduce the Bank's issued and fully paid up capital except such a reduction is conducted based on regulations from the Government of Indonesia or Bank Indonesia; (ii) undergo a change in its main business; (iii) undergo merger, consolidation, or acquisitions which led to the dissolution of the Bank.

The bonds are not guaranteed with specific guarantee.

As of December 31, 2025, based on PT. Pemeringkat Efek Indonesia (Pefindo), rating for Continuing Bonds II Phase I Year 2025 is AAA (idn) (triple A).

Information concerning securities issued owned by related parties are presented in Note 34.

As of December 31, 2025, the Bank has fulfilled the requirements stipulated in the agreement of all securities issued.

20. PINJAMAN YANG DITERIMA

	31 Desember 2025/ December 31, 2025	31 Desember 2024/ December 31, 2024
Pihak berelasi (Catatan 36)		
PT Bank Mandiri (Persero) Tbk	1.500.000	1.500.000
PT Sarana Multigriya Finansial (Persero)	-	1.000.000
PT Bank Tabungan Negara (Persero) Tbk	-	500.000
	1.500.000	3.000.000
Pihak ketiga		
PT Bank Central Asia Tbk	1.250.000	1.000.000
PT Bank Pembangunan Daerah Jawa Barat dan Banten Tbk	1.000.000	1.000.000
PT Bank DKI	1.000.000	500.000
PT Bank Maybank Indonesia Tbk	250.000	250.000
	3.500.000	2.750.000
Total	5.000.000	5.750.000

20. BORROWINGS

Related parties (Note 36)

PT Bank Mandiri (Persero) Tbk
PT Sarana Multigriya Finansial (Persero)
PT Bank Tabungan Negara (Persero) Tbk

Third parties

PT Bank Central Asia Tbk
PT Bank Pembangunan Daerah Jawa Barat dan Banten Tbk
PT Bank DKI
PT Bank Maybank Indonesia Tbk

Total

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20. PINJAMAN YANG DITERIMA (lanjutan)

PT Bank Mandiri (Persero) Tbk (Bank Mandiri)

Term Loan 1

Pada tanggal 29 Desember 2021, Bank memperoleh fasilitas kredit dari Bank Mandiri, berupa fasilitas *Term Loan (committed) - non revolving* dengan jumlah maksimum sebesar Rp500.000.

Fasilitas tersebut digunakan untuk membiayai modal kerja Bank.

Fasilitas ini memiliki jangka waktu selama 24 bulan hingga 23 Desember 2023 dengan suku bunga JIBOR 3 bulan + 150bps dan telah dilunasi lebih awal oleh Bank pada bulan Agustus 2025.

Pada tanggal 26 September 2023, jangka waktu fasilitas ini diperpanjang hingga 25 September 2025 dengan suku bunga JIBOR 3 bulan + 65bps.

Term Loan 2

Pada tanggal 26 Mei 2023, Bank memperoleh tambahan limit fasilitas *Term Loan (committed) - non revolving* sebesar Rp500.000.

Fasilitas ini memiliki jangka waktu selama 24 bulan hingga 25 Mei 2025 dengan suku bunga masing-masing 7,51% per tahun untuk 12 bulan pertama dan JIBOR 3 bulan + 65bps untuk 12 bulan kedua. Adapun fasilitas ini sudah dilunasi pada bulan Mei 2025.

Term Loan 3

Pada tanggal 28 Maret 2024, Bank memperoleh tambahan limit fasilitas *Term Loan (committed) - non revolving* sebesar Rp500.000.

Fasilitas ini memiliki jangka waktu selama 24 bulan hingga dengan suku bunga JIBOR 3 bulan + 65bps. Adapun fasilitas ini sudah dilunasi lebih awal pada bulan Agustus 2025.

Term Loan 4

Pada tanggal 13 Agustus 2025, Bank memperoleh fasilitas kredit dari Bank Mandiri, berupa fasilitas *Term Loan (committed) - non revolving* dengan jumlah maksimum sebesar Rp1.000.000. Fasilitas tersebut digunakan untuk membiayai modal kerja Bank.

Fasilitas ini memiliki jangka waktu selama 24 bulan dengan suku bunga IndONIA 90 hari + 115 bps.

20. BORROWINGS (continued)

PT Bank Mandiri (Persero) Tbk (Bank Mandiri)

Term Loan 1

On December 29, 2021, Bank obtained loan facility from Bank Mandiri in the form of *Term Loan (committed) - non revolving* with a maximum credit limit of Rp500,000.

The facilities were used to Bank's working capital.

This facility has a term of 24 months up to December 23, 2023 which bears interest at JIBOR 3 month + 150bps and has been paid off early by Bank on August 2025.

On September 26, 2023, the *Term Loan (committed) - non revolving* was extended up to September 25, 2025 which bears interest at JIBOR 3 months + 65bps.

Term Loan 2

On May 26, 2023, the Bank get an additional limit of the *Term Loan (committed) - non revolving* amounted to Rp500,000.

This facility has a term of 24 months up to May 25, 2025 which bears interest at 7.51% per annum for the first 12 months and JIBOR 3 month + 65bps for the second 12 months, respectively. This facility has been paid off on May 2025.

Term Loan 3

On March 28, 2024, the Bank get an additional limit of the *Term Loan (committed) - non revolving* amounted to Rp500,000.

This facility has a term of 24 months which bears interest at JIBOR 3 month + 65bps. This facility has been paid off early on August 2025.

Term Loan 4

On August 13, 2025, Bank obtained loan facility from Bank Mandiri in the form of *Term Loan (committed) - non revolving* with a maximum credit limit of Rp1,000,000. The facilities were used to Bank's working capital.

This facility has a term of 24 months with rate of 90-days IndONIA + 115 bps.

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20. PINJAMAN YANG DITERIMA (lanjutan)

**PT Bank Mandiri (Persero) Tbk (Bank Mandiri)
(lanjutan)**

Term Loan 5

Pada tanggal 29 Agustus 2025, Bank memperoleh fasilitas kredit dari Bank Mandiri, berupa fasilitas *Term Loan (committed)* - *non revolving* dengan jumlah maksimum sebesar Rp500.000. Fasilitas tersebut digunakan untuk membiayai modal kerja Bank.

Fasilitas ini memiliki jangka waktu selama 24 bulan dengan suku bunga IndONIA 90 hari + 115 bps.

Pada tanggal 31 Desember 2025 dan 2024, tidak terdapat aset bank yang dijaminkan atas pinjaman yang diterima.

Pada tanggal 31 Desember 2025 dan 2024, Bank telah memenuhi persyaratan dan ketentuan yang ditetapkan dalam perjanjian pinjaman yang diterima.

PT Sarana Multigriya Finansial (Persero)

Pada tanggal 4 Mei 2024, Bank menandatangani perjanjian kredit dimana PT Sarana Multigriya Finansial (Persero) ("SMF") menyediakan fasilitas *Refinancing* dengan total fasilitas sebesar Rp1.000.000 yang bersifat *non-revolving* dan dikenakan tingkat suku bunga tetap sebesar 6,90%. Fasilitas ini memiliki jangka waktu 12 bulan dan telah dilunasi pada bulan Juni 2025.

Pada tanggal 14 Januari 2025, Bank menandatangani perjanjian kredit dimana PT Sarana Multigriya Finansial (Persero) ("SMF") menyediakan fasilitas *Refinancing* dengan total fasilitas sebesar Rp1.500.000 yang bersifat *non-revolving* dan dikenakan tingkat suku bunga tetap sebesar 6,90%. Fasilitas ini memiliki jangka waktu 2 tahun dan telah dilunasi pada bulan Juni 2025.

Pada tanggal 31 Desember 2025 dan 2024, tidak terdapat aset bank yang dijaminkan atas pinjaman yang diterima.

Pada tanggal 31 Desember 2025 dan 2024, Bank telah memenuhi persyaratan dan ketentuan yang ditetapkan dalam perjanjian pinjaman yang diterima.

PT Bank Tabungan Negara (Persero) Tbk (BTN)

Pada tanggal 16 Juni 2021, Bank memperoleh fasilitas kredit dari BTN, berupa fasilitas *Term Loan (committed)* - *non revolving* dengan jumlah maksimum sebesar Rp500.000.

Fasilitas tersebut digunakan untuk membiayai modal kerja Bank.

Fasilitas ini memiliki jangka waktu selama 12 bulan dengan suku bunga 5,3% per tahun.

20. BORROWINGS (continued)

**PT Bank Mandiri (Persero) Tbk (Bank Mandiri)
(continued)**

Term Loan 5

On August 29, 2025, Bank obtained loan facility from Bank Mandiri in the form of *Term Loan (committed)* - *non revolving* with a maximum credit limit of Rp500,000. The facilities were used to Bank's working capital.

This facility has a term of 24 months with rate of 90-days IndONIA + 115 bps.

As of December 31, 2025 and 2024, there is no asset pledged as collateral.

As of December 31, 2025 and 2024, the Bank has fulfilled the requirements stipulated in the agreement of all borrowings.

PT Sarana Multigriya Finansial (Persero)

On May 4, 2024, Bank signed a credit agreement where PT Sarana Multigriya Finansial (Persero) ("SMF") provided a *Refinancing* facility with a total facility of Rp1,000,000 which is *non-revolving* and subject to a fixed interest rate of 6.90%. This facility has a term of 12 months and has been paid off on June 2025.

On January 14, 2025, Bank signed a credit agreement where PT Sarana Multigriya Finansial (Persero) ("SMF") provided a *Refinancing* facility with a total facility of Rp1,000,000 which is *non-revolving* and subject to a fixed interest rate of 6.90%. This facility has a term of 2 years and has been paid off on June 2025.

As of December 31, 2025 and 2024, there is no asset pledged as collateral.

As of December 31, 2025 and 2024, the Bank has fulfilled the requirements stipulated in the agreement of all borrowings.

PT Bank Tabungan Negara (Persero) Tbk (BTN)

On June 16, 2021, Bank obtained loan facility from BTN in the form of *Term Loan (committed)* - *non revolving* with a maximum credit limit of Rp500,000.

The facilities were used to Bank's working capital.

This facility has a term of 12 months which bears interest at 5.3% per annum.

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20. PINJAMAN YANG DITERIMA (lanjutan)

**PT Bank Tabungan Negara (Persero) Tbk (BTN)
(lanjutan)**

Pada tanggal 19 Mei 2022, jangka waktu fasilitas ini telah diperpanjang hingga 29 Juni 2025. Fasilitas ini telah dilunasi oleh Bank pada bulan Juni 2025.

Pada tanggal 31 Desember 2025 dan 2024, tidak terdapat aset bank yang dijaminan atas pinjaman yang diterima.

Pada tanggal 31 Desember 2025 dan 2024, Bank telah memenuhi persyaratan dan ketentuan yang ditetapkan dalam perjanjian pinjaman yang diterima.

PT Bank Central Asia Tbk (BCA)

Term Loan 1

Pada bulan Januari 2020, Bank memperoleh fasilitas kredit dari BCA, berupa fasilitas *Term Loan 1 (committed) - non revolving* dengan jumlah maksimum sebesar Rp500.000.

Fasilitas ini telah beberapa kali diperpanjang, terakhir sampai dengan tanggal 20 Januari 2025 dengan suku bunga JIBOR 3 bulan + 125bps. Fasilitas ini telah dilunasi pada bulan Januari 2025.

Term Loan 3

Pada bulan Maret 2021, Bank memperoleh fasilitas kredit dari BCA, berupa fasilitas *Term Loan 3 (committed) - non revolving* dengan jumlah maksimum sebesar Rp250.000.

Fasilitas ini telah beberapa kali diperpanjang, terakhir sampai dengan tanggal 31 Maret 2025 dengan suku bunga 5,25%. Fasilitas ini telah dilunasi pada bulan Maret 2025.

Term Loan 4

Pada bulan Maret 2022, Bank memperoleh fasilitas kredit dari BCA, berupa fasilitas *Term Loan 4 (committed) - non revolving* dengan jumlah maksimum sebesar Rp250.000.

Seluruh fasilitas tersebut digunakan untuk membiayai modal kerja Bank.

Fasilitas ini memiliki jangka waktu selama 36 bulan hingga 31 Maret 2025 dengan suku bunga 5,25% per tahun. Fasilitas ini telah dilunasi pada bulan Maret 2025.

Term Loan 5

Pada bulan Juni 2025, Bank memperoleh fasilitas kredit dari BCA, berupa fasilitas *Term Loan 5 (committed) - non revolving* dengan jumlah maksimum sebesar Rp500.000.

20. BORROWINGS (continued)

**PT Bank Tabungan Negara (Persero) Tbk (BTN)
(continued)**

On May 19, 2022, this facility has been extended up to June 29, 2025. This facility has been paid off by Bank on June 2025.

As of December 31, 2025 and 2024, there is no asset pledged as collateral.

As of December 31, 2025 and 2024, the Bank has fulfilled the requirements stipulated in the agreement of all borrowings.

PT Bank Central Asia Tbk (BCA)

Term Loan 1

On January 2020, Bank obtained loan facility from BCA in the form of *Term Loan 1 (committed) - non revolving* with a maximum credit limit of Rp500,000.

This facility has been extended for a few times, the latest term is up to January 20, 2025 which bears interest at JIBOR 3 month + 125bps. This facility has been paid off on January 2025.

Term Loan 3

On March 2021, Bank obtained loan facility from BCA in the form of *Term Loan 3 (committed) - non revolving* with a maximum credit limit of Rp250,000.

This facility has been extended for a few times, the latest term is up to March 31, 2025 which bears interest at 5.25%. This facility has been paid off on March 2025.

Term Loan 4

On March 2022, Bank obtained loan facility from BCA in the form of *Term Loan 4 (committed) - non revolving* with a maximum credit limit of Rp250,000.

All the facilities were used to Bank's working capital.

This facility has a term of 36 months up to March 31, 2025 which bears interest at 5.25% per annum. This facility has been paid off on March 2025.

Term Loan 5

On June 2025, Bank obtained loan facility from BCA in the form of *Term Loan 5 (committed) - non revolving* with a maximum credit limit of Rp500,000.

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20. PINJAMAN YANG DITERIMA (lanjutan)

PT Bank Central Asia Tbk (BCA) (lanjutan)

Term Loan 5 (lanjutan)

Fasilitas ini memiliki jangka waktu selama 18 bulan dengan suku bunga IndONIA 90 hari + 120 bps per tahun.

Term Loan 6

Pada bulan Desember 2025, Bank memperoleh fasilitas kredit dari BCA, berupa fasilitas *Term Loan Tranche A (committed) - non revolving* dan *Tranche B (committed) - non revolving* dengan jumlah maksimum masing-masing sebesar Rp500.000 dan Rp250.000.

Fasilitas ini memiliki jangka waktu selama 24 bulan dengan suku bunga IndONIA 90 hari + 110 bps per tahun.

Pada tanggal 31 Desember 2025 dan 2024, tidak terdapat aset bank yang dijaminkan atas pinjaman yang diterima.

Pada tanggal 31 Desember 2025 dan 2024, Bank telah memenuhi persyaratan dan ketentuan yang ditetapkan dalam perjanjian pinjaman.

PT Bank Pembangunan Daerah Jawa Barat dan Banten Tbk (BJB)

Pada tanggal 23 September 2020, Bank memperoleh fasilitas kredit dari Bank BJB, berupa fasilitas *Term Loan (committed) - non revolving* dengan jumlah maksimum sebesar Rp500.000.

Fasilitas ini telah beberapa kali diperpanjang, terakhir sampai dengan tanggal 20 Desember 2026 dengan penambahan limit fasilitas menjadi Rp1.000.000. Fasilitas ini dikenakan suku bunga JIBOR 3 bulan + 80bps per 31 Desember 2024 dan mengalami perubahan suku bunga terakhir pada bulan Desember 2025 menjadi IndONIA 90 hari + 80bps + 95bps.

Fasilitas tersebut digunakan untuk membiayai modal kerja Bank.

Pada tanggal 31 Desember 2025 dan 2024, tidak terdapat aset yang dijaminkan atas pinjaman yang diterima.

Pada tanggal 31 Desember 2025 dan 2024, Bank telah memenuhi persyaratan dan ketentuan yang ditetapkan dalam perjanjian pinjaman yang diterima.

PT Bank DKI (Bank Jakarta)

Pada tanggal 18 April 2022, Bank memperoleh fasilitas kredit dari Bank DKI, berupa fasilitas *Term Loan (committed) - non revolving* dengan jumlah maksimum sebesar Rp500.000.

20. BORROWINGS (continued)

PT Bank Central Asia Tbk (BCA) (continued)

Term Loan 5 (continued)

This facility has a term of 18 months which bears interest at 90-days IndONIA + 120 bps.

Term Loan 6

On December 2025, Bank obtained loan facility from BCA in the form of *Term Loan Tranche A (committed) - non revolving* and *Tranche B (committed) - non revolving* with a maximum credit limit of Rp500,000 and Rp250,000, respectively.

This facility has a term of 24 months which bears interest of 90-days IndONIA + 110bps per annum.

As of December 31, 2025 and 2024, there is no asset pledged as collateral.

As of December 31, 2025 and 2024, the Bank has fulfilled the requirements stipulated in the agreement of borrowing.

PT Bank Pembangunan Daerah Jawa Barat dan Banten Tbk (BJB)

On September 23, 2020, Bank obtained loan facility from Bank BJB in the form of *Term Loan (committed) - non revolving* with a maximum credit limit of Rp500,000.

This facility has been extended for a few times. the latest term up is to December 20, 2026 and additional limit of facility up to Rp1,000,000. This facility bears interest at JIBOR 3 months + 80bps as of December 31, 2024 and experienced the last interest rate change in December 2025 to 90-days IndONIA interest rate + 80bps + 95bps.

The facilities were used to Bank's working capital.

As of December 31, 2025 and 2024, there is no asset pledged as collateral.

As of December 31, 2025 and 2024, the Bank has fulfilled the requirements stipulated in the agreement of all borrowings.

PT Bank DKI (Bank Jakarta)

On April 18, 2022, Bank obtained loan facility from Bank DKI in the form of *Term Loan (committed) - non revolving* with a maximum credit limit of Rp500,000.

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20. PINJAMAN YANG DITERIMA (lanjutan)

PT Bank DKI (Bank Jakarta) (lanjutan)

Fasilitas tersebut digunakan untuk membiayai modal kerja Bank.

Fasilitas ini memiliki jangka waktu selama 24 bulan dengan suku bunga JIBOR 3 bulan + margin sebesar 0,95% per 31 Desember 2024 dan mengalami perubahan suku bunga menjadi IndONIA 90 hari + 135 bps per tahun pada Desember 2025.

Pada tanggal 13 Desember 2023, jangka waktu fasilitas ini telah diperpanjang hingga 15 Desember 2026.

Pada 25 Juni 2025, Bank memperoleh fasilitas kredit dari Bank DKI, berupa fasilitas *Term Loan (committed) - non revolving* dengan jumlah maksimum sebesar Rp500.000 yang digunakan untuk membiayai modal kerja Bank.

Fasilitas ini memiliki jangka waktu selama 24 bulan dengan suku bunga IndONIA 90 hari + 123 bps per tahun.

Pada tanggal 31 Desember 2025 dan 2024, tidak terdapat aset bank yang dijaminkan atas pinjaman yang diterima.

Pada tanggal 31 Desember 2025 dan 2024, Bank telah memenuhi persyaratan dan ketentuan yang ditetapkan dalam perjanjian pinjaman yang diterima.

PT Bank Maybank Indonesia Tbk (Bank Maybank)

Pada tanggal 2 Juni 2022, Bank memperoleh fasilitas kredit dari Bank Maybank, berupa fasilitas *Term Loan (committed) - non revolving* dengan jumlah maksimum sebesar Rp250.000.

Fasilitas ini memiliki jangka waktu selama 24 bulan dengan suku bunga JIBOR 3 bulan + 100bps. Fasilitas tersebut digunakan untuk membiayai modal kerja Bank.

Pada tanggal 31 Mei 2024, fasilitas ini telah dilunasi oleh Bank.

Pada bulan Juni 2024, Bank memperoleh fasilitas kredit dari Bank Maybank, berupa fasilitas *Term Loan (committed) - non revolving* dengan jumlah maksimum sebesar Rp250.000.

Fasilitas ini memiliki jangka waktu selama 24 bulan hingga Juni 2026 dengan suku bunga 7,2% per tahun.

Fasilitas tersebut digunakan untuk membiayai modal kerja Bank.

Pada tanggal 31 Desember 2025 dan 2024, tidak terdapat aset bank yang dijaminkan atas pinjaman yang diterima.

20. BORROWINGS (continued)

PT Bank DKI (Bank Jakarta) (continued)

The facilities were used to Bank's working capital.

This facility has a term of 24 months which bears interest at JIBOR 3 month + 0.95% of margin per annum as of December 31, 2024 and experienced the last interest rate change to 90-days IndONIA + 135 bps per annum on December 2025.

On December 13, 2023, this facility has been extended up to December 15, 2026.

On 25 June 2025, Bank obtained loan facility from Bank DKI in the form of Term Loan (committed) - non revolving with a maximum credit limit of Rp500,000 and were used to Bank's working capital.

This facility has a term of 24 months which bears interest of 90-days IndONIA + 123 bps per annum.

As of December 31, 2025 and 2024, there is no asset pledged as collateral.

As of December 31, 2025 and 2024, the Bank has fulfilled the requirements stipulated in the agreement of all borrowings.

PT Bank Maybank Indonesia Tbk (Bank Maybank)

On June 2, 2022, Bank obtained loan facility from Bank Maybank in the form of Term Loan (committed) - non revolving with a maximum credit limit of Rp250,000.

This facility has a term of 24 months which bears interest at JIBOR 3 month + 100bps. The facilities were used to Bank's working capital.

On May 31, 2024, this facility has been repaid by the Bank.

On June 2024, Bank obtained loan facility from Bank Maybank in the form of Term Loan (committed) - non revolving with a maximum credit limit of Rp250,000.

This facility has a term of 24 months up to June 2026 which bears interest at 7.2% per annum.

The facilities were used to Bank's working capital.

As of December 31, 2025 and 2024, there is no asset pledged as collateral.

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20. PINJAMAN YANG DITERIMA (lanjutan)

PT Bank Maybank Indonesia Tbk (Bank Maybank)
(lanjutan)

Pada tanggal 31 Desember 2025 dan 2024, Bank telah memenuhi persyaratan dan ketentuan yang ditetapkan dalam perjanjian pinjaman yang diterima.

21. EFEK-EFEK YANG DIJUAL DENGAN JANJİ DİBELİ KEMBALİ

Nasabah/ Counterparty	Jenis efek-efek/ Type of securities	Nilai nominal/ Nominal amount	Tanggal dimulai/ Starting date
Pihak berelasi /Related party - Rupiah (Catatan 36)/(Note 36)			
PT Bank Mandiri (Persero) Tbk	Obligasi Pemerintah FR 0052/Government Bonds FR 0052	200.000	15 Nov/ Nov 15, 2024

Tingkat suku bunga per tahun pada tanggal 31 Desember 2024 adalah sebesar 6,73%.

22. BEBAN YANG MASIH HARUS DIBAYAR

	31 Desember 2025/ December 31, 2025
Liabilitas sewa	166.697
Bunga yang masih harus dibayar	159.061
Total	325.758

Bunga yang masih harus dibayar terdiri dari:

	31 Desember 2025/ December 31, 2025
Deposito	95.854
Surat berharga diterbitkan	46.467
Pinjaman yang diterima	16.740
Interbank call money	-
Lain-lain	-
Total	159.061

Pengungkapan liabilitas sewa pada tanggal 31 Desember 2025 sebagai berikut:

Kategori aset pendasar	Saldo awal 1 Januari 2025/ Beginning balance January 1, 2025	Penambahan liabilitas sewa/ Addition of lease liabilities	Modifikasi liabilitas sewa/ Modification of lease liabilities
Bangunan	162.677	-	-
Kendaraan	20.189	18.158	(724)
	182.866	18.158	(724)

Pengungkapan liabilitas sewa pada tanggal 31 Desember 2024 sebagai berikut:

Kategori aset pendasar	Saldo awal 1 Januari 2024/ Beginning balance January 1, 2024	Penambahan liabilitas sewa/ Addition of lease liabilities	Modifikasi liabilitas sewa/ Modification of lease liabilities
Bangunan	175.223	3.048	(1.598)
Kendaraan	28.858	8.757	(12)
	204.081	11.805	(1.610)

20. BORROWINGS (continued)

PT Bank Maybank Indonesia Tbk (Bank Maybank)
(continued)

As of December 31, 2025 and 2024, the Bank has fulfilled the requirements stipulated in the agreement of all borrowings.

21. SECURITIES SOLD UNDER REPURCHASE AGREEMENTS

31 Desember 2024/December 31, 2024			
Tanggal jatuh tempo/ Due date	Nilai pembelian kembali/ Repurchase amount	Beban bunga yang belum diamortisasi/ Unamortized Interest	Nilai tercatat/ Carrying value
14 Jan/ Jan 14, 2025	225.076	-	225.076

As of December 31, 2024, the interest rate per annum is 6.73%.

22. ACCRUED EXPENSES

	31 Desember 2024/ December 31, 2024	
Liabilitas sewa	182.866	Lease liabilities
Bunga yang masih harus dibayar	132.944	Accrued interest payable
Total	315.810	Total

Accrued interest payable consists of:

	31 Desember 2024/ December 31, 2024	
Deposito	95.960	Deposits
Surat berharga diterbitkan	22.146	Securities issued
Pinjaman yang diterima	14.332	Borrowings
Interbank call money	502	Interbank call money
Lain-lain	4	Others
Total	132.944	Total

Lease liabilities disclosed as of December 31, 2025 are as follows:

Kategori aset pendasar	Saldo awal 1 Januari 2025/ Beginning balance January 1, 2025	Saldo akhir 31 Desember 2025/ Ending balance December 31, 2025	
Bangunan	162.677	145.485	Building
Kendaraan	20.189	21.212	Vehicles
	182.866	166.697	

Lease liabilities disclosed as of December 31, 2024 are as follows:

Kategori aset pendasar	Saldo awal 1 Januari 2024/ Beginning balance January 1, 2024	Saldo akhir 31 Desember 2024/ Ending balance December 31, 2024	
Bangunan	175.223	162.677	Building
Kendaraan	28.858	20.189	Vehicles
	204.081	182.866	

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22. BEBAN YANG MASIH HARUS DIBAYAR (lanjutan)

Analisis jatuh tempo liabilitas lain-lain terkait sewa.

	31 Desember 2025/ December 31, 2025	31 Desember 2024/ December 31, 2024
1 tahun	24.481	28.684
2 tahun	35.770	27.486
≥ 3 tahun	106.446	126.696
Total	166.697	182.866

22. ACCRUED EXPENSES (continued)

Maturity analysis of other liabilities related with leases.

	31 Desember 2024/ December 31, 2024	
		1 year
		2 years
		≥ 3 years
Total	182.866	Total

23. LIABILITAS LAIN-LAIN

	31 Desember 2025/ December 31, 2025	31 Desember 2024/ December 31, 2024
Utang kepada pihak ketiga	45.342	52.663
Titipan penyelesaian transaksi	45.241	13.689
Utang jasa profesional	12.504	14.919
Utang jasa <i>flagging</i>	2.629	6.133
Penerimaan klaim asuransi yang belum dialokasikan	381	27.462
Lain-lain	775	1.519
Total	106.872	116.385

23. OTHER LIABILITIES

Payable to third parties
Settlement of transactions
Payable for professional services
Payable for flagging services
Receipt of insurance claims that have not been allocated
Others

24. LIABILITAS IMBALAN KERJA

Liabilitas imbalan kerja terdiri dari:

	31 Desember 2025/ December 31, 2025	31 Desember 2024/ December 31, 2024
Liabilitas kerja jangka pendek:	209.959	263.483
Imbalan pasca kerja:		
Liabilitas program imbalan pasti	78.572	63.967
Liabilitas jangka panjang lainnya	18.076	16.366
	96.648	80.333
Total	306.607	343.816

24. EMPLOYEE BENEFITS LIABILITIES

Employee benefits liabilities consist of:

Short-term benefit
Post-employment benefit
Defined benefit plan liabilities
Other long-term benefit liabilities

Liabilitas jangka pendek terdiri dari tunjangan kinerja keuangan bank dan tunjangan hari raya (THR).

Bank menyelenggarakan program pensiun manfaat pasti bagi para karyawannya. Berdasarkan program ini, para karyawan berhak atas manfaat pensiun berdasarkan gaji dasar terakhir atau gaji bersih yang diterima dan masa kerja karyawan. Program pensiun ini dikelola oleh PT Asuransi Jiwa IFG ("IFG Life"), perusahaan asuransi jiwa milik negara, di bawah suatu kontrak asuransi anuitas. Kontribusi ditanggung sepenuhnya oleh Bank. Tidak ada kontribusi tambahan yang dibayarkan untuk IFG Life untuk tahun yang berakhir pada tanggal 31 Desember 2025 dan 2024.

Short-term employee benefits liabilities consist of the allowance for bank's financial performance and holiday entitlements (THR).

The Bank organized defined benefit pension plans for the employees. Under this program, employees are entitled to a pension benefit based on the last basic salary or net salary received and the employment period. The pension plan is managed by PT Asuransi Jiwa IFG ("IFG Life"), a state-owned life insurance company, under an annuity insurance contract. Contributions are fully borne by the Bank. No additional contributions are paid to IFG Life for the year ended December 31, 2025 and 2024.

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24. LIABILITAS IMBALAN KERJA (lanjutan)

Bank juga menyelenggarakan program pensiun iuran pasti yang dikelola oleh DPLK PT AXA Mandiri Financial Services (DPLK Mandiri). Kontribusi Bank ke DPLK Mandiri adalah RpNihil masing-masing untuk tahun yang berakhir pada tanggal 31 Desember 2025 dan 2024.

Liabilitas imbalan kerja pada tanggal 31 Desember 2025 dan 2024, dicatat berdasarkan perhitungan aktuaria yang dilakukan oleh Kantor Konsultan Aktuaria Nandi dan Utama, aktuaris independen dengan nomor laporan masing-masing 001/LV/NSR/I/2026 tertanggal 2 Januari 2026 dan 13/LV/NSR/I/2025 tertanggal 10 Januari 2025.

	31 Desember 2025/ December 31, 2025
Usia Pensiun Normal	57 tahun/years
Tingkat Diskonto	6,83%
Tingkat Pengembalian Aset Program	6,83%
Tingkat Kenaikan Gaji	7,53%
Tingkat Mortalita	TMI IV 2019
Tingkat Cacat	5% dari TMI IV 2019/ 5% from TMI IV 2019
Tingkat Pengunduran Diri:	
Usia kurang dari 30 tahun	6% per tahun/year
Usia 30 - 39 tahun	5% per tahun/year
Usia 40 - 44 tahun	3% per tahun/year
Usia 45 - 49 tahun	2% per tahun/year
Usia 50 - 54 tahun	1% per tahun/year
Usia 54 tahun ke atas	0%

a. Liabilitas program imbalan pasti

Jumlah liabilitas program imbalan pasti berdasarkan perhitungan Aktuaria Independen per tanggal 31 Desember 2025 dan 2024 adalah sebagai berikut:

Liabilitas program imbalan pasti

	31 Desember 2025/ December 31, 2025
Nilai kini liabilitas imbalan kerja	82.120
Nilai wajar aset program	(3.548)
Liabilitas - neto	78.572

Nilai kini liabilitas program imbalan pasti

	31 Desember 2025/ December 31, 2025
Saldo awal	67.606
Beban jasa kini	14.641
Beban bunga	4.744
Keuntungan (biaya) jasa lalu	359
Manfaat yang dibayarkan	(8.071)
Kerugian (keuntungan) aktuarial:	
Perubahan asumsi keuangan	2.841
Saldo akhir	82.120

24. EMPLOYEE BENEFITS LIABILITIES (continued)

The Bank also organized a defined contribution pension plan which is managed by DPLK PT AXA Mandiri Financial Services (DPLK Mandiri). The Bank's contributions to DPLK Mandiri amounted to RpNil for the year ended December 31, 2025 and 2024, respectively.

The employee benefits liabilities as of December 31, 2025 and 2024, are recorded based on the actuarial calculations performed by Kantor Konsultan Aktuaria Nandi dan Utama, an independent actuary with report numbers of 001/LV/NSR/I/2026 dated January 2, 2026 and 13/LV/NSR/I/2025 dated January 10, 2025, respectively.

	31 Desember 2024/ December 31, 2024	
57 tahun/years	57 tahun/years	Normal Retirement Age
7,13%	7,13%	Discount Rate
7,13%	7,13%	Rate of Return Plan Assets
7,53%	7,53%	Salary Increment Rate
TMI IV 2019	TMI IV 2019	Mortality Rate
5% dari TMI IV 2019/ 5% from TMI IV 2019	5% dari TMI IV 2019/ 5% from TMI IV 2019	Disability Rate
		Resignation Rate:
		Below 30 years old
		30 - 39 years old
		40 - 44 years old
		45 - 49 years old
		50 - 54 years old
		Above 54 years old

a. Defined benefit plan liabilities

The amount of the defined benefit plan liabilities based on the calculation of the Independent Actuary as of December 31, 2025 and 2024 are as follows:

Defined benefit plan liabilities

	31 Desember 2024/ December 31, 2024	
67.606	67.606	Present value of defined plan liabilities
(3.639)	(3.639)	Fair value of plan assets
63.967	63.967	Liabilities - net

Present value of defined benefit plan liabilities

	31 Desember 2024/ December 31, 2024	
75.776	75.776	Beginning balance
12.779	12.779	Current service cost
5.217	5.217	Interest expense
(2.120)	(2.120)	Past service cost
(6.067)	(6.067)	Benefits paid
		Actuarial (gain) loss:
(17.979)	(17.979)	Changes in financial assumptions
67.606	67.606	Ending balance

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24. LIABILITAS IMBALAN KERJA (lanjutan)

24. EMPLOYEE BENEFITS LIABILITIES (continued)

a. Liabilitas program imbalan pasti (lanjutan)

a. Defined benefit plan liabilities (continued)

Beban (pendapatan) program imbalan pasti

Defined benefit plan expenses (income)

Tahun yang berakhir pada tanggal
31 Desember/Year ended December 31,

	2025	2024	
Beban jasa kini	14.641	12.779	Current service cost
Beban bunga	4.744	5.217	Interest expense
Penghasilan bunga aset program	(259)	(300)	Interest income from plan assets
Keuntungan (biaya) jasa lalu	359	(2.120)	Past service cost
Biaya pesangon pemutusan hubungan kerja	1.485	-	Termination
	20.970	15.576	

Rekonsiliasi perubahan liabilitas program imbalan pasti selama tahun berjalan

Reconciliation of changes in the defined benefit plan liabilities during the year

Tahun yang berakhir pada tanggal
31 Desember/Year ended December 31,

	2025	2024	
Saldo awal	63.967	71.453	Beginning balance
Beban (pendapatan) imbalan kerja pada laporan laba rugi	20.970	15.576	Employee benefits expense (income) on the statement of profit or loss
Beban (pendapatan) imbalan kerja pada penghasilan komprehensif lain	3.191	(16.995)	Employee benefits expense (income) on other comprehensive income
Manfaat yang dibayarkan oleh Bank	(9.556)	(6.067)	Benefit paid by Bank
Saldo akhir	78.572	63.967	Ending balance

Mutasi nilai wajar aset program

Movement of fair value of plan assets

31 Desember 2025/
December 31, 2025

31 Desember 2024/
December 31, 2024

Saldo awal	3.639	4.323	Beginning balance
Penghasilan bunga	259	300	Interest income
Kerugian aktuarial atas aset program	(350)	(984)	Actuarial loss on plan assets
Saldo akhir	3.548	3.639	Ending balance

Perubahan dari pengukuran kembali aset program yang diakui pada penghasilan penghasilan komprehensif lain

Changes in the remeasurement of plan assets recognized in the other comprehensive income

31 Desember 2025/
December 31, 2025

31 Desember 2024
December 31, 2024

Saldo awal	(23.526)	(40.521)	Beginning balance
(Kerugian) keuntungan aktuarial atas liabilitas	(2.841)	17.979	Actuarial (loss) gain on liabilities
Kerugian aktuarial atas aset program	(350)	(984)	Actuarial loss on plan assets
Saldo akhir	(26.717)	(23.526)	Ending balance

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24. LIABILITAS IMBALAN KERJA (lanjutan)

a. Liabilitas program imbalan pasti (lanjutan)

Seluruh portofolio investasi aset program pada tanggal 31 Desember 2025 dan 2024 ditempatkan pada instrumen reksadana.

Analisa sensitivitas nilai kini liabilitas program imbalan pasti (tidak diaudit)

31 Desember 2025/December 31, 2025					Impact on the present value of post-employment benefits liabilities Impact on current service cost
Tingkat diskonto/ Discount rate		Tingkat kenaikan gaji/ Salary increment rate			
Kenaikan 1%/ Increase 1%	Penurunan 1%/ Decrease 1%	Kenaikan 1%/ Increase 1%	Penurunan 1%/ Decrease 1%		
Dampak pada nilai kini liabilitas imbalan pasca kerja	(8.787)	10.161	9.578	(8.472)	
Dampak pada beban jasa kini	(1.332)	1.568	1.487	(1.293)	
31 Desember 2024/December 31, 2024					Impact on the present value of post-employment benefits liabilities Impact on current service cost
Tingkat diskonto/ Discount rate		Tingkat kenaikan gaji/ Salary increment rate			
Kenaikan 1%/ Increase 1%	Penurunan 1%/ Decrease 1%	Kenaikan 1%/ Increase 1%	Penurunan 1%/ Decrease 1%		
Dampak pada nilai kini liabilitas imbalan pasca kerja	(7.277)	8.428	7.950	(7.018)	
Dampak pada beban jasa kini	(1.149)	1.349	1.280	(1.115)	

Analisa profil jatuh tempo pembayaran imbalan pasca kerja (tidak diaudit)

Maturity profile analysis of payment post employment benefit (unaudited)

	31 Desember 2025/ December 31, 2025	31 Desember 2024/ December 31, 2024	
1 tahun	4.082	1.683	1 year
2 - 5 tahun	16.862	15.873	2 - 5 years
> 5 tahun	1.071.277	923.893	> 5 years
Total	1.092.221	941.449	Total

Durasi rata-rata tertimbang dari nilai kini liabilitas imbalan kerja pada tanggal 31 Desember 2025 dan 2024, masing-masing adalah sebesar 19,67 tahun dan 19,61 tahun (tidak diaudit).

The weighted average duration of the present value of employee benefits liabilities as of December 31, 2025 and 2024, are 19.67 years and 19.61 years, respectively (unaudited).

b. Liabilitas jangka panjang lainnya

b. Other long-term benefit liabilities

Rekonsiliasi perubahan liabilitas jangka panjang lainnya selama tahun berjalan

Reconciliation of other long-term benefit liabilities during the year

	31 Desember 2025/ December 31, 2025	31 Desember 2024/ December 31, 2024	
Saldo awal	16.366	14.138	Beginning balance
Beban imbalan kerja pada laporan laba rugi	6.761	9.447	Employee benefits expense on the statement of profit or loss
Manfaat yang dibayarkan oleh Bank	(5.051)	(7.219)	Benefits paid by the Bank
Saldo akhir	18.076	16.366	Ending balance

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24. LIABILITAS IMBALAN KERJA (lanjutan)

24. EMPLOYEE BENEFITS LIABILITIES (continued)

b. Liabilitas jangka panjang lainnya (lanjutan)

b. Other long-term benefit liabilities (continued)

Beban imbalan jangka panjang lainnya

Other long-term benefits expenses

Tahun yang berakhir pada tanggal
31 Desember/Year ended December 31,

	2025	2024	
Beban jasa kini	3.034	2.956	Current service cost
Beban bunga	1.167	982	Interest expense
Kerugian aktuarial atas liabilitas	2.560	5.509	Actuarial loss on liabilities
Total	6.761	9.447	Total

Nilai kini liabilitas jangka panjang lainnya

The present value of other long-term liabilities

	31 Desember 2025/ December 31, 2025	31 Desember 2024/ December 31, 2024	
Saldo awal	16.366	14.138	Beginning balance
Beban jasa kini	3.034	2.956	Current service cost
Beban bunga	1.167	982	Interest expense
Manfaat yang dibayarkan	(5.051)	(7.219)	Benefit paid
Kerugian aktuarial atas liabilitas	2.560	5.509	Actuarial losses on liabilities
Saldo akhir	18.076	16.366	Ending balance

25. MODAL SAHAM

25. CAPITAL STOCK

Modal Dasar, Ditempatkan, dan Disetor

Authorized, Issued, and Fully Paid Capital

Rincian pemegang saham Bank dan kepemilikannya pada tanggal 31 Desember 2025 dan 2024 adalah sebagai berikut:

The details of Bank's shareholders and their respective ownership interest as of December 31, 2025 and 2024 are as follows:

	Jumlah Saham Ditempatkan dan Disetor Penuh/ Total Issued and Fully Paid Shares	Jumlah/ Amount	Persentase kepemilikan/ Percentage of ownership	
PT Bank Mandiri (Persero) Tbk	837.303.519	418.652	51,10%	PT Bank Mandiri (Persero) Tbk
PT Taspen (Persero)	793.687.754	396.844	48,44%	PT Taspen (Persero)
Ida Bagus Made Putra Jandhana	7.617.432	3.808	0,46%	Ida Bagus Made Putra Jandhana
Total	1.638.608.705	819.304	100,00%	Total

Tambahan modal disetor

Additional Paid in Capital

Tambahan modal disetor berasal dari selisih jumlah dana yang diterima oleh Bank untuk pembelian saham Bank dengan nilai nominal saham.

The additional paid in capital is derived from the difference in the amount of funds received by the Bank for the purchase of the Bank's shares with a nominal value of the shares.

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26. PENGGUNAAN LABA BERSIH

Penggunaan laba bersih untuk tahun 2024 dan 2023 adalah sebagai berikut:

Penggunaan laba bersih tahun 2024

Berdasarkan Berita Acara Keputusan Para Pemegang Saham Diluar Rapat Umum Pemegang Saham Tahunan No. 27 tanggal 30 Juni 2025 yang dibuat oleh Notaris Zulkifli Harahap, S.H., Notaris di Jakarta, pemegang saham menyetujui untuk menyisihkan laba tahun buku 2024 sebesar Rp157.755 sebagai dividen kepada pemegang saham dan Rp1.419.795 akan dimasukkan sebagai saldo laba.

Penggunaan laba bersih tahun 2023

Berdasarkan Berita Acara Keputusan Para Pemegang Saham Diluar Rapat Umum Pemegang Saham Tahunan No. 17 tanggal 27 Juni 2024 yang dibuat oleh Notaris Zulkifli Harahap, S.H., Notaris di Jakarta, pemegang saham menyetujui untuk menyisihkan laba tahun buku 2023 sebesar Rp140.940 sebagai dividen kepada pemegang saham dan Rp1.268.463 akan dimasukkan sebagai saldo laba.

Cadangan Umum

Pada tanggal 31 Desember 2025 dan 2024, saldo cadangan umum masing-masing sebesar Rp163.861. Cadangan umum ini dibentuk sehubungan dengan Undang-Undang Republik Indonesia No. 1/1995 yang telah digantikan dengan Undang-Undang No. 40/2007 efektif tanggal 16 Agustus 2007 mengenai Perseroan Terbatas, yang mengharuskan perusahaan-perusahaan untuk membuat penyisihan cadangan umum sebesar sekurang-kurangnya 20% dari jumlah modal yang ditempatkan dan disetor penuh. Undang-Undang tersebut tidak mengatur jangka waktu penyisihan tersebut.

26. APPROPRIATION OF NET INCOME

The appropriations of net income for the years 2024 and 2023 are as follows:

Appropriation of net income year 2024

Based on Statement of Annual General Meeting of Shareholders No. 27 dated June 30, 2025 by Notary Zulkifli Harahap, S.H., Notary in Jakarta, the shareholders agreed to distribute the net income of the fiscal year 2024 amounting Rp157,755 as dividend to shareholders and Rp1,419,795 will be included as retained earnings.

Appropriation of net income year 2023

Based on Statement of Annual General Meeting of Shareholders No. 17 dated June 27, 2024 by Notary Zulkifli Harahap, S.H., Notary in Jakarta, the shareholders agreed to distribute the net income of the fiscal year 2023 amounting Rp140,940 as dividend to shareholders and Rp1,268,463 will be included as retained earnings.

General Reserves

As of December 31, 2025 and 2024, the balance of general reserve amounted to Rp163,861, respectively. This general reserve was provided in relation with the Law of the Republic of Indonesia No. 1/1995 which has been replaced with Law No. 40/2007 effective on August 16, 2007 concerning Limited Liability Company, which require companies to set up a provision for general reserves of at least 20% of total issued and fully paid capital. There is no timeline which this amount should be provided.

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27. PENDAPATAN BUNGA

27. INTEREST INCOME

	Tahun yang berakhir pada tanggal 31 Desember/Year ended December 31,		
	2025	2024	
Kredit yang diberikan	5.586.935	5.234.577	Loans
Efek-efek	744.844	632.325	Securities
Efek-efek yang dibeli dengan janji dijual kembali	148.547	223.078	Securities purchased under agreements to resell
Giro dan penempatan pada Bank Indonesia	71.603	92.966	Current accounts and placements with Bank Indonesia
Giro dan penempatan pada bank lain	22.170	15.386	Current accounts and placements with other banks
Total	6.574.099	6.198.332	Total

Pendapatan bunga yang diterima dari pihak berelasi untuk tahun yang berakhir pada tanggal-tanggal 31 Desember 2025 dan 2024 masing-masing adalah sebesar Rp790.894 dan Rp530.981 atau 12,03% dan 8,57% dari jumlah pendapatan bunga (Catatan 36).

Interest income from related parties for year ended December 31, 2025 and 2024 are Rp790,894 and Rp530,981 or 12.03% and 8.57% from total interest income, respectively (Note 36).

28. BEBAN BUNGA

28. INTEREST EXPENSES

	Tahun yang berakhir pada tanggal 31 Desember/Year ended December 31,		
	2025	2024	
Deposito	2.282.122	2.062.040	Deposits
Pinjaman yang diterima	330.020	393.813	Borrowings
Tabungan	137.066	143.024	Saving deposits
Surat berharga yang diterbitkan	140.101	132.991	Securities issued
Interbank call money	12.126	12.853	Interbank call money
Giro	6.646	6.423	Current accounts
Repo	508	5.602	Repo
Total	2.908.589	2.756.746	Total

Beban bunga yang dibayarkan ke pihak berelasi untuk tahun yang berakhir pada tanggal-tanggal 31 Desember 2025 dan 2024 masing-masing adalah sebesar Rp475.606 dan Rp806.626 atau 16,35% dan 29,26% dari jumlah beban bunga (Catatan 36).

Interest expense from related parties for year ended December 31, 2025 and 2024 are Rp475,606 and Rp806,626 or 16.35% and 29.26% from total interest expense, respectively (Note 36).

29. PENDAPATAN OPERASIONAL LAINNYA

29. OTHER OPERATING INCOME

	Tahun yang berakhir pada tanggal 31 Desember/Year ended December 31,		
	2025	2024	
Pendapatan jasa administrasi dan asuransi	164.522	136.479	Income from administration and insurance services
Penerimaan pokok kredit hapus buku	110.627	156.200	Recovery from written-off loans
Pendapatan transaksi e-channel	59.353	50.921	Income from e-channel transaction
Pendapatan denda dan penalti dari pelunasan kredit sebelum jatuh tempo	30.221	44.264	Fines and penalties income from loans prepayment
Pendapatan administrasi simpanan nasabah	11.701	8.653	Administration income on customer's deposit
Keuntungan penjualan efek-efek	9.170	1.355	Gain on sale of securities
Pendapatan atas transaksi dari simpanan nasabah	6.826	5.123	Income from transaction on customer's deposit

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29. PENDAPATAN OPERASIONAL LAINNYA (lanjutan)

29. OTHER OPERATING INCOME (continued)

	Tahun yang berakhir pada tanggal 31 Desember/Year ended December 31,		
	2025	2024	
Pendapatan dari penalti tabungan dan deposito berjangka	6.383	5.628	Income from penalties of saving and time deposits
Penerimaan kembali atas bunga kredit yang telah dihapusbukukan	1.259	1.784	Recovery of interest from written-off loans
Lain-lain	16.698	10.559	Others
Total	416.760	420.966	Total

30. PEMBENTUKAN CADANGAN KERUGIAN PENURUNAN NILAI

30. PROVISION FOR IMPAIRMENT LOSSES

	Tahun yang berakhir pada tanggal 31 Desember/Year ended December 31,		
	2025	2024	
Pembentukan cadangan kerugian penurunan nilai atas:			Provision for impairment losses on:
Kredit yang diberikan (Catatan 10)	213.599	47.979	Loans (Note 10)
Komitmen dan kontinjensi	2	(5)	Commitment and contingencies
Aset lain-lain	-	(675)	Other assets
Total	213.601	47.299	Total

31. BEBAN UMUM DAN ADMINISTRASI

31. GENERAL AND ADMINISTRATIVE EXPENSES

	Tahun yang berakhir pada tanggal 31 Desember/Year ended December 31,		
	2025	2024	
Barang dan jasa	328.369	300.210	Goods and services
Premi penjaminan simpanan	107.807	90.589	Deposit guarantee premium
Penyusutan aset tetap (Catatan 12)	107.598	121.344	Depreciation of fixed assets (Note 12)
Penyusutan aset hak guna (Catatan 12)	98.519	93.933	Depreciation of rights of use assets (Note 12)
Iuran keanggotaan bank	76.240	65.249	Bank's membership fee
Promosi	57.175	61.878	Promotion
Beban fee e-channel	48.217	42.671	Fee e-channel expense
Sewa (Catatan 12)	27.435	26.799	Rental (Note 12)
Amortisasi aset tidak berwujud (Catatan 13)	15.074	21.347	Amortization of intangible assets (Note 13)
Bahan bakar minyak	13.777	14.719	Fuel
Pemeliharaan dan perbaikan	12.646	12.831	Repairs and maintenance
Beban flagging nasabah	9.203	9.066	Customer flagging expense
Beban pajak pertambahan nilai	7.126	6.200	Value added tax expense
Biaya pemeliharaan ATM	6.284	5.723	ATM maintenance fee
Beban asuransi	5.012	7.127	Insurance expense
Beban pajak final	3.415	3.302	Final tax expense
Beban retribusi	3.034	3.009	Retribution expense
Beban risiko operasional	1.977	1.117	Operational risk expense
Beban jasa pihak ketiga	1.211	1.389	Third parties service
Lain-lain (dibawah Rp1.000)	4.055	3.443	Others (below Rp1,000)
Total	934.174	891.946	Total

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31. BEBAN UMUM DAN ADMINISTRASI (lanjutan)

Adapun rincian dari lain-lain adalah sebagai berikut:

Tahun yang berakhir pada tanggal 31 Desember/Year ended December 31,		
2025	2024	
Beban pengelolaan giro dan kliring	966	999
Beban penyisihan rekening tunda	851	208
Beban pengelolaan administrasi surat berharga	663	544
Beban administrasi transfer	264	232
Beban pembatalan kredit	246	312
Beban penanganan kredit bermasalah	223	389
Beban akomodasi	153	109
Beban administrasi BI-Fast	130	114
Lain-lain	559	536
Total	4.055	3.443

Beban umum dan administrasi yang dibayarkan ke pihak berelasi untuk tahun yang berakhir pada tanggal-tanggal 31 Desember 2025 dan 2024 masing-masing adalah sebesar Rp12.349 dan Rp12.584 atau 1,32% dan 1,41% dari jumlah beban umum dan administrasi (Catatan 36).

31. GENERAL AND ADMINISTRATIVE EXPENSES (continued)

Details of others are as follows:

Current account and clearing expense
Suspend account allowance expense
Securities issued administration expense
Transfer administrative expense
Credit cancellation expense
Non-performing loan handling expense
Accommodation expense
BI-Fast administrative expense
Others

Total

General and administrative expense from related parties for year ended December 31, 2025 and 2024 are Rp12,349 and Rp12,584 or 1.32% and 1.41% from total general and administrative expense, respectively (Note 36).

32. BEBAN TENAGA KERJA

32. SALARIES EXPENSES

Tahun yang berakhir pada tanggal 31 Desember/Year ended December 31,		
2025	2024	
Gaji, upah, honorarium, dan tunjangan karyawan	338.055	304.023
Biaya insentif dan bonus	159.519	196.087
Gaji dan upah tenaga kerja outsourcing	106.174	95.226
Tunjangan karyawan	73.191	65.204
Gaji dan upah karyawan kontrak	57.203	54.053
Tunjangan hari raya	55.924	54.114
Beban imbalan pasca kerja	27.732	25.023
Gaji direksi dan komisaris	23.608	24.298
Pendidikan dan pelatihan	22.406	25.862
Asuransi kesehatan	17.225	15.037
Beban Car Ownership Programme	5.486	5.248
Tunjangan PPh Pasal 21	4.692	4.902
Beban penerimaan pegawai	917	1.108
Lain-lain	1.557	1.867
Total	893.689	872.052

Lain-lain terdiri dari relokasi, uang duka dan beban tenaga kerja lainnya.

Employee's salaries, wages, honorarium, and allowance
Incentive and bonus
Salaries and wages outsourcing employees
Employees allowance
Salaries and wages contract employees
Holiday allowance
Post employment benefits expense
Directors and commissioners remunerations
Education and training
Health insurance
Car Ownership Programme expenses
Income Tax Benefit Article 21
Recruitment expenses
Others

Total

Others consist of relocation, condolences expenses and other salaries expenses.

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33. PENDAPATAN (BEBAN) NON OPERASIONAL - NETO

	Tahun yang berakhir pada tanggal 31 Desember/Year ended December 31,	
	2025	2024
Sumbangan	(2.431)	(2.981)
Kegiatan olahraga dan kesenian	(1.027)	(1.173)
Banten, sesari	(584)	(564)
Keuntungan penjualan dan pelepasan aset tetap (Catatan 12)	-	7
Lain-lain - neto	5.495	(6.911)
Total - neto	1.453	(11.622)

33. NON-OPERATING INCOME (EXPENSES) - NET

Donation
Sports, activities and arts
Ritual expenses
Gain on sale and
disposal of fixed assets
(Note 12)
Others - net

Total - net

34. LABA PER SAHAM DASAR

Labar per saham dasar dihitung dengan membagi labar tahun berjalan dengan rata-rata tertimbang jumlah saham biasa yang beredar pada tahun bersangkutan.

34. BASIC EARNINGS PER SHARE

Basic earnings per share is computed by dividing the current year profit by the weighted average number of common shares outstanding during the year.

	Tahun yang berakhir pada tanggal 31 Desember/Year ended December 31,	
	2025	2024
Labar tahun berjalan	1.581.080	1.577.550
Jumlah rata-rata tertimbang saham biasa yang beredar (nilai penuh)	1.638.608.705	1.638.608.705
Labar per saham (nilai penuh)	964,89	962,74

Income for the year

Number of weighted average
shares outstanding (full amount)

**Earnings per shares
(full amount)**

Pada tanggal 31 Desember 2025 dan 2024, Bank tidak memiliki efek yang bersifat dilutif.

As of December 31, 2025 and 2024, Bank does not have shares with dilutive effect.

35. KOMITMEN DAN KONTINJENSI

Akun-akun di bawah ini merupakan akun-akun yang dicatat di laporan posisi keuangan ekstra-komtabel (off balance sheet):

35. COMMITMENTS AND CONTINGENCIES

The accounts below are accounts recorded in the off balance sheet:

	31 Desember 2025/ December 31, 2025	31 Desember 2024/ December 31, 2024
KOMITMEN		
Liabilitas komitmen		
Fasilitas kredit nasabah yang belum ditarik committed	1.136	1.621
Liabilitas komitmen - neto	1.136	1.621
KONTINJENSI		
Tagihan kontinjensi		
Pendapatan bunga dalam penyelesaian	10.675	32.268
Kredit hapus buku	912.319	762.262
Total tagihan kontinjensi - neto	922.994	794.530
Tagihan komitmen dan kontinjensi - neto	921.858	792.909

COMMITMENTS
Commitment liabilities

Unused loan facilities
committed

Commitment liabilities - net

CONTINGENCIES
Contingent receivables
Interest receivable on
non-performing loan
Written-off loans

Total contingent receivables - net

**Commitments and contingencies
receivables - net**

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36. SIFAT DAN TRANSAKSI DENGAN PIHAK BERELASI

Sifat hubungan pihak berelasi

Pihak-pihak berelasi adalah perusahaan dan perorangan yang mempunyai keterkaitan kepemilikan atau pengurusan secara langsung maupun tidak langsung dengan Bank.

Dalam kegiatan normal usaha, Bank melakukan transaksi dengan pihak berelasi adalah transaksi perbankan seperti pada umumnya. Transaksi dengan pihak berelasi tersebut dilaksanakan dengan syarat dan kondisi yang sama sebagaimana dilakukan dengan pihak tidak berelasi, kecuali pinjaman yang diberikan kepada karyawan Bank. Bank memberikan suku bunga yang serupa untuk dana pihak ketiga dengan pihak berelasi dan pihak ketiga. Bank juga menggunakan suku bunga yang serupa antara pihak berelasi dan pihak ketiga dalam rangka pemberian pinjaman yang diberikan.

36. NATURE AND TRANSACTIONS WITH RELATED PARTIES

Nature of relationships with related parties

Related parties are companies and individuals who have direct or indirect ownership or management relationship with the Bank.

In normal course of business, the Bank enters into certain transactions with related parties which are also general banking business transactions. Transactions with related parties were conducted under terms and conditions similar to those granted to third parties, except for loans to the Bank's employee. The Bank gave similar interest rate for third party fund to related parties and third parties. The Bank also used similar interest rate between related parties and third parties for the loans.

Pihak Berelasi/Related parties	Sifat hubungan pihak berelasi/ Nature of relationship with related parties	Transaksi/Transactions
PT Bank Mandiri (Persero) Tbk	Entitas induk/ Parent entity	Giro pada bank lain, simpanan pada bank lain, pinjaman yang diterima, efek-efek yang dijual dengan janji dibeli kembali, pendapatan bunga, surat berharga yang diterbitkan, beban bunga/ Current account with other bank, deposits from other bank, borrowings, securities sold under repurchase agreements, interest income, securities issued, interest expenses
PT Bank Syariah Indonesia Tbk	Anak perusahaan PT Bank Mandiri (Persero) Tbk/ Subsidiary of PT Bank Mandiri (Persero) Tbk	Giro pada bank lain, pendapatan bunga/ Current account with other bank, interest income
PT Bank Rakyat Indonesia (Persero) Tbk	Badan Usaha Milik Negara/ State-Owned Company	Giro pada bank lain, pendapatan bunga, surat berharga yang diterbitkan, beban bunga/ Current accounts with other bank, interest income, securities issued, interest expenses
PT Asuransi Jasa Indonesia (Persero)	Badan Usaha Milik Negara/ State-Owned Company	Simpanan nasabah, beban bunga/ Deposits from customer, interest Expenses
PT Taspen Abadi Sentosa	Anak perusahaan PT Taspen (Persero)/ Subsidiary of PT Taspen (Persero)	Simpanan nasabah, beban bunga/ Deposits from customer, interest expenses
PT Estika Daya Mandiri	Dikendalikan oleh entitas anak PT Bank Mandiri (Persero) Tbk/ Controlled by Subsidiary of PT Bank Mandiri (Persero) Tbk	Simpanan nasabah, beban bunga/ Deposits from customer, interest expenses

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36. SIFAT DAN TRANSAKSI DENGAN PIHAK BERELASI (lanjutan)

Sifat hubungan pihak berelasi (lanjutan)

Pihak Berelasi/Related parties	Sifat hubungan pihak berelasi/ Nature of relationship with related parties
Pemerintah Republik Indonesia/ Government of Republic Indonesia	Pemegang Saham Akhir/ Ultimate Shareholder
PT Dana Pensiun Karyawan Taspen	Anak perusahaan PT Taspen (Persero)/ Subsidiary of PT Taspen (Persero)
Perum Jaminan Kredit Indonesia	Badan Usaha Milik Negara/ State-Owned Company
PT Mandiri Tunas Finance	Dikendalikan oleh PT Bank Mandiri (Persero) Tbk/ Controlled by PT Bank Mandiri (Persero) Tbk
PT Mandiri Utama Finance	Dikendalikan oleh PT Bank Mandiri (Persero) Tbk/ Controlled by PT Bank Mandiri (Persero) Tbk
PT Asuransi Jiwa Inhealth Indonesia	Entitas Anak dari Badan Usaha Milik Negara/Subsidiary of State-Owned Company
PT Asuransi Kredit Indonesia (Persero)	Badan Usaha Milik Negara/ State-Owned Company
PT Pos Indonesia (Persero)	Badan Usaha Milik Negara/ State-Owned Company
PT Indonesia Infrastructure Finance	Badan Usaha Milik Negara/ State-Owned Company
PT Bank Tabungan Negara (Persero) Tbk	Badan Usaha Milik Negara/ State-Owned Company
PT Reasuransi Indonesia Utama (Persero)	Badan Usaha Milik Negara/ State-Owned Company
PT Asuransi Perisai Listrik Nasional	Entitas Anak dari Badan Usaha Milik Negara/Subsidiary of State-Owned Company

36. NATURE AND TRANSACTIONS WITH RELATED PARTIES (continued)

Nature of relationships with related parties (continued)

Transaksi/Transactions
Efek-efek, pendapatan bunga, aset lain-lain/ Securities, interest income, other assets
Surat berharga yang diterbitkan, beban bunga, simpanan nasabah/ Securities issued, interest expense, deposits from customer
Simpanan nasabah, surat berharga yang diterbitkan, beban bunga/ Deposits from customer, securities issued, interest expenses
Simpanan nasabah, beban bunga/ Deposits from customer, interest expenses
Simpanan nasabah, beban bunga, aset lain-lain/Deposits from customer, interest expenses, other assets
Simpanan nasabah, surat berharga yang diterbitkan, beban bunga, biaya dibayar dimuka/Deposits from customer, securities issued, interest expenses, prepaid expenses
Aset lain-lain, simpanan nasabah, beban bunga/Other assets, deposits from customer, interest expenses
Simpanan nasabah, beban bunga, Beban umum dan administrasi/ Deposits from customer, interest expenses, general and administrative expenses
Simpanan nasabah, beban bunga/ Deposits from customer, interest expenses
Surat berharga yang diterbitkan, pinjaman yang diterima, beban bunga/ Securities issued, borrowings, interest expenses
Surat berharga yang diterbitkan, simpanan nasabah, beban bunga/ Securities issued, deposits from customer, interest expenses
Aset lain-lain, simpanan nasabah, beban bunga, beban umum dan administrasi/Other assets, deposits from customer, interest expense, general and administrative expenses

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36. SIFAT DAN TRANSAKSI DENGAN PIHAK BERELASI (lanjutan)

36. NATURE AND TRANSACTIONS WITH RELATED PARTIES (continued)

Sifat hubungan pihak berelasi (lanjutan)

Nature of relationships with related parties (continued)

Pihak Berelasi/Related parties	Sifat hubungan pihak berelasi/ Nature of relationship with related parties	Transaksi/Transactions
Pejabat Eksekutif Bank	Pejabat kunci manajemen/ Key management personnel	Simpanan nasabah, kredit yang diberikan, aset lain-lain, pendapatan bunga, beban bunga/ Deposits from customer, loans, other assets, interest income, interest expenses
BPJS Ketenagakerjaan	Badan Usaha Milik Negara/ State-Owned Company	Surat berharga yang diterbitkan, beban bunga/ Securities issued, interest expenses
PT Mulia Sasmita Bhakti	Dikendalikan oleh Dana Pensiun Bank Mandiri/Controlled by Dana Pensiun Bank Mandiri	Simpanan nasabah, beban bunga/ Deposits from customer, interest expenses
Dana Pensiun Bank Mandiri	PT Bank Mandiri (Persero) Tbk sebagai pendiri/ PT Bank Mandiri (Persero) Tbk as founder	Simpanan nasabah, beban bunga, surat berharga yang diterbitkan/ Deposits from customer, interest expenses, securities issued
PT Asuransi Jiwa Taspen	Anak perusahaan PT Taspen (Persero)/ Subsidiary of PT Taspen (Persero)	Simpanan nasabah, beban bunga, surat berharga yang diterbitkan/ Deposits from customer, interest expenses, securities issued
PT Usaha Gedung Mandiri	Dikendalikan oleh Dana Pensiun Bank Mandiri/Controlled by Dana Pensiun Bank Mandiri	Simpanan nasabah, beban bunga/ Deposits from customer, interest expenses
PT Taspen (Persero)	Pemegang saham dengan pengaruh signifikan/ Shareholder with significant influence	Biaya dibayar dimuka, simpanan nasabah, beban bunga, beban umum dan administrasi, surat berharga yang diterbitkan/ Prepaid expense, deposits from customer, interest expenses, general and administrative expenses, securities issued
PT Mandiri Manajemen Investasi	Dikendalikan oleh PT Bank Mandiri (Persero) Tbk/ Controlled by PT Bank Mandiri (Persero) Tbk	Efek-efek, simpanan nasabah, beban bunga/ Securities, deposits from customer, interest expenses
PT Bumi Daya Plaza	Dikendalikan oleh Dana Pensiun Bank Mandiri/Controlled by Dana Pensiun Bank Mandiri	Simpanan nasabah, beban bunga/ Deposits from customer, interest expenses
PT Penjaminan Infrastruktur Indonesia (Persero)	Badan Usaha Milik Negara/ State-Owned Company	Simpanan nasabah, beban bunga/ Deposits from customer, interest expenses
PT Aero Globe Indonesia	Entitas Anak dari Badan Usaha Milik Negara/Subsidiary of State-Owned Company	Simpanan nasabah, beban bunga/ Deposits from customer, interest expenses

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36. SIFAT DAN TRANSAKSI DENGAN PIHAK BERELASI (lanjutan)

36. NATURE AND TRANSACTIONS WITH RELATED PARTIES (continued)

Sifat hubungan pihak berelasi (lanjutan)

Nature of relationships with related parties (continued)

Pihak Berelasi/Related parties	Sifat hubungan pihak berelasi/ Nature of relationship with related parties	Transaksi/Transactions
PT Asabri (Persero)	Badan Usaha Milik Negara/ State Owned Company	Simpanan nasabah, beban bunga, biaya dibayar dimuka, beban umum dan administrasi/Deposits from customer, interest expenses, prepaid expenses, general and administrative expenses
Koperasi Kesehatan Pegawai dan Pensiunan Bank Mandiri (Mandiri Healthcare)	Dikendalikan oleh PT Bank Mandiri (Persero) Tbk/ Controlled by PT Bank Mandiri (Persero) Tbk	Surat berharga yang diterbitkan, beban bunga/ Securities issued, interest expenses
PT Jasa Marga Bali Tol	Entitas Anak dari Badan Usaha Milik Negara/Subsidiary of State-Owned Company	Simpanan nasabah, beban bunga/ Deposits from customer, interest expenses
PT Pengembangan Pariwisata Indonesia ITDC	Badan Usaha Milik Negara/ State-Owned Company	Simpanan nasabah, beban bunga/ Deposits from customer, interest expenses
Reksa Dana Mandiri Investa Pasar Uang	Dikendalikan oleh PT Mandiri Manajemen Investasi/ Controlled by PT Mandiri Manajemen Investasi	Simpanan nasabah, beban bunga, surat berharga yang diterbitkan/ Deposits from customer, interest expenses, securities issued
Reksa Dana Mandiri Kapital Prima	Dikendalikan oleh PT Mandiri Manajemen Investasi/ Controlled by PT Mandiri Manajemen Investasi	Simpanan nasabah, beban bunga/ Deposits from customer, interest expenses
PT Mandiri Capital Indonesia	Dikendalikan oleh PT Bank Mandiri (Persero) Tbk/ Controlled by PT Bank Mandiri (Persero) Tbk	Simpanan nasabah, beban bunga/ Deposits from customer, interest expenses
PT Pengelola Investama Mandiri	Dikendalikan oleh Dana Pensiun Bank Mandiri/Controlled by Dana Pensiun Bank Mandiri	Simpanan nasabah, beban bunga/ Deposits from customer, interest expenses
PT Sarana Multi Infrastruktur (Persero)	Badan Usaha Milik Negara/ State-Owned Company	Simpanan nasabah, beban bunga/ Deposits from customer, interest expenses
PT Sarana Multigriya Finansial (Persero)	Badan Usaha Milik Negara/ State-Owned Company	Efek-efek, aset lain-lain, pendapatan bunga, beban bunga, pinjaman yang diterima/ Securities, other assets, interest income, interest expenses, borrowings
PT Semen Tonasa	Entitas Anak dari Badan Usaha Milik Negara/Subsidiary of State-Owned Company	Simpanan nasabah, beban bunga/ Deposits from customer, interest expenses
BPJS Kesehatan	Badan Usaha Milik Negara/ State-Owned Company	Simpanan nasabah, surat berharga yang diterbitkan, beban bunga/ Deposits from customer, securities issued, interest expenses

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36. SIFAT DAN TRANSAKSI DENGAN PIHAK BERELASI (lanjutan)

36. NATURE AND TRANSACTIONS WITH RELATED PARTIES (continued)

Sifat hubungan pihak berelasi (lanjutan)

Nature of relationships with related parties (continued)

Pihak Berelasi/Related parties	Sifat hubungan pihak berelasi/ Nature of relationship with related parties	Transaksi/Transactions
PT Pertamina Pedeve Indonesia	Entitas Anak dari Badan Usaha Milik Negara/Subsidiary of State-Owned Company	Simpanan nasabah, beban bunga/Deposits from customer, interest expenses
PT Hotel Indonesia Natour (Persero)	Badan Usaha Milik Negara/State-Owned Company	Simpanan nasabah, beban bunga/Deposits from customer, interest expenses
PT AXA Mandiri Financial Services	Dikendalikan oleh PT Bank Mandiri (Persero) Tbk/Controlled by PT Bank Mandiri (Persero) Tbk	Simpanan nasabah, beban bunga, surat berharga yang diterbitkan/Deposits from customer, interest expenses, securities issued
PT Gedung YKP Bank Exim	Dikendalikan oleh Dana Pensiun Bank Mandiri/Controlled by Dana Pensiun Bank Mandiri	Simpanan nasabah, beban bunga/Deposits from customer, interest expenses
PT Yayasan Kesehatan Garuda Indonesia	Entitas Anak dari Badan Usaha Milik Negara/Subsidiary of State-Owned Company	Simpanan nasabah, beban bunga/Deposits from customer, interest expenses
PT Taspen Properti Indonesia	Entitas Anak dari PT Taspen (Persero)/Subsidiary of PT Taspen (Persero)	Simpanan nasabah, beban bunga/Deposits from customer, interest expenses
PT Reasuransi Indonesia Utama	Entitas Anak dari Badan Usaha Milik Negara/Subsidiary of State-Owned Company	Simpanan nasabah, beban bunga/Deposits from customer, interest expenses

Rincian saldo transaksi dengan pihak-pihak berelasi pada tanggal 31 Desember 2025 dan 2024 adalah sebagai berikut:

The details of transaction balances with related parties as of December 31, 2025 and 2024 are as follows:

	31 Desember 2025/ December 31, 2025	31 Desember 2024/ December 31, 2024	
ASET			ASSETS
Giro pada bank lain (Catatan 6)	74.756	47.978	Current accounts with other banks (Note 6)
Efek-efek (Catatan 8)	10.106.223	8.152.897	Securities (Note 8)
Kredit yang diberikan (Catatan 10)	15.257	15.930	Loans (Note 10)
Biaya dibayar dimuka (Catatan 11)	1.756	1.892	Prepaid expenses (Note 11)
Aset lain-lain (Catatan 14)	181.538	155.506	Other assets (Note 14)
Total aset kepada pihak berelasi	10.379.530	8.374.203	Total assets to related parties
Persentase dari total aset	14,21%	12,64%	Percentage from total assets
LIABILITAS			LIABILITIES
Simpanan nasabah (Catatan 16)	8.768.920	8.634.088	Deposits from customers (Note 16)
Surat berharga yang diterbitkan	495.000	397.000	Securities issued
Pinjaman yang diterima (Catatan 20)	1.500.000	3.000.000	Borrowings (Note 20)
Efek-efek yang dijual dengan janji dibeli kembali (Catatan 21)	-	225.076	Securities sold under repurchase agreements (Note 21)
Total liabilitas kepada pihak berelasi	10.763.920	12.256.164	Total liabilities to related parties
Persentase dari total liabilitas	16,92%	20,97%	Percentage from total liabilities

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36. SIFAT DAN TRANSAKSI DENGAN PIHAK BERELASI (lanjutan)

Sifat hubungan pihak berelasi (lanjutan)

Rincian saldo transaksi dengan pihak-pihak berelasi pada tanggal 31 Desember 2025 dan 2024 adalah sebagai berikut: (lanjutan)

Tahun yang berakhir pada tanggal
31 Desember/Year ended December 31,

	2025	2024
PENDAPATAN DAN BEBAN		
Pendapatan bunga (Catatan 27)	790.894	530.981
Persentase dari total pendapatan bunga	12,03%	8,57%
Beban bunga (Catatan 28)	475.606	806.626
Persentase dari total beban bunga	16,35%	29,26%
Beban umum dan administrasi (Catatan 31)	12.349	12.584
Persentase dari total beban umum dan administrasi	1,32%	1,41%

Jumlah remunerasi yang telah diterima oleh Dewan Komisaris dan Direksi adalah sebagai berikut:

Tahun yang berakhir pada tanggal
31 Desember/Year ended December 31,

	2025	2024
Imbalan jangka pendek		
Direksi	31.786	55.216
Dewan Komisaris	11.946	26.475
Total	43.732	81.691

36. NATURE AND TRANSACTIONS WITH RELATED PARTIES (continued)

Nature of relationships with related parties (continued)

The details of transaction balances with related parties as of December 31, 2025 and 2024 are as follows: (continued)

INCOME AND EXPENSE

Interest income (Note 27)

Percentage from total interest income

Interest expenses (Note 28)

Percentage from total interest expenses

General and administrative expenses (Note 31)

Percentage from total general and administrative expenses

The total remuneration received by the Boards of Commissioners and Directors are as follows:

Short-term compensations
Boards of Directors
Boards of Commissioners

Total

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37. SEGMENT OPERASI

Bank telah menyajikan segmen operasi berdasarkan informasi yang disiapkan secara internal untuk pengambilan keputusan operasional.

37. OPERATING SEGMENT

The Bank reports operating segment in a manner consistent with the internal reporting provided for operational decision making.

Tahun yang berakhir pada tanggal 31 Desember 2025/
Year ended December 31, 2025

	Jawa*)	Bali & Nusa Tenggara	Sumatra	Sulawesi	Kalimantan	Maluku & Papua	Total	
Laporan laba rugi dan penghasilan komprehensif lain								Statement of profit or loss and other comprehensive income
Pendapatan bunga	4.490.613	448.662	842.696	394.250	270.443	127.435	6.574.099	Interest income
Pendapatan operasional lainnya	233.647	57.551	56.116	36.230	20.020	13.196	416.760	Other operating income
Total pendapatan	4.724.260	506.213	898.812	430.480	290.463	140.631	6.990.859	Total income
Beban bunga	(2.457.258)	(108.190)	(217.649)	(58.315)	(52.077)	(15.100)	(2.908.589)	Interest expense
Pembentukan cadangan kerugian penurunan nilai	(72.863)	(9.261)	(60.156)	(32.662)	(21.162)	(17.497)	(213.601)	Provision for impairment losses
Beban operasional lainnya	(1.545.715)	(67.133)	(104.471)	(53.844)	(38.719)	(19.160)	(1.829.042)	Other operating expenses
Total beban	(4.075.836)	(184.584)	(382.276)	(144.821)	(111.958)	(51.757)	(4.951.232)	Total expense
Pendapatan (beban) non operasional - neto	1908	(493)	38	-	-	-	1.453	Non-operating income (expenses) - net
Laba sebelum beban pajak	650.332	321.136	516.574	285.659	178.505	88.874	2.041.080	Income before tax expenses
Beban pajak	(460.000)	-	-	-	-	-	(460.000)	Tax expenses
Laba tahun berjalan	190.332	321.136	516.574	285.659	178.505	88.874	1.581.080	Income for the year

*) termasuk dalam segmen operasi Jawa terdapat beban, pendapatan, aset dan liabilitas dari Kantor Pusat.

*) included in the Java operating segment the costs, income, assets and liabilities from Head Office.

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37. SEGMENT OPERASI (lanjutan)

Bank telah menyajikan segmen operasi berdasarkan informasi yang disiapkan secara internal untuk pengambilan keputusan operasional (lanjutan).

37. OPERATING SEGMENT (continued)

The Bank reports operating segment in a manner consistent with the internal reporting provided for operational decision making (continued).

Tahun yang berakhir pada tanggal 31 Desember 2024/ Year ended December 31, 2024								
	Jawa*)	Bali & Nusa Tenggara	Sumatra	Sulawesi	Kalimantan	Maluku & Papua	Total	
Laporan laba rugi dan penghasilan komprehensif lain								Statement of profit or loss and other comprehensive income
Pendapatan bunga	2.873.435	593.452	1.248.227	794.102	427.593	261.523	6.198.332	Interest income
Pendapatan operasional lainnya	201.883	61.015	74.179	44.590	22.336	16.963	420.966	Other operating income
Total pendapatan	3.075.318	654.467	1.322.406	838.692	449.929	278.486	6.619.298	Total income
Beban bunga	(2.341.770)	(93.570)	(202.922)	(57.771)	(45.250)	(15.463)	(2.756.746)	Interest expense
Pembentukan cadangan kerugian penurunan nilai	(21.598)	28.563	(17.521)	(14.718)	(10.938)	(11.087)	(47.299)	Provision for impairment losses
Beban operasional lainnya	(1.461.751)	(72.708)	(109.734)	(56.760)	(41.765)	(21.280)	(1.763.998)	Other operating expenses
Total beban	(3.825.119)	(137.715)	(330.177)	(129.249)	(97.953)	(47.830)	(4.568.043)	Total expense
Pendapatan (beban) non operasional - neto	(11.144)	(490)	12	-	-	-	(11.622)	Non-operating income (expenses) - net
Laba sebelum beban pajak	(760.945)	516.262	992.241	709.443	351.976	230.656	2.039.633	Income before tax expenses
Beban pajak	(462.083)	-	-	-	-	-	(462.083)	Tax expenses
Laba tahun berjalan	(1.223.028)	516.262	992.241	709.443	351.976	230.656	1.577.550	Income for the year
31 Desember 2025/December 31, 2025								
	Jawa*)	Bali & Nusa Tenggara	Sumatra	Sulawesi	Kalimantan	Maluku & Papua	Total	
Laporan Posisi Keuangan								Statement of financial position
Kredit yang diberikan - bruto	18.596.359	5.169.359	12.129.396	7.761.153	4.236.384	2.638.065	50.530.716	Loans - gross
Total aset	57.583.808	3.440.596	6.769.745	2.507.491	1.986.874	730.052	73.018.566	Total assets
Simpanan nasabah	41.057.120	3.082.920	6.231.406	2.214.756	1.804.748	639.623	55.030.573	Deposits from customers
Total liabilitas	49.579.262	3.119.453	6.253.172	2.221.831	1.808.369	641.179	63.623.266	Total liabilities
31 Desember 2024/December 31, 2024								
	Jawa*)	Bali & Nusa Tenggara	Sumatra	Sulawesi	Kalimantan	Maluku & Papua	Total	
Laporan Posisi Keuangan								Statement of financial position
Kredit yang diberikan - bruto	16.881.600	4.917.013	11.132.666	7.124.590	3.829.908	2.375.638	46.261.415	Loans - gross
Total aset	37.023.706	4.891.469	11.067.042	7.087.896	3.811.661	2.350.570	66.232.344	Total assets
Simpanan nasabah	36.760.820	2.902.724	5.105.965	1.943.661	1.541.982	569.395	48.824.547	Deposits from customers
Total liabilitas	30.697.022	4.536.250	10.518.291	6.792.773	3.640.989	2.258.995	58.444.320	Total liabilities

*) termasuk dalam segmen operasi Jawa terdapat beban, pendapatan, aset dan liabilitas dari Kantor Pusat.

*) included in the Java operating segment the costs, income, assets and liabilities from Head Office.

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38. RISIKO KREDIT

Risiko kredit merupakan risiko yang terjadi akibat kegagalan debitur dan/atau pihak lain dalam memenuhi kewajibannya kepada Bank. Untuk mengelola risikonya, Bank mengukur risiko kredit dari portofolio yang ada baik secara kuantitatif maupun kualitatif. Hal ini untuk memastikan kemungkinan kerugian dari tidak dibayarnya kredit yang diberikan menjadi seminimal mungkin, baik untuk debitur individual maupun secara keseluruhan.

Dalam melakukan pengelolaan risiko kredit, Bank berfokus pada beberapa unsur utama yang meliputi sumber daya risiko yang sadar risiko, kebijakan dan prosedur perkreditan yang mengutamakan prinsip kehati-hatian, proses persetujuan kredit yang transparan dan berjenjang oleh Komite Kredit, kriteria dan alat ukur risiko yang jelas, penyebaran risiko yang merata, administrasi dan dokumentasi yang lengkap serta pengawasan kredit secara berkesinambungan untuk menjaga kualitas kredit yang diberikan.

Bank melakukan pengawasan berkesinambungan untuk mengidentifikasi secara dini potensi risiko kredit yang mungkin timbul sehingga dapat dilakukan langkah-langkah penyelamatan maupun penyelesaian yang efisien dan efektif.

Dalam mengelola risiko kredit pensiun, Bank juga mempertimbangkan kinerja sumber pembayaran dari klaim asuransi. Secara berkala, Bank menilai kemampuan pembayaran dari asuransi atas klaim yang telah di tagihkan kepada asuradur dan melakukan penyesuaian cadangan kerugian penurunan nilai ketika bank menilai adanya pihak asuransi yang tidak dapat membayarkan klaim tersebut.

Sistem pengelolaan manajemen risiko kredit Bank telah dibakukan dalam suatu pedoman dan dikaji secara periodik.

38. CREDIT RISK

Credit risk is the risk which is caused by the failure of the debtor and/or other parties to meet obligations to the Bank. To manage the risks, the Bank measures the credit risk from existing portfolio both quantitatively and qualitatively. This is to minimize possibility of losses from loans default, both for individual and overall debtors.

In conducting credit risk management, the Bank focuses on several key elements that include risk-conscious risk resources, prudent banking policies and procedures, a transparent and tiered credit approval process by the Credit Committee, clear criteria and risk measurement tools, equitable distribution of risks, complete administration and documentation as well as continuous credit monitoring to maintain the loans.

The Bank conducts ongoing monitoring to identify early potential credit risks that may arise in order to carry out efficient and effective rescue and resolution measures.

In the managing pension credit risk, the Bank also take into consideration the performance of payment sources arising from insurance claims. Periodically, the bank evaluates the capacity of insurance companies to fulfill repayment obligations for submitted claims and makes requisite adjustments to the allowance for impairment losses when instances arise where insurers are unable to meet their payment obligations.

The Bank's credit risk management system has been standardized in a guideline and reviewed periodically.

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38. RISIKO KREDIT (lanjutan)

a.(i) Eksposur maksimum risiko kredit tanpa memperhitungkan pendukung kredit lainnya

Eksposur risiko kredit terhadap aset pada laporan posisi keuangan pada tanggal 31 Desember 2025 dan 2024 adalah sebagai berikut:

	Eksposur maksimum/Maximum exposure	
	31 Desember 2025/ December 31, 2025	31 Desember 2024/ December 31, 2024
Giro pada Bank Indonesia	1.283.107	3.122.333
Giro pada bank lain - neto	74.755	47.977
Penempatan pada Bank Indonesia dan bank lain	6.361.889	2.179.682
Efek-efek - neto		
Nilai wajar melalui laporan laba rugi	594.431	-
Nilai wajar melalui penghasilan komprehensif lain	7.950.476	5.506.736
Biaya perolehan diamortisasi	4.474.425	7.222.557
Efek-efek yang dibeli dengan janji dijual kembali	1.014.855	1.277.381
Kredit yang diberikan - neto	49.760.287	45.443.901
Aset lain-lain*) - neto	479.570	418.534
Total	71.993.795	65.219.101

*) Aset lain-lain terdiri dari pendapatan bunga yang masih akan diterima, tagihan klaim asuransi, tagihan transaksi ATM, tagihan kepada pihak ketiga dan setoran jaminan.

38. CREDIT RISK (continued)

a.(i) Maximum exposure to credit risk without taking into account other credit enhancements

Credit risk exposure on assets in the statement of financial position as of December 31, 2025 and 2024 are as follows:

Current accounts with Bank Indonesia
Current accounts with other banks - net
Placements with Bank Indonesia and other banks
Securities - net
Fair value through profit or loss
Fair value through other comprehensive income
Amortized cost
Securities purchased under agreement to resell
Loans - net
Other assets*) - net

*) Other assets consist of accrued interest receivables, insurance claim receivables, ATM receivables, receivables to third parties and security deposits.

	Eksposur maksimum/Maximum exposure	
	31 Desember 2025/ December 31, 2025	31 Desember 2024/ December 31, 2024
Fasilitas kredit yang diberikan yang belum digunakan (committed)	1.137	1.621

Unused loan facilities (committed)

Tabel di atas menggambarkan eksposur maksimum atas risiko kredit bagi Bank pada tanggal 31 Desember 2025 dan 2024, tanpa memperhitungkan pendukung kredit lainnya.

The table above illustrates maximum exposure to credit risk for the Bank as of December 31, 2025 and 2024, without taking into account any other credit enhancement.

Manajemen yakin akan kemampuan Bank untuk mengendalikan dan memelihara eksposur risiko kredit yang berasal dari kredit yang diberikan berdasarkan hal-hal sebagai berikut:

Management believes that the Bank has the ability to control and maintain credit risk exposures derived from loans granted based on the following:

- Bank telah memiliki pedoman tertulis mengenai kebijakan dan proses kredit yang mencakup seluruh aspek pemberian kredit yang dilakukan. Setiap pemberian kredit harus senantiasa mengacu pada kebijakan tersebut.
- Pemantauan kredit yang disiplin.

- The Bank has written guidelines on credit policies and processes covering all aspects of credit disbursement. Each credit granted must always refer to the policy.
- The Bank implements strict of credit monitoring.

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38. RISIKO KREDIT (lanjutan)

a.(ii) Analisis eksposur maksimum terhadap risiko kredit setelah memperhitungkan pendukung kredit lainnya

Nilai tercatat dari aset keuangan Bank selain kredit yang diberikan dan efek-efek yang dibeli dengan janji dijual kembali menggambarkan eksposur maksimum atas risiko kredit.

Untuk kredit yang diberikan segmen Retail dan Mikro, Bank menggunakan agunan untuk meminimalkan risiko kredit. Bank menetapkan jenis dan nilai agunan yang dijamin sesuai skema kredit antara lain *physical collateral* (tanah, bangunan) dan *financial collateral* (tabungan, giro, deposito berjangka).

Apabila terjadi *default* (gagal bayar), Bank akan menggunakan agunan tersebut sebagai pilihan terakhir untuk pemenuhan kewajiban *counterparty*.

Untuk segmen Pensiunan, Bank meminimalkan risiko kredit dengan mewajibkan nasabahnya untuk menggunakan rekening Bank sebagai rekening penerimaan gaji pensiun. Untuk setiap kontrak kredit yang diberikan, Bank juga mewajibkan nasabahnya untuk memiliki asuransi jiwa.

b. Konsentrasi risiko aset keuangan dengan eksposur risiko kredit lokasi geografis

Analisis paparan maksimum eksposur untuk risiko kredit berdasarkan lokasi geografis tanpa memperhitungkan adanya agunan yang dikuasai atau *credit enhancement* lainnya pada tanggal 31 Desember 2025 dan 2024 adalah sebagai berikut:

	31 Desember 2025/December 31, 2025						
	Jawa	Bali & Nusa Tenggara	Sumatra	Sulawesi	Kalimantan	Maluku & Papua	Total
Giro pada Bank Indonesia	1.283.107	-	-	-	-	-	1.283.107
Giro pada Bank Lain	74.756	-	-	-	-	-	74.756
Penempatan pada Bank Indonesia dan Bank Lain	6.361.889	-	-	-	-	-	6.361.889
Efek-efek							
Nilai wajar melalui laporan laba rugi	594.431	-	-	-	-	-	594.431
Nilai wajar melalui penghasilan komprehensif lain	7.950.476	-	-	-	-	-	7.950.476
Biaya perolehan diamortisasi	4.474.425	-	-	-	-	-	4.474.425
Efek-efek yang dibeli dengan janji dijual kembali	1.014.855	-	-	-	-	-	1.014.855
Kredit yang diberikan	18.596.359	5.169.359	12.129.396	7.761.153	4.236.384	2.638.065	50.530.716
Aset lain-lain*)	304.326	35.925	63.910	40.066	21.821	13.522	479.570
Total	40.654.624	5.205.284	12.193.306	7.801.219	4.258.205	2.651.587	72.764.225
Cadangan kerugian penurunan nilai	(274.453)	(94.518)	(186.640)	(109.349)	(62.797)	(42.673)	(770.430)
Neto	40.380.171	5.110.766	12.006.666	7.691.870	4.195.408	2.608.914	71.993.795

*) Aset lain-lain terdiri dari pendapatan bunga yang masih akan diterima, tagihan klaim asuransi, tagihan transaksi ATM, tagihan kepada pihak ketiga dan setoran jaminan.

38. CREDIT RISK (continued)

a.(ii) Analysis of maximum exposure to credit risk after taking into account other credit enhancements

The carrying amount of the Bank's financial assets other than loans and securities purchased under agreements to resell represents the maximum exposure to credit risk.

For loans in Retail and Micro segment, the Bank uses collateral to minimize credit risk. The Bank determines the types and values of collateral pledged under the credit scheme, among others, physical collateral (land, building) and financial collateral (savings deposits, demand deposits, time deposits).

In the event of default, the Bank will use the collateral as the last resort in recovering the obligation of the counterparty.

For Pension segment, the Bank minimizes credit risk by requiring its customers to use a bank account for the receipt of pensioner salaries. Additionally, for every credit contract given, the Bank also requires its customers to have life insurance.

b. Concentration of risks of financial assets with credit risk exposure geographic location

The analysis of maximum exposure for credit risk based on geographic location without taking into account any collateral held or other credit enhancement as of December 31, 2025 and 2024 is as follows:

Current accounts with Bank Indonesia
Current Accounts with Other Banks
Placements with Bank Indonesia and Other Banks
Securities
Fair value through profit or loss
Fair value through other comprehensive income
Amortized cost
Securities purchased Under Agreements to resell
Loans
Other assets*)
Total
Provisions for impairment losses
Net

*) Other assets consist of accrued interest receivables, insurance claim receivables, ATM receivables, receivables to third parties and security deposits.

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38. RISIKO KREDIT (lanjutan)

b. Konsentrasi risiko aset keuangan dengan eksposur risiko kredit lokasi geografis (lanjutan)

Analisis paparan maksimum eksposur untuk risiko kredit berdasarkan lokasi geografis tanpa memperhitungkan adanya agunan yang dikuasai atau credit enhancement lainnya pada tanggal 31 Desember 2025 dan 2024 adalah sebagai berikut: (lanjutan)

	31 Desember 2024/December 31, 2024						
	Jawa	Bali & Nusa Tenggara	Sumatra	Sulawesi	Kalimantan	Maluku & Papua	Total
Giro pada Bank Indonesia	3.122.333	-	-	-	-	-	3.122.333
Giro pada Bank Lain	46.982	996	-	-	-	-	47.978
Penempatan pada Bank Indonesia dan Bank Lain	2.179.682	-	-	-	-	-	2.179.682
Efek-efek Nilai wajar melalui penghasilan komprehensif lain	5.506.736	-	-	-	-	-	5.506.736
Biaya perolehan diamortisasi	7.222.557	-	-	-	-	-	7.222.557
Efek-efek yang dibeli dengan janji dijual kembali	1.277.381	-	-	-	-	-	1.277.381
Kredit yang diberikan	16.881.600	4.917.013	11.132.666	7.124.590	3.829.908	2.375.638	46.261.415
Aset lain-lain*)	260.557	27.786	59.983	37.643	20.118	12.447	418.534
Total	36.497.828	4.945.795	11.192.649	7.162.233	3.850.026	2.388.085	66.036.616
Cadangan kerugian penurunan nilai	(284.895)	(113.158)	(190.671)	(116.156)	(64.219)	(48.416)	(817.515)
Neto	36.212.933	4.832.637	11.001.978	7.046.077	3.785.807	2.339.669	65.219.101

*) Aset lain-lain terdiri dari pendapatan bunga yang masih akan diterima, tagihan klaim asuransi, tagihan transaksi ATM, tagihan kepada pihak ketiga dan setoran jaminan.

c. Konsentrasi risiko aset keuangan dengan eksposur risiko kredit sektor industri

Tabel berikut ini menggambarkan rincian eksposur kredit Bank pada nilai bruto (tanpa memperhitungkan cadangan kerugian penurunan nilai dan pendukung kredit lainnya), yang dikategorikan berdasarkan sektor industri pada tanggal 31 Desember 2025 dan 2024.

	31 Desember 2025/December 31, 2025						
	Pemerintah (termasuk Bank Indonesia)/ Government (including Bank Indonesia)	Lembaga Keuangan Bank/ Financial Institution Bank	Industri Pengolahan/ Manufacturing	Pertanian, Perburuan, dan Sarana Pertanian/ Agriculture, Hunting, and Agriculture Improvement	Jasa Dunia Usaha/ Business Services	Lain-lain**)/ Others*)	Total
Giro pada Bank Indonesia	1.283.107	-	-	-	-	-	1.283.107
Giro pada bank lain	-	74.756	-	-	-	-	74.756
Penempatan pada Bank Indonesia dan bank lain	6.361.889	-	-	-	-	-	6.361.889
Efek-efek	13.019.332	-	-	-	-	-	13.019.332
Efek-efek yang dibeli dengan janji dijual kembali	1.014.855	-	-	-	-	-	1.014.855
Kredit yang diberikan	-	-	363.080	7.695.071	5.093.868	37.378.697	50.530.716
Aset lain-lain**)	178.401	170	1.793	40.666	25.717	232.823	479.570
Total	21.857.584	74.926	364.873	7.735.737	5.119.585	37.611.520	72.764.225

*) Lain-lain merupakan sektor ekonomi selain industri pengolahan, pertanian, perburuan, dan sarana pertanian, dan jasa dunia usaha sesuai dengan Catatan 10b.

**) Aset lain-lain terdiri dari pendapatan bunga yang masih akan diterima, tagihan klaim asuransi, tagihan transaksi ATM, tagihan kepada pihak ketiga dan setoran jaminan.

38. CREDIT RISK (continued)

b. Concentration of risks of financial assets with credit risk exposure geographic location (continued)

The analysis of maximum exposure for credit risk based on geographic location without taking into account any collateral held or other credit enhancement as of December 31, 2025 and 2024 is as follows: (continued)

Current accounts with Bank Indonesia	
Current Accounts with Other Banks	
Placements with Bank Indonesia and Other Banks	
Securities	
Fair value through other comprehensive income	
Amortized cost	
Securities purchased Under Agreements to resell	
Loans	
Other assets*)	
Total	
Provisions for impairment losses	
Net	

*) Other assets consist of accrued interest receivables, insurance claim receivables, ATM receivables, receivables to third parties and security deposits.

c. Concentration of risk of financial assets with exposure to credit risk industry sector

The following table illustrates the details of the Bank's credit exposure to gross value (excluding allowance for impairment losses and other credit enhancements), categorized by industrial sector 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 agreements to resell	
Loans	
Other Assets**)	
Total	

*) Others are economic sectors other than manufacturing, agriculture, hunting, and agriculture improvement, and business services in accordance with Note 10b.

**) Other assets consist of accrued interest receivables, insurance claim receivables, ATM receivables, receivables to third parties and security deposits.

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38. RISIKO KREDIT (lanjutan)

c. Konsentrasi risiko aset keuangan dengan eksposur risiko kredit sektor industri (lanjutan)

Tabel berikut ini menggambarkan rincian eksposur kredit Bank pada nilai bruto (tanpa memperhitungkan cadangan kerugian penurunan nilai dan pendukung kredit lainnya), yang dikategorikan berdasarkan sektor industri pada tanggal 31 Desember 2025 dan 2024. (lanjutan)

31 Desember 2024/December 31, 2024							
	Pemerintah (termasuk Bank Indonesia)/ Government (including Bank Indonesia)	Lembaga Keuangan Bank/ Financial Institution Bank	Industri Pengolahan/ Manufacturing	Pertanian, Perburuan, dan Sarana Pertanian/ Agriculture, Hunting, and Agriculture Improvement	Jasa Dunia Usaha/ Business Services	Lain-lain*/ Others*)	Total
Giro pada Bank Indonesia	3.122.333	-	-	-	-	-	3.122.333
Giro pada bank lain	-	47.978	-	-	-	-	47.978
Penempatan pada Bank Indonesia dan bank lain	2.179.682	-	-	-	-	-	2.179.682
Efek-efek	12.729.293	-	-	-	-	-	12.729.293
Efek-efek yang dibeli dengan janji dijual kembali	1.277.381	-	-	-	-	-	1.277.381
Kredit yang diberikan	-	-	380.242	7.229.427	4.338.628	34.313.118	46.261.415
Aset lain-lain**)	154.015	170	1.700	38.909	22.281	201.459	418.534
Total	19.462.704	48.148	381.942	7.268.336	4.360.909	34.514.577	66.036.616

*) Lain-lain merupakan sektor ekonomi selain industri pengolahan, pertanian, perburuan, dan sarana pertanian, dan jasa dunia usaha sesuai dengan Catatan 10b.

**) Aset lain-lain terdiri dari pendapatan bunga yang masih akan diterima, tagihan klaim asuransi, tagihan transaksi ATM, tagihan kepada pihak ketiga dan setoran jaminan.

38. CREDIT RISK (continued)

c. Concentration of risk of financial assets with exposure to credit risk industry sector (continued)

The following table illustrates the details of the Bank's credit exposure to gross value (excluding allowance for impairment losses and other credit enhancements), categorized by industrial sector as of December 31, 2025 and 2024. (continued)

d. Kualitas kredit dari aset keuangan

Pada tanggal 31 Desember 2025 dan 2024 eksposur risiko kredit atas aset keuangan terbagi atas:

d. Credit quality from financial assets

As of December 31, 2025 and 2024 the exposures to credit risk on financial assets are divided into:

31 Desember 2025/December 31, 2025							
	Stage 1	Stage 2	Stage 3	Total	Cadangan kerugian penurunan nilai/ Allowance for impairment losses	Neto/Net	
Giro pada Bank Indonesia	1.283.107	-	-	1.283.107	-	1.283.107	Current Account with Bank Indonesia
Giro pada Bank Lain	74.756	-	-	74.756	(1)	74.755	Current Account with Other Banks
Penempatan pada Bank Indonesia dan bank lain	6.361.889	-	-	6.361.889	-	6.361.889	Placements with Bank Indonesia and other banks
Efek-efek	13.019.332	-	-	13.019.332	-	13.019.332	Securities
Efek-efek yang dibeli dengan janji dijual kembali	1.014.855	-	-	1.014.855	-	1.014.855	Securities purchased under agreements to resell
Kredit yang diberikan	50.013.134	199.950	317.632	50.530.716	(770.429)	49.760.287	Loans
Aset lain-lain*)	478.013	1.557	-	479.570	-	479.570	Other Assets*)
Total	72.245.086	201.507	317.632	72.764.225	(770.430)	71.993.795	Total

*) Aset lain-lain terdiri dari pendapatan bunga yang masih akan diterima, tagihan klaim asuransi, tagihan transaksi ATM, tagihan kepada pihak ketiga dan setoran jaminan.

*) Other assets consist of accrued interest receivables, insurance claim receivables, ATM receivables, receivables to third parties and security deposits.

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38. RISIKO KREDIT (lanjutan)

d. Kualitas kredit dari aset keuangan (lanjutan)

Pada tanggal 31 Desember 2025 dan 2024 eksposur risiko kredit atas aset keuangan terbagi atas:

38. CREDIT RISK (continued)

d. Credit quality from financial assets (continued)

As of December 31, 2025 and 2024 the exposures to credit risk on financial assets are divided into:

31 Desember 2024/December 31, 2024

	Stage 1	Stage 2	Stage 3	Total	Cadangan kerugian penurunan nilai/ Allowance for impairment losses	Neto/Net	
Giro pada Bank Indonesia	3.122.333	-	-	3.122.333	-	3.122.333	Current Account with Bank Indonesia
Giro pada Bank Lain	47.978	-	-	47.978	(1)	47.977	Current Account with Other Banks
Penempatan pada Bank Indonesia dan bank lain	2.179.682	-	-	2.179.682	-	2.179.682	Placements with Bank Indonesia and other banks
Efek-efek	12.729.293	-	-	12.729.293	-	12.729.293	Securities
Efek-efek yang dibeli dengan janji dijual kembali	1.277.381	-	-	1.277.381	-	1.277.381	Securities purchased under agreements to resell
Kredit yang diberikan	45.885.237	200.772	175.406	46.261.415	(817.514)	45.443.901	Loans
Aset lain-lain*)	416.844	1.690	-	418.534	-	418.534	Other Assets*)
Total	65.658.748	202.462	175.406	66.036.616	(817.515)	65.219.101	Total

*) Aset lain-lain terdiri dari pendapatan bunga yang masih akan diterima, tagihan klaim asuransi, tagihan transaksi ATM, tagihan kepada pihak ketiga dan setoran jaminan.

*) Other assets consist of accrued interest receivables, insurance claim receivables, ATM receivables, receivables to third parties and security deposits.

Analisis Kualitas Kredit

Pengukuran Kerugian Kredit Ekspektasian

a. Peningkatan Risiko Kredit Secara Signifikan

Ketika menentukan apakah risiko gagal bayar pada instrumen keuangan telah meningkat secara signifikan sejak pengakuan awal, Bank mempertimbangkan informasi yang wajar dan didukung, serta relevan yang tersedia tanpa biaya atau upaya yang berlebihan. Hal tersebut mencakup informasi dan analisis kuantitatif dan kualitatif, berdasarkan pada pengalaman historis dan penilaian pakar kredit dan termasuk perkiraan masa depan (*forward-looking*).

Tujuan dari penilaian ini adalah untuk mengidentifikasi apakah peningkatan risiko kredit secara signifikan atas eksposur telah terjadi dengan membandingkan:

1. *Probability of default (PD)* atas umur tersisa pada tanggal pelaporan; dengan
2. *Probability of default (PD)* atas umur tersisa yang diestimasi pada saat pengakuan awal eksposur (jika relevan, disesuaikan dengan perubahan ekspektasi pembayaran dimuka).

Credit Quality Analysis

Measurement of Expected Credit Losses

a. Significant Increase on Credit Risk

When determining whether the risk of default on financial instruments has increased significantly since initial recognition, the Bank considers reasonable and supported, relevant information available without excessive costs or efforts. This includes quantitative and qualitative information and analysis, based on historical experience and credit expert judgement and including forward-looking estimates.

The purpose of this assessment is to identify whether a significant increase in credit risk over exposure has occurred by comparing:

1. *Probability of default (PD)* for the remaining aging at the reporting date; with
2. *Probability of default (PD)* for the estimated remaining aging at initial recognition of the exposure (if relevant, adjusted with changes in expectations of prepayment).

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d. Kualitas kredit dari aset keuangan (lanjutan)

Analisis Kualitas Kredit (lanjutan)

Pengukuran Kerugian Kredit Ekspektasian (lanjutan)

a. Peningkatan Risiko Kredit Secara Signifikan (lanjutan)

Bank juga menggunakan kriteria berikut dalam menentukan apakah peningkatan risiko kredit secara signifikan atas eksposur telah terjadi:

1. Pengujian kuantitatif berdasarkan perubahan *probability of default* (PD)
2. Indikator kualitatif
3. Tertunggak lebih dari 30 hari.

b. Penentuan Struktur *Probability of Default*

Bank menggunakan model statistik untuk menganalisa data yang dikumpulkan dan menghasilkan perkiraan *probability of default* (PD) atas umur tersisa dan bagaimana hal ini diperkirakan akan berubah sebagai akibat dari berlalunya waktu.

c. Penentuan Struktur *Probability of Default*

Analisa ini mencakup identifikasi dan kalibrasi hubungan antara perubahan tingkat gagal bayar dan perubahan dalam faktor-faktor makro ekonomi utama serta analisa mendalam tentang dampak faktor-faktor lain tertentu (misalkan restrukturisasi) pada risiko gagal bayar.

d. Penentuan Terjadinya Peningkatan Risiko Kredit Secara Signifikan

Kriteria untuk menentukan apakah risiko kredit telah meningkat secara signifikan bervariasi untuk setiap portofolio dan termasuk perubahan kuantitatif pada PD dan faktor kualitatif, termasuk penentuan berdasarkan status hari tunggakan.

Risiko kredit dari eksposur tertentu dianggap telah meningkat secara signifikan sejak pengakuan awal jika, berdasarkan permodelan kuantitatif Bank, *probability of default* (PD) atas umur tersisa telah meningkat signifikan.

38. CREDIT RISK (continued)

d. Credit quality from financial assets (continued)

Credit Quality Analysis (continued)

Measurement of Expected Credit Losses (continued)

a. Significant Increase on Credit Risk (continued)

The Bank also uses the following criteria in determining whether a significant increase in credit risk over exposure has occurred:

1. Quantitative testing based on changes in the *probability of default* (PD)
2. Qualitative indicators
3. Overdue for 30 days.

b. Determination of Probability of Default Structure

The bank uses a statistical model to analyze the data collected and produce an estimate of the *probability of default* (PD) for the remaining life and how this is expected to change as a result of the passage of time.

c. Determination of Probability of Default Structure

This analysis includes the identification and calibration of the relationship between changes in default rates and changes in key macroeconomic factors as well as an in-depth analysis of the impact of certain other factors (eg restructuring) on the risk of default.

d. Determination of Significant Increase in Credit Risk

Criteria for determining whether credit risk has increased significantly varies for each portfolio and includes quantitative changes in PD and qualitative factors, including determination based on arrears day status.

Credit risk from certain exposures is considered to have increased significantly since initial recognition if, based on the Bank's quantitative modeling, the *probability of default* (PD) for the remaining life has increased significantly.

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Analisis Kualitas Kredit (lanjutan)

Pengukuran Kerugian Kredit Ekspektasian (lanjutan)

e. Penentuan Terjadinya Peningkatan Risiko Kredit Secara Signifikan

Bank juga dapat menggunakan penilaian dari analisis kredit dan, jika mungkin, pengalaman historis yang relevan, dalam menentukan bahwa mungkin eksposur telah mengalami peningkatan risiko kredit yang signifikan berdasarkan indikator kualitatif tertentu yang dianggap dapat mengindikasikan hal tersebut dan pengaruhnya mungkin tidak sepenuhnya tercermin dalam analisis kuantitatif secara tepat waktu.

Bank menentukan bahwa peningkatan risiko kredit secara signifikan belum terjadi apabila masih kurang dari 30 hari tunggakan. Hari tunggakan ditentukan dengan menghitung jumlah hari sejak tanggal jatuh tempo awal dimana pembayaran penuh belum diterima. Tanggal jatuh tempo ditentukan tanpa mempertimbangkan masa tenggang yang mungkin tersedia bagi peminjam.

Bank memantau efektivitas kriteria yang digunakan dalam mengidentifikasi peningkatan risiko kredit yang signifikan dengan cara review berkala.

f. Modifikasi Aset Keuangan

Ketentuan kontraktual pinjaman dapat dimodifikasi untuk beberapa alasan, termasuk perubahan kondisi pasar, retensi pelanggan dan faktor-faktor lain yang tidak terkait dengan penurunan kredit saat pinjaman yang ketentuan kontraktualnya dimodifikasi dapat menyebabkan pinjaman awal dihentikan pengakuannya dan pinjaman hasil modifikasi diakui sebagai pinjaman baru pada nilai wajar.

38. CREDIT RISK (continued)

d. Credit quality from financial assets (continued)

Credit Quality Analysis (continued)

Measurement of Expected Credit Losses (continued)

e. Determination of Significant Increase in Credit Risk

The Bank can also use the judgment of credit analysts and, if possible, relevant historical experience, in determining that exposure may have experienced a significant increase in credit risk based on certain qualitative indicators that are considered to indicate this and their effects may not be fully reflected in quantitative analysis in a comprehensive manner on time.

The Bank determines that a significant increase in credit risk has not occurred if it is still less than 30 days overdue. Arrears days are determined by calculating the number of days from the initial due date where full payment has not been received. The due date is determined without considering the grace period that might be available to the borrower.

The Bank monitors the effectiveness of the criteria used in identifying significant increases in credit risk by periodic review.

f. Modification of Financial Assets

The contractual terms of the loan can be modified for several reasons, including changes in market conditions, customer retention and other factors not related to the current credit decline. Loans with modified contractual terms can cause the initial loan to be derecognized and the loan as a result of the modification is recognized as a new loan at fair value.

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Analisis Kualitas Kredit (lanjutan)

Pengukuran Kerugian Kredit Ekspektasian (lanjutan)

f. Modifikasi Aset Keuangan (lanjutan)

Ketika ketentuan kontraktual pinjaman dimodifikasi dan tidak mengakibatkan penghentian pengakuan, penentuan terjadinya peningkatan risiko kredit secara signifikan dilakukan dengan cara membandingkan:

- sisa PD sepanjang umur pada tanggal pelaporan berdasarkan ketentuan yang dimodifikasi; dengan
- sisa PD sepanjang umur yang diestimasi berdasarkan data pada saat pengakuan awal dan ketentuan kontraktual awal.

g. Definisi Gagal Bayar (Default)

Bank menganggap aset keuangan dalam keadaan *default* (gagal bayar) ketika:

- Debitur tidak mungkin membayar kewajiban kreditnya kepada secara penuh, tanpa bantuan (*recourse*) dari kelompok usahanya; atau
- Debitur telah melewati jatuh tempo lebih dari 90 hari atas kewajiban kredit material apapun kepada kelompok usahanya.

Dalam menilai apakah debitur dalam keadaan *default* (gagal bayar), Bank mempertimbangkan indikator berikut:

- Kuantitatif - seperti status tunggakan; dan
- Berdasarkan data yang dikembangkan secara internal dan diperoleh dari sumber eksternal.

38. CREDIT RISK (continued)

d. Credit quality from financial assets (continued)

Credit Quality Analysis (continued)

Measurement of Expected Credit Losses (continued)

f. Modification of Financial Assets (continued)

When the contractual terms of the loan are modified and do not result in termination of recognition, determining the occurrence of a significant increase in credit risk is done by comparing:

- remaining lifetime PD at reporting date based on modified provisions; with
- remaining lifetime PD estimated based on data at initial recognition and initial contractual provisions.

g. Definition of Default

The Bank considers financial assets as *default* when:

- The debtor is unlikely to fully paid its loan obligations, without support (*recourse*) from the business group; or
- The debtor has more than 90 days past due for any material loan obligations to its business group.

In assessing whether a debtor is in *default*, the Bank considers the following indicators:

- Quantitative - such as overdue status; and
- Based on data developed internally and obtained from external sources.

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Analisis Kualitas Kredit (lanjutan)

Input, Asumsi, dan Teknik yang digunakan dalam mengestimasi penurunan nilai

a. Penggunaan informasi perkiraan masa depan (*forward-looking*)

Bank menggunakan informasi *forward-looking* dalam menilai apakah telah terjadinya peningkatan risiko kredit secara signifikan dan pengukuran kerugian kredit ekspektasian. Berdasarkan saran dari Komite Manajemen Risiko, pakar ekonomi dan pertimbangan berbagai informasi aktual dan perkiraan eksternal, Bank merumuskan pandangan dasar (*base case*) tentang pergerakan variabel ekonomi yang relevan di masa depan serta perkiraan skenario lain yang mungkin terjadi. Proses ini meliputi pengembangan dua atau lebih skenario ekonomi tambahan dan mempertimbangkan probabilitas relatif dari keluaran (*output*) yang mungkin. Informasi eksternal mencakup data ekonomi dan perkiraan yang diterbitkan oleh berbagai pihak seperti badan pemerintah dan analisis sektor swasta dan akademisi terpilih.

Pandangan dasar (*base case*) mencerminkan keluaran dengan probabilitas yang paling tinggi dan digunakan dalam perencanaan strategis dan anggaran. Skenario yang lain, mencerminkan keluaran yang lebih optimis dan keluaran yang lebih pesimis.

38. CREDIT RISK (continued)

d. Credit quality from financial assets (continued)

Credit Quality Analysis (continued)

Inputs, Assumptions, and Techniques used in estimating impairment

a. Use of forward-looking formation

The Bank uses forward-looking information in assessing whether there has been a significant increase in credit risk and in measuring expected credit losses. Based on suggestions from the Risk Management Committee, economic experts and consideration of various actual and external forecast information, the Bank formulates a basic view (*base case*) on the movement of relevant economic variables in the future as well as estimates of other possible scenarios. This process involves developing two or more additional economic scenarios and considering the relative probability of the possible outputs. External information includes economic data and forecasts published by various parties such as government agencies and selected private sector analysts and academics.

The base case reflects the output with the highest probability and is used in strategic planning and budgeting. The other scenario reflects a more optimistic output and a more pessimistic outcome.

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Analisis Kualitas Kredit (lanjutan)

Input, Asumsi, dan Teknik yang digunakan dalam mengestimasi penurunan nilai (lanjutan)

a. Penggunaan informasi perkiraan masa depan (forward-looking) (lanjutan)

Skenario ekonomi yang dirumuskan menggunakan kisaran indikator utama berikut:

	2025
Laju Pertumbuhan PDB/ GDP Growth	dasar 4,99%/ baseline 4.99% kisaran antara 2,47 hingga 7,55%/ ranges from 2.47 to 7.55%
PDB (dalam ribuan rupiah)/ GDP (in thousands of rupiah)	dasar Rp1.123/ baseline Rp1.123 kisaran antara Rp1.025 hingga Rp1.220/ ranges from Rp1,025 to Rp1,220
Indeks Gaji (dalam ribuan rupiah)/ Salary Index (in thousands of rupiah)	dasar Rp3.962/ baseline Rp3,962 kisaran antara Rp3.772 hingga Rp4.153/ ranges from Rp3,772 to Rp4,153
Tingkat Hunian Hotel Bali/ Occupancy Rate Hotel Bali	dasar 58,28%/ baseline 58.28% kisaran antara 36,92 hingga 79,64%/ ranges from 36.92 to 79.64%
Tingkat Pengangguran Unemployment Rate	dasar 4,84%/ baseline 4.84% kisaran antara 4,27 hingga 5,41%/ ranges from 4.27 to 5.41%

b. Pengukuran Kerugian Kredit Ekspektasi

Input utama dalam pengukuran kerugian kredit ekspektasian adalah variabel berikut:

- Probability of Default (PD)
- Loss of Given Default (LGD)
- Exposure at Default (EAD)

38. CREDIT RISK (continued)

d. Credit quality from financial assets (continued)

Credit Quality Analysis (continued)

Inputs, Assumptions, and Techniques used in estimating impairment (continued)

a. Use of forward-looking information (continued)

The economic scenario is formulated using the following main indicators:

	2026
Laju Pertumbuhan PDB/ GDP Growth	dasar 4,98%/ baseline 4.98% kisaran antara 2,45 hingga 7,50%/ ranges from 2.45 to 7.50%
PDB (dalam ribuan rupiah)/ GDP (in thousands of rupiah)	dasar Rp1.120/ baseline Rp1,120 kisaran antara Rp1.023 hingga Rp1.218/ ranges from Rp1,023 to Rp1,218
Indeks Gaji (dalam ribuan rupiah)/ Salary Index (in thousands of rupiah)	dasar Rp3.966/ baseline Rp3,966 kisaran antara Rp3.775 hingga Rp4.157/ ranges from Rp3,775 to Rp4,157
Tingkat Hunian Hotel Bali/ Occupancy Rate Hotel Bali	dasar 57,65%/ baseline 57.65% kisaran antara 36,29 hingga 79,01%/ ranges from 36.29 to 79.01%
Tingkat Pengangguran Unemployment Rate	dasar 4,84%/ baseline 4.84% kisaran antara 4,27 hingga 5,41%/ ranges from 4.27 to 5.41%

b. Measurement of Expected Credit Loss

The main inputs in measuring expected credit losses are the following variables:

- Probability of Default (PD)
- Loss of Given Default (LGD)
- Exposure at Default (EAD)

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Analisis Kualitas Kredit (lanjutan)

Input, Asumsi, dan Teknik yang digunakan dalam mengestimasi penurunan nilai (lanjutan)

b. Pengukuran Kerugian Kredit Ekspektasi (lanjutan)

Parameter ini umumnya berasal dari model statistik yang dikembangkan secara internal dan data historis lainnya. Parameter ini disesuaikan untuk mencerminkan informasi *forward-looking*.

Estimasi PD adalah estimasi pada tanggal tertentu, yang dihitung berdasarkan model peringkat statistik, dan dinilai menggunakan rating yang disesuaikan dengan berbagai kategori dari debitur dan eksposur. Model statistik ini didasarkan pada data yang disusun secara internal yang terdiri dari faktor kuantitatif dan kualitatif.

LGD adalah besarnya kerugian jika terjadi gagal bayar. Parameter LGD diestimasi secara historis berdasarkan tingkat pemulihan atas klaim terhadap debitur yang gagal bayar. Model LGD mempertimbangkan struktur, jaminan, senioritas klaim, industri debitur, dan biaya pemulihan setiap jaminan yang merupakan bagian integral dari aset keuangan.

EAD merepresentasikan estimasi eksposur jika terjadi gagal bayar. EAD suatu aset keuangan adalah jumlah tercatat bruto. Untuk komitmen pinjaman dan jaminan keuangan, EAD mencakup jumlah yang telah ditarik, serta jumlah potensial di masa depan yang akan ditarik, yang diestimasi berdasarkan pengamatan historis dan perkiraan berwawasan ke depan (*forward-looking*).

Ketika pemodelan parameter dilakukan secara kolektif, instrumen keuangan dikelompokkan berdasarkan kesamaan karakteristik risiko yang meliputi:

- Jenis instrumen;
- Kolektabilitas;
- Tanggal pengakuan awal;
- Sisa waktu jatuh tempo.

38. CREDIT RISK (continued)

d. Credit quality from financial assets (continued)

Credit Quality Analysis (continued)

Inputs, Assumptions, and Techniques used in estimating impairment (continued)

b. Measurement of Expected Credit Loss (continued)

These parameters generally come from internally developed statistical models and other historical data. This parameter is adjusted to reflect forward-looking information.

Estimated PD is an estimate at a specific date, which is calculated based on a statistical ranking model, and is assessed using a rating adjusted for various categories of debtors and exposures. This statistical model is based on internally compiled data consisting of quantitative and qualitative factors.

LGD is the amount of loss in the event of default. The LGD parameter is estimated historically based on the rate of recovery of claims against default debtors. The LGD model takes into account the structure, guarantees, seniority of claims, the debtor's industry, and the cost of recovery of each guarantee that is an integral part of a financial asset.

EAD represents the estimated exposure in the event of default. The EAD of a financial asset is the gross carrying amount. For loan commitments and financial guarantees, EAD includes the amount that has been drawn, as well as the potential future amount to be withdrawn, which is estimated based on historical observations and forward-looking estimates.

When parameter modeling is carried out collectively, financial instruments are grouped based on common risk characteristics which include:

- *Instrument type;*
- *Collectability;*
- *Initial recognition date;*
- *Remaining maturity.*

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39. RISIKO LIKUIDITAS

Risiko likuiditas merupakan risiko akibat ketidakmampuan Bank untuk memenuhi liabilitas yang jatuh tempo dari sumber pendanaan arus kas dan/atau dari aset likuid berkualitas tinggi yang dapat diagunkan, tanpa mengganggu aktivitas dan kondisi keuangan Bank.

Pengelolaan risiko likuiditas antara lain dilakukan melalui upaya peningkatan pelayanan kepada nasabah penyimpan dalam rangka menjaga stabilitas dan kontinuitas jumlah simpanan, kebijakan penempatan dana pada instrumen yang aman dan likuid, kebijakan *contingency funding plan*, dan pemantauan posisi likuiditas secara harian serta evaluasi posisi likuiditas melalui rapat *Asset Liability Committee* ("ALCO") secara rutin.

39. LIQUIDITY RISK

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

Liquidity risk management, among others, is done through efforts to improve services to depositors in order to maintain stability and continuity of deposits, fund placement policies on safe and liquid instruments, contingency funding plan policy, and monitoring of daily liquidity position and evaluation of liquidity position through Asset Liability Committee ("ALCO") meetings on a regular basis.

31 Desember 2025/December 31, 2025

Akun	Total	Tidak mempunyai Kontrak Jatuh Tempo/ No maturity contract	Sampai dengan 1 bulan/ Up to 1 month	> 1 bulan - 3 bulan/ > 1 month - 3 months	> 3 bulan - 6 bulan/ > 3 months - 6 months	> 6 bulan - 12 bulan/ > 6 months - 12 months	> 1 tahun - 3 tahun/ > 1 year - 3 years	Lebih dari 3 tahun/ More than 3 years	Account
ASET									ASSETS
Kas	152.993	152.993	-	-	-	-	-	-	Cash
Giro pada Bank Indonesia	1.283.107	1.283.107	-	-	-	-	-	-	Current accounts with Bank Indonesia
Giro pada bank lain	74.756	74.756	-	-	-	-	-	-	Current accounts with other banks
Penempatan pada Indonesia dan bank lain	6.361.889	-	6.361.889	-	-	-	-	-	Placements with Bank Indonesia and other banks
Efek-efek	13.019.332	-	299.960	593.812	702.727	1.816.202	147.156	9.459.475	Securities purchased under agreements to resell
Efek-efek yang dibeli dengan janji dijual kembali	1.014.855	-	1.014.855	-	-	-	-	-	Loans
Kredit yang diberikan	50.530.716	-	148	20.182	8.147	74.154	622.141	49.805.944	Other assets*)
Aset lain-lain**)	479.570	689	478.881	-	-	-	-	-	
72.917.218		1.511.545	8.155.733	613.994	710.874	1.890.356	769.297	59.265.419	
Cadangan kerugian penurunan nilai	(770.430)								Allowance for impairment losses
Total	72.146.788								Total
LIABILITAS									LIABILITIES
Liabilitas segera	58.179	-	58.179	-	-	-	-	-	Liabilities due immediately
Simpanan nasabah	55.030.573	12.359.410	14.238.700	19.454.905	3.966.002	4.755.759	192.273	63.524	Deposits from customers
Simpanan dari bank lain	49.789	38.789	11.000	-	-	-	-	-	Deposits from other banks
Surat berharga yang diterbitkan	2.695.416	-	-	1.197.962	-	-	798.642	698.812	Securities issued
Pinjaman yang diterima	5.000.000	-	-	750.000	250.000	2.000.000	2.000.000	-	Borrowings
Beban yang masih harus dibayar**)	325.758	-	120.412	46.844	8.590	16.771	57.091	76.050	Accrued expenses**)
Liabilitas lain-lain***)	106.872	-	61.952	-	44.920	-	-	-	Other liabilities***)
63.266.587		12.398.199	14.490.243	21.449.711	4.269.512	6.772.530	3.048.006	838.386	
Perbedaan jatuh tempo	9.650.631	(10.886.654)	(6.334.510)	(20.835.717)	(3.558.638)	(4.882.174)	(2.278.709)	58.427.033	Maturity gap
Posisi neto setelah cadangan kerugian penurunan nilai	8.880.201								Net position after allowance for impairment losses

*) Aset lain-lain terdiri dari pendapatan bunga yang masih akan diterima, tagihan klaim asuransi, tagihan transaksi ATM, tagihan kepada pihak ketiga dan setoran jaminan.

**) Beban yang masih harus dibayar terdiri dari liabilitas sewa, bunga yang masih harus dibayar, dan cadangan kerugian operasional.

***) Liabilitas lain-lain terdiri dari utang kepada pihak ketiga, penerimaan klaim asuransi yang belum dialokasikan, utang jasa profesional, titipan penyelesaian transaksi, dan lain-lain.

*) Other assets consist of accrued interest receivables, insurance claim receivables, ATM receivables, receivables to third parties and security deposits.

**) Accrued expenses consist of lease liabilities, accrued interest payable, and provision for operational losses.

***) Other liabilities consist of payable to third parties, receipt of insurance claims that have not been allocated, payable for professional services, settlement of transactions, payable for flagging services, and others.

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39. RISIKO LIKUIDITAS (lanjutan)

39. LIQUIDITY RISK (continued)

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Akun	Total	Tidak mempunyai Kontrak Jatuh Tempo/ No maturity contract	Sampai dengan 1 bulan/ Up to 1 month	> 1 bulan - 3 bulan/ > 1 month - 3 months	> 3 bulan - 6 bulan/ > 3 months - 6 months	> 6 bulan - 12 bulan/ > 6 months - 12 months	> 1 tahun - 3 tahun/ > 1 year - 3 years	Lebih dari 3 tahun/ More than 3 years	Account
ASET									ASSETS
Kas	137.382	137.382	-	-	-	-	-	-	Cash
Giro pada Bank Indonesia	3.122.333	3.122.333	-	-	-	-	-	-	Current accounts with Bank Indonesia
Giro pada bank lain	47.978	47.978	-	-	-	-	-	-	Current accounts with other banks
Penempatan pada Indonesia dan bank lain	2.179.682	-	2.179.682	-	-	-	-	-	Placements with Bank Indonesia and other banks
Efek-efek	12.729.293	-	2.995.161	-	-	1.581.235	-	8.152.897	Securities
Efek-efek yang dibeli dengan janji dijual kembali	1.277.381	-	1.277.381	-	-	-	-	-	Securities purchased under agreements to resell
Kredit yang diberikan	46.261.415	-	148	61.070	15.425	81.116	554.424	45.549.232	Loans
Aset lain-lain*)	418.534	8.895	409.639	-	-	-	-	-	Other assets*)
	66.173.998	3.316.588	6.862.011	61.070	15.425	1.662.351	554.424	53.702.129	
Cadangan kerugian penurunan nilai	(817.515)								Allowance for impairment losses
Total	65.356.483								Total
LIABILITAS									LIABILITIES
Liabilitas segera	862.204	-	862.204	-	-	-	-	-	Liabilities due immediately
Simpanan nasabah	48.824.547	11.004.623	22.347.422	11.384.868	3.623.829	267.653	131.357	64.795	Deposits from customers
Simpanan dari bank lain	755.053	28.553	726.500	-	-	-	-	-	Deposits from other banks
Surat berharga yang diterbitkan	1.199.093	-	-	-	-	-	1.199.093	-	Securities issued
Efek-efek yang dijual dengan janji dibeli kembali	225.076	-	225.076	-	-	-	-	-	Securities sold under agreements to repurchase
Pinjaman yang diterima	5.750.000	-	500.000	500.000	2.000.000	500.000	2.250.000	-	Borrowings
Beban yang masih harus dibayar**)	315.810	-	118.186	22.371	14.052	7.019	51.639	102.543	Accrued expenses**)
Liabilitas lain-lain***)	109.728	-	41.690	-	68.038	-	-	-	Other liabilities***)
	58.041.511	11.033.176	24.821.078	11.907.239	5.705.919	774.672	3.632.089	167.338	
Perbedaan jatuh tempo	8.132.487	(7.716.588)	(17.959.067)	(11.846.169)	(5.690.494)	887.679	(3.077.665)	53.534.791	Maturity gap
Posisi neto setelah cadangan kerugian penurunan nilai	7.314.972								Net position after allowance for impairment losses

*) Aset lain-lain terdiri dari pendapatan bunga yang masih akan diterima, tagihan klaim asuransi, tagihan transaksi ATM, tagihan kepada pihak ketiga dan setoran jaminan.

*) Other assets consist of accrued interest receivables, insurance claim receivables, ATM receivables, receivables to third parties and security deposits.

**) Beban yang masih harus dibayar terdiri dari liabilitas sewa, bunga yang masih harus dibayar, dan cadangan kerugian operasional.

**) Accrued expenses consist of lease liabilities, accrued interest payable, and provision for operational losses.

***) Liabilitas lain-lain terdiri dari utang kepada pihak ketiga, penerimaan klaim asuransi yang belum dialokasikan, utang jasa profesional, titipan penyelesaian transaksi, dan lain-lain.

***) Other liabilities consist of payable to third parties, receipt of insurance claims that have not been allocated, payable for professional services, settlement of transactions, payable for flagging services, and others.

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Tabel jatuh tempo berikut ini menyajikan informasi mengenai perkiraan jatuh tempo dari liabilitas keuangan sesuai kontrak berdasarkan arus kas *undiscounted* pada tanggal 31 Desember 2025 dan 2024 adalah sebagai berikut:

39. LIQUIDITY RISK (continued)

The following maturity table provides information on the estimated maturity of the contractual financial liabilities based on undiscounted cash flows as of December 31, 2025 and 2024 as follows:

31 Desember 2025/December 31, 2025									
Akun	Total	Tidak mempunyai Kontrak Jatuh Tempo/ No maturity contract	Sampai dengan 1 bulan/ Up to 1 month	> 1 bulan - 3 bulan/ > 1 month - 3 months	> 3 bulan - 6 bulan/ > 3 months - 6 months	> 6 bulan - 12 bulan/ > 6 months - 12 months	> 1 tahun - 3 tahun/ > 1 year - 3 years	Lebih dari 3 tahun/ More than 3 years	Account
Liabilitas									Liabilities
Liabilitas segera	58.179	-	58.179	-	-	-	-	-	Liabilities due immediately
Simpanan nasabah	55.977.643	12.492.274	14.510.659	19.826.494	4.041.753	4.846.594	195.945	63.924	Deposits from customers
Simpanan dari bank lain	50.810	39.438	11.372	-	-	-	-	-	Deposits from other banks
Surat berharga yang diterbitkan	2.829.637	-	-	1.244.832	25.157	25.157	823.799	710.692	Securities issued
Efek-efek yang dijual dengan janji dibeli kembali		-	-						Securities sold under agreements to repurchase
Pinjaman yang diterima	5.229.327			824.814	315.092	2.060.592	2.028.829		Borrowings
Beban yang masih harus dibayar*)	368.782		123.620	50.034	12.018	23.120	76.064	83.926	Accrued expenses*)
Liabilitas lain-lain**)	106.872	-	61.952		44.920	-			Other liabilities**)
Total	64.621.250	12.531.712	14.765.782	21.946.174	4.438.940	6.955.463	3.124.637	858.542	Total

*) Beban yang masih harus dibayar terdiri dari liabilitas sewa, bunga yang masih harus dibayar, dan cadangan kerugian operasional.

*) Accrued expenses consist of lease liabilities, accrued interest payable, and provision for operational losses.

**) Liabilitas lain-lain terdiri dari utang kepada pihak ketiga, penerimaan klaim asuransi yang belum dialokasikan, utang jasa profesional, titipan penyelesaian transaksi, dan lain-lain.

**) Other liabilities consist of payable to third parties, receipt of insurance claims that have not been allocated, payable for professional services, settlement of transactions, payable for flagging services, and others.

31 Desember 2024/December 31, 2024									
Akun	Total	Tidak mempunyai Kontrak Jatuh Tempo/ No maturity contract	Sampai dengan 1 bulan/ Up to 1 month	> 1 bulan - 3 bulan/ > 1 month - 3 months	> 3 bulan - 6 bulan/ > 3 months - 6 months	> 6 bulan - 12 bulan/ > 6 months - 12 months	> 1 tahun - 3 tahun/ > 1 year - 3 years	Lebih dari 3 tahun/ More than 3 years	Account
Liabilitas									Liabilities
Liabilitas segera	862.204	-	862.204	-	-	-	-	-	Liabilities due immediately
Simpanan nasabah	49.189.807	11.004.622	22.498.054	11.559.218	3.657.854	270.321	134.453	65.285	Deposits from customers
Simpanan dari bank lain	801.509	29.004	772.505	-	-	-	-	-	Deposits from other banks
Surat berharga yang diterbitkan	1.310.442	-	-	6.767	21.750	44.225	1.237.700	-	Securities issued
Efek-efek yang dijual dengan janji dibeli kembali	227.602	-	227.602	-	-	-	-	-	Securities sold under agreements to repurchase
Pinjaman yang diterima	6.127.185	-	597.661	595.473	2.088.910	552.299	2.292.842	-	Borrowings
Beban yang masih harus dibayar*)	369.877	-	119.930	24.970	19.009	13.008	74.517	118.443	Accrued expenses*)
Liabilitas lain-lain**)	109.728	-	41.690	-	68.038	-	-	-	Other liabilities**)
Total	58.998.354	11.033.626	25.119.646	12.186.428	5.855.561	879.853	3.739.512	183.728	Total

*) Beban yang masih harus dibayar terdiri dari liabilitas sewa, bunga yang masih harus dibayar, dan cadangan kerugian operasional.

*) Accrued expenses consist of lease liabilities, accrued interest payable, and provision for operational losses.

**) Liabilitas lain-lain terdiri dari utang kepada pihak ketiga, penerimaan klaim asuransi yang belum dialokasikan, utang jasa profesional, titipan penyelesaian transaksi, dan lain-lain.

**) Other liabilities consist of payable to third parties, receipt of insurance claims that have not been allocated, payable for professional services, settlement of transactions, payable for flagging services, and others.

Bank telah memiliki model pengukuran risiko likuiditas untuk mengukur risiko likuiditas dari portofolio aset dan liabilitas Bank, dan memberikan jaminan keamanan tambahan berdasarkan skenario terbaik (*best case*), terburuk (*worst case*), dan paling mungkin terjadi (*most probable case*).

The Bank has a liquidity risk measurement model to measure liquidity risk from the Bank's portfolio of assets and liabilities, and provides additional security assurance based on best case scenarios, worst case, and most probable case.

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40. RISIKO TINGKAT SUKU BUNGA

Bank melakukan pengukuran risiko tingkat suku bunga dengan menggunakan metodologi yang dapat mengidentifikasi risiko tingkat suku bunga dari portofolio aset dan liabilitas yang sensitif terhadap perubahan suku bunga serta menentukan besaran risiko terhadap Bank.

Untuk mengendalikan risiko tingkat suku bunga tersebut, Bank menjadikan tingkat suku bunga penjaminan dari Lembaga Penjaminan Simpanan sebagai salah satu acuan dalam menetapkan tingkat suku bunga dana pihak ketiga dan tingkat suku bunga kredit. Selain itu, penghimpunan dana Bank selalu dikaitkan dengan kemampuan penyalurannya, serta diupayakan tidak terjadi negative interest gap sehingga net interest margin yang diperoleh Bank selalu dalam kondisi positif dan risiko tingkat suku bunga dapat ditekan seminimal mungkin.

Tabel di bawah ini mengikhtisarkan aset dan liabilitas keuangan Bank pada nilai tercatat, yang dikategorikan berdasarkan jangka waktu kontrak pada tanggal 31 Desember 2025 dan 2024:

40. INTEREST RATE RISK

The Bank assesses interest rate risk using a methodology that identifies interest rate risk from asset and liability portfolios that are sensitive to changes in interest rates and determines the amount of risk to the Bank.

To control the interest rate risk, the Bank sets the guarantee interest rate of the Deposit Insurance Corporation as one of the references in determining the interest rate of third party funds and the loan interest rate. In addition, the collection of the Bank's funds is always associated with the ability of distribution, as well as attempted non-negative interest gap so that the net interest margin obtained by the Bank is always in a positive condition and interest rate risk can be minimized.

The table below summarizes the Bank's financial assets and liabilities at their carrying values, categorized under contract terms as of December 31, 2025 and 2024, respectively:

31 Desember 2025/December 31, 2025

Akun	Total	Tidak dikenakan bunga/ Non-interest bearing	Sampai dengan 1 bulan/ Up to 1 month	> 1 bulan - 3 bulan/ > 1 month - 3 months	> 3 bulan - 1 tahun/ > 3 months - 1 year	1 tahun - 2 tahun/ 1 year - 2 years	2 tahun - 3 tahun/ 2 years - 3 years	3 tahun - 4 tahun/ 3 years - 4 years	4 tahun - 5 tahun/ 4 years - 5 years	Lebih dari 5 tahun/ More than 5 years	Accounts
Aset											Assets
Giro pada Bank Indonesia	1.283.107	-	1.283.107	-	-	-	-	-	-	-	Current account with Bank Indonesia
Giro pada bank lain	74.756	-	74.756	-	-	-	-	-	-	-	Current account with other banks
Penempatan pada Bank Indonesia dan bank lain	6.361.899	-	6.361.899	-	-	-	-	-	-	-	Placements with Bank Indonesia and other banks
Efek-efek	13.019.332	-	299.960	593.812	2.614.855	51.230	-	-	42.212	9.417.263	Securities
Efek-efek yang dibeli dengan janji dijual kembali	1.014.855	-	1.014.855	-	-	-	-	-	-	-	Securities purchased under agreements to resell
Kredit yang diberikan	50.530.716	-	148	20.182	82.301	136.463	485.678	260.958	846.171	48.698.815	Loans
Aset lain-lain*)	479.570	479.570	-	-	-	-	-	-	-	-	Other assets*)
	72.764.225	479.570	9.034.715	613.994	2.697.156	187.693	485.678	260.958	888.383	58.116.078	
Liabilitas											Liabilities
Liabilitas segera	58.179	58.179	-	-	-	-	-	-	-	-	Liabilities due immediately
Simpanan nasabah	55.030.573	30.254	41.370.792	9.845.345	3.529.009	118.947	72.214	32.768	19.754	11.490	Deposits from customers
Simpanan dari bank lain	49.789	-	49.789	-	-	-	-	-	-	-	Deposits from other banks
Surat berharga yang diterbitkan	2.695.416	-	-	1.197.962	-	-	798.642	-	698.812	-	Securities issued
Pinjaman yang diterima	5.000.000	-	-	750.000	2.250.000	2.000.000	-	-	-	-	Borrowings
Beban yang masih harus dibayar**)	325.758	159.061	-	-	-	92	22.301	-	-	144.304	Accrued expenses**) Other liabilities***)
Liabilitas lain-lain***)	106.872	106.872	-	-	-	-	-	-	-	-	
	63.266.587	354.366	41.420.581	11.793.307	5.779.009	2.119.039	893.157	32.768	718.566	155.794	
Total gap suku bunga	9.497.638	125.204	(32.385.866)	(11.179.313)	(3.081.853)	(1.931.346)	(407.479)	228.190	169.817	57.960.284	Total interest rate gap

*) Aset lain-lain terdiri dari pendapatan bunga yang masih akan diterima, tagihan klaim asuransi, tagihan transaksi ATM, tagihan kepada pihak ketiga dan setoran jaminan.

**) Beban yang masih harus dibayar terdiri dari liabilitas sewa, bunga yang masih harus dibayar, dan cadangan kerugian operasional.

***) Liabilitas lain-lain terdiri dari utang kepada pihak ketiga, penerimaan klaim asuransi yang belum dialokasikan, utang jasa professional, titipan penyelesaian transaksi, dan lain-lain.

*) Other assets consist of accrued interest receivables, insurance claim receivables, ATM receivables, receivables to third parties and security deposits.

**) Accrued expenses consist of lease liabilities, accrued interest payable, and provision for operational losses.

***) Other liabilities consist of payable to third parties, receipt of insurance claims that have not been allocated, payable for professional services, settlement of transactions, payable for flagging services, and others.

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40. RISIKO TINGKAT SUKU BUNGA (lanjutan)

Tabel di bawah ini mengikhtisarkan aset dan liabilitas keuangan Bank pada nilai tercatat, yang dikategorikan berdasarkan jangka waktu kontrak pada tanggal 31 Desember 2025 dan 2024: (lanjutan)

40. INTEREST RATE RISK (continued)

The table below summarizes the Bank's financial assets and liabilities at their carrying values, categorized under contract terms as of December 31, 2025 and 2024, respectively: (continued)

31 Desember 2024/December 31, 2024

Akun	Total	Tidak dikenakan bunga/ Non-interest bearing	Sampai dengan 1 bulan/ Up to 1 month	> 1 bulan - 3 bulan/ > 1 month - 3 months	> 3 bulan - 1 tahun/ > 3 months - 1 year	1 tahun - 2 tahun/ 1 year - 2 years	2 tahun - 3 tahun/ 2 years - 3 years	3 tahun - 4 tahun/ 3 years - 4 years	4 tahun - 5 tahun/ 4 years - 5 years	Lebih dari 5 tahun/ More than 5 years	Accounts
Aset											Assets
Giro pada Bank Indonesia	3.122.333	-	3.122.333	-	-	-	-	-	-	-	Current account with Bank Indonesia
Giro pada bank lain	47.978	-	47.978	-	-	-	-	-	-	-	Current account with other banks
Penempatan pada Bank Indonesia dan bank lain	2.179.682	-	2.179.682	-	-	-	-	-	-	-	Placements with Bank Indonesia and other banks
Efek-efek	12.729.293	-	2.995.161	-	1.581.235	-	-	-	-	8.152.897	Securities
Efek-efek yang dibeli dengan janji dijual kembali	1.277.381	-	1.277.381	-	-	-	-	-	-	-	Securities purchased under agreements to resell
Kredit yang diberikan	46.261.415	-	148	61.070	96.541	143.427	410.998	213.090	681.543	44.654.598	Loans
Aset lain-lain*)	418.534	418.534	-	-	-	-	-	-	-	-	Other assets*)
	66.036.616	418.534	9.622.683	61.070	1.677.776	143.427	410.998	213.090	681.543	52.807.495	
Liabilitas											Liabilities
Liabilitas segera	862.204	862.204	-	-	-	-	-	-	-	-	Liabilities due immediately
Simpanan nasabah	48.824.547	1.104.705	32.361.075	11.377.283	3.856.975	45.167	46.282	18.681	11.818	2.561	Deposits from customers
Simpanan dari bank lain	755.053	-	755.053	-	-	-	-	-	-	-	Deposits from other banks
Surat berharga yang diterbitkan	1.199.093	-	-	-	-	1.199.093	-	-	-	-	Securities issued
Efek-efek yang dijual dengan janji dibeli kembali	225.076	-	225.076	-	-	-	-	-	-	-	Securities sold under agreements to repurchase
Pinjaman yang diterima	5.750.000	-	500.000	500.000	2.500.000	2.250.000	-	-	-	-	Borrowings
Beban yang masih harus dibayar**)	315.810	132.944	-	-	-	422	22.090	-	-	160.354	Accrued expenses**) Other liabilities***)
Liabilitas lain-lain***)	109.728	109.728	-	-	-	-	-	-	-	-	
	58.041.511	2.209.581	33.841.204	11.877.283	6.356.975	3.494.682	68.372	18.681	11.818	162.915	
Total gap suku bunga	7.995.105	(1.791.047)	(24.218.521)	(11.816.213)	(4.679.199)	(3.351.255)	342.626	194.409	669.725	52.644.580	Total interest rate gap

*) Aset lain-lain terdiri dari pendapatan bunga yang masih akan diterima, tagihan klaim asuransi, tagihan transaksi ATM, tagihan kepada pihak ketiga dan setoran jaminan.

**) Beban yang masih harus dibayar terdiri dari liabilitas sewa, bunga yang masih harus dibayar, dan cadangan kerugian operasional.

***) Liabilitas lain-lain terdiri dari utang kepada pihak ketiga, penerimaan klaim asuransi yang belum dialokasikan, utang jasa professional, titipan penyelesaian transaksi, dan lain-lain.

*) Other assets consist of accrued interest receivables, insurance claim receivables, ATM receivables, receivables to third parties and security deposits.

**) Accrued expenses consist of lease liabilities, accrued interest payable, and provision for operational losses.

***) Other liabilities consist of payable to third parties, receipt of insurance claims that have not been allocated, payable for professional services, settlement of transactions, payable for flagging services, and others.

Risiko tingkat suku bunga terjadi dari bermacam-macam layanan perbankan kepada nasabah meliputi penghimpunan dana (antara lain giro, tabungan dan deposito berjangka), penempatan dana (antara lain kredit yang diberikan), komitmen dan kontinjensi, serta instrumen lain yang mengandung suku bunga.

Interest rate risk arises from a variety of banking services to customers including the collection of funds (including demand deposits, saving and time deposits), placement of funds (including loans), commitments and contingencies, and other instruments containing interest rates.

ALCO Bank yang beranggotakan Direksi dan beberapa anggota manajemen senior, bertanggung jawab dalam menetapkan kebijakan dan strategi pengelolaan risiko tingkat suku bunga di banking book serta mengawasi penerapan dan pelaksanaannya. Tujuan utama ALCO adalah mengoptimalkan hasil usaha Bank dengan tetap memperhatikan batasan-batasan risiko yang ditetapkan.

The Bank's ALCO with members of the Board of Directors and several senior management members, is responsible for establishing policies and strategies for interest rate risk management in the banking book and overseeing the implementation and execution. ALCO's main objective is to optimize the Bank's business results while taking into account the defined risk limits.

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40. RISIKO TINGKAT SUKU BUNGA (lanjutan)

Tabel di bawah ini mengikhtisarkan sensitivitas laba tahun berjalan terhadap pergerakan suku bunga terhadap Bank pada tanggal 31 Desember 2025 dan 2024:

	Peningkatan/ Increase 100bps	Penurunan/ Decrease 100bps
31 Desember 2025 (Mengurangi)/menambah laba tahun berjalan	(284.820)	277.376
31 Desember 2024 (Mengurangi)/menambah laba tahun berjalan	(250.242)	248.583

Proyeksi di atas mengasumsikan bahwa seluruh variabel lainnya adalah konstan pada tanggal pelaporan keuangan.

40. INTEREST RATE RISK (continued)

The table below summarizes the current year earnings sensitivity to interest rate movements against the Bank as of December 31, 2025 and 2024:

	December 31, 2025 (Decrease)/increase net income in current year	December 31, 2024 (Decrease)/increase net income in current year
	(284.820)	277.376
	(250.242)	248.583

The above projection assumes that all other variables are constant at the financial reporting date.

41. 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. Nilai wajar diperoleh dari kuotasi harga atau model arus kas diskonto.

Tabel berikut menunjukkan nilai tercatat dan estimasi nilai wajar aset dan liabilitas keuangan Bank yang tidak diukur pada nilai wajar pada tanggal 31 Desember 2025 dan 2024:

41. 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. Fair value is derived from quoted prices or discounted cash flow models.

The following table shows the carrying amount and estimated fair values of the Bank's financial assets and liabilities not measured at fair value as of December 31, 2025 and 2024:

	31 Desember 2025/December 31, 2025		31 Desember 2024/December 31, 2024		
	Nilai tercatat/ Carrying value	Nilai wajar/ Fair value	Nilai tercatat/ Carrying value	Nilai wajar/ Fair value	
Aset Keuangan					Financial Assets
Nilai wajar melalui					Fair value through
Penghasilan Komprehensif Lain					Other Comprehensive Income
Efek-efek	7.950.476	7.950.476	5.506.736	5.506.736	Securities
Biaya perolehan diamortisasi					Amortized cost
Efek-efek - neto	4.474.425	4.623.639	7.222.557	7.372.914	Securities - net
Biaya perolehan laba rugi					Profit or loss
Efek-efek - neto	594.431	594.431	-	-	Securities - net
Pinjaman yang diberikan dan Piutang					Loans and Receivables
Kas	152.993	152.993	137.382	137.382	Cash
Giro pada					Current account with
Bank Indonesia	1.283.107	1.283.107	3.122.333	3.122.333	Bank Indonesia
Giro pada bank lain - neto	74.755	74.755	47.977	47.977	Current account with other banks - net
Penempatan pada					Placements with
Bank Indonesia dan bank lain	6.361.889	6.361.889	2.179.682	2.179.682	Bank Indonesia and other banks
Efek-efek yang dibeli dengan janji untuk dijual kembali	1.014.855	1.014.855	1.277.381	1.277.381	Securities purchased under agreements to resell
Kredit yang diberikan - neto	49.760.287	49.759.111	45.443.901	45.447.484	Loans - net
Aset lain-lain*) - neto	479.570	479.570	418.534	418.534	Other assets*) - net
Total aset keuangan	72.146.788	72.294.826	65.356.483	65.510.423	Total Financial Assets
Liabilitas Keuangan					Financial Liabilities
Liabilitas Keuangan lainnya					Other Financial Liabilities
Liabilitas segera	58.179	58.179	862.204	862.204	Liabilities due immediately
Simpanan nasabah	55.030.573	55.030.573	48.824.547	48.824.547	Deposits from customers
Simpanan dari bank lain	49.789	49.789	755.053	755.053	Deposits from other banks
Surat berharga yang diterbitkan	2.695.416	3.089.958	1.199.093	1.325.526	Securities issued
Pinjaman yang diterima	5.000.000	5.379.347	5.750.000	6.039.706	Borrowings
Efek-efek yang dijual dengan janji dibeli kembali	-	-	225.076	225.076	Securities sold under agreements to repurchase
Beban yang masih harus dibayar**)	325.758	325.758	315.810	315.810	Accrued expenses**)
Liabilitas lain-lain***)	108.775	108.775	111.857	111.857	Other liabilities***)
Total liabilitas keuangan	63.268.490	64.042.379	58.043.640	58.459.779	Total Financial Liabilities

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41. NILAI WAJAR ASET DAN LIABILITAS KEUANGAN (lanjutan)

- *) Aset lain-lain terdiri dari pendapatan bunga yang masih akan diterima, tagihan klaim asuransi, tagihan transaksi ATM, tagihan kepada pihak ketiga dan setoran jaminan.
- **) Beban yang masih harus dibayar terdiri dari liabilitas sewa, bunga yang masih harus dibayar, dan cadangan kerugian operasional.
- ***) Liabilitas lain-lain terdiri dari utang kepada pihak ketiga, penerimaan klaim asuransi yang belum dialokasikan, utang jasa profesional, titipan penyelesaian transaksi, dan lain-lain.

Instrumen keuangan Bank yang diakui pada nilai wajar berdasarkan hirarki yang digunakan Bank untuk menentukan dan mengungkapkan nilai wajar dari instrumen keuangan adalah sebagai berikut:

- (i) Level 1 - harga kuotasian (tanpa penyesuaian) di pasar aktif untuk aset atau liabilitas yang identik;
- (ii) Level 2 - teknik penilaian di mana tingkat level input terendah yang signifikan terhadap pengukuran nilai wajar dapat diobservasi baik secara langsung atau tidak langsung;
- (iii) Level 3 - teknik penilaian di mana tingkat level input terendah yang signifikan terhadap pengukuran nilai wajar tidak dapat diobservasi baik secara langsung atau tidak langsung.

Tabel dibawah ini menyajikan aset dan liabilitas yang diakui pada nilai wajar berdasarkan hirarki yang digunakan Bank untuk menentukan dan mengungkapkan nilai wajar dari aset dan liabilitas:

41. FAIR VALUE OF FINANCIAL ASSETS AND LIABILITIES (continued)

- *) Other assets consist of accrued interest receivables, insurance claim receivables, ATM receivables, receivables to third parties and security deposits.
- **) Accrued expenses consist of lease liabilities, accrued interest payable, and provision for operational losses.
- ***) Other liabilities consist of payable to third parties, receipt of insurance claims that have not been allocated, payable for professional services, settlement of transactions, payable for flagging services, and others.

The Bank's financial instruments are recognized at fair value based on the hierarchy used by the Bank to determine and disclose the fair value of financial instruments as follows:

- (i) Level 1 - quoted (unadjusted) market prices in active markets for identical assets or liabilities;
- (ii) Level 2 - valuation techniques for which the lowest level input that is significant to the fair value measurement is directly or indirectly observable;
- (iii) Level 3 - valuation techniques for which the lowest level input that is significant to the fair value measurement is directly or indirectly unobservable.

The following table presents assets and liabilities recognized at fair value based on the hierarchy used by the Bank to determine and disclose the fair value of assets and liabilities:

31 Desember 2025/December 31, 2025					
Nilai wajar/Fair value					
	Tingkat 1/ Level 1	Tingkat 2/ Level 2	Tingkat 3/ Level 3	Total	
Aset yang diukur pada nilai wajar					Assets measured at fair value
Efek-efek yang diukur pada nilai wajar melalui penghasilan komprehensif lain	-	7.950.476	-	7.950.476	Securities at fair value through other comprehensive income
Efek-efek yang diukur pada nilai wajar melalui laba rugi	594.431	-	-	594.431	Securities at fair value through profit or loss
Total aset yang diukur pada nilai wajar	594.431	7.950.476	-	8.544.907	Total assets measured at fair value
Aset yang nilai wajarnya diungkapkan					Assets are disclosed at fair value
Kredit yang diberikan - neto	-	49.757.682	1.429	49.759.111	Loans - net
Efek-efek yang diukur pada biaya perolehan diamortisasi - neto	-	4.623.639	-	4.623.639	Securities at amortized cost - net
Total aset yang nilai wajarnya diungkapkan	-	54.381.321	1.429	54.382.750	Total assets disclosed at fair value
Total	594.431	62.331.797	1.429	62.927.657	Total
Liabilitas yang nilai wajarnya diungkapkan					Liabilities are disclosed at fair value
Surat berharga yang diterbitkan	-	3.089.958	-	3.089.958	Securities issued
Pinjaman yang diterima	-	5.379.347	-	5.379.347	Borrowings
Total liabilitas yang nilai wajarnya diungkapkan	-	8.469.305	-	8.469.305	Total liabilities disclosed at fair value

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41. NILAI WAJAR ASET DAN LIABILITAS KEUANGAN (lanjutan)

Tabel dibawah ini menyajikan aset dan liabilitas yang diakui pada nilai wajar berdasarkan hirarki yang digunakan Bank untuk menentukan dan mengungkapkan nilai wajar dari aset dan liabilitas: (lanjutan)

31 Desember 2024/December 31, 2024					
Nilai wajar/Fair value					
	Tingkat 1/ Level 1	Tingkat 2/ Level 2	Tingkat 3/ Level 3	Total	
Aset yang diukur pada nilai wajar					Assets measured at fair value
Efek-efek yang diukur pada nilai wajar melalui penghasilan komprehensif lain	-	5.506.736	-	5.506.736	Securities at fair value through other comprehensive income
Aset yang nilai wajarnya diungkapkan					Assets are disclosed at fair value
Kredit yang diberikan - neto	-	45.446.074	1.410	45.447.484	Loans - net
Efek-efek yang diukur pada biaya perolehan diamortisasi - neto	-	7.372.914	-	7.372.914	Securities at amortized cost - net
Total aset yang nilai wajarnya diungkapkan	-	52.818.988	1.410	52.820.398	Total assets disclosed at fair value
Total	-	58.325.724	1.410	58.327.134	Total
Liabilitas yang nilai wajarnya diungkapkan					Liabilities are disclosed at fair value
Surat berharga yang diterbitkan	-	1.325.526	-	1.325.526	Securities issued
Pinjaman yang diterima	-	6.039.706	-	6.039.706	Borrowings
Total liabilitas yang nilai wajarnya diungkapkan	-	7.365.232	-	7.365.232	Total liabilities disclosed at fair value

Berikut metode dan asumsi yang digunakan untuk perkiraan nilai wajar:

Nilai wajar aset dan liabilitas keuangan tertentu selain efek-efek, kredit yang diberikan dan surat berharga yang diterbitkan mendekati nilai tercatat karena instrumen keuangan tersebut memiliki jangka waktu jatuh tempo yang singkat 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 dengan mendiskonto arus kas masa depan menggunakan tingkat suku bunga yang tersedia untuk pinjaman dengan persyaratan, risiko kredit dan sisa jangka waktu jatuh tempo yang serupa.

Nilai wajar dari efek-efek yang diukur pada nilai wajar melalui penghasilan komprehensif lain, yang diukur pada nilai wajar melalui laba rugi, dan biaya perolehan amortisasi dinilai menggunakan harga kuotasi pasar.

41. FAIR VALUE OF FINANCIAL ASSETS AND LIABILITIES (continued)

The following table presents assets and liabilities recognized at fair value based on the hierarchy used by the Bank to determine and disclose the fair value of assets and liabilities: (continued)

The following are the methods and assumptions used for the fair value estimates:

The fair value of certain financial assets and liabilities except for securities, loans and securities issued approximates the carrying amount because those financial instruments have short-term maturities and/or interest rates are frequently reviewed.

The fair value of loans with floating rates and the carrying value of short-term fixed-rate loans is a fair estimate of fair value. The fair value of long-term loans are provided at a fixed rate by discounting future cash flows using the interest rates available for the loan on terms, credit risks and remaining maturities of a similar nature.

The fair value of securities at fair value through other comprehensive income, at fair value through profit or loss, and amortized cost is valued using the market quotation price.

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42. PERJANJIAN SIGNIFIKAN

- a. Pada tanggal 5 Oktober 2015, Bank melakukan perjanjian kerja sama dengan PT Artajasa Pembayaran Elektronis ("Artajasa"), pihak ketiga, untuk menyediakan layanan *Switching System* dan *Card Management System* dengan masa berlaku 3 (tiga) tahun sejak tanggal perjanjian. Perjanjian ini telah diperpanjang pada tanggal 5 Oktober 2018 yang berlaku sampai dengan tanggal 5 Oktober 2021 dan dapat diperpanjang secara otomatis selama 12 bulan berikutnya, kecuali ditentukan lain oleh kedua pihak.
- b. Pada tanggal 7 Juni 2018 yang telah diubah terakhir kali pada tanggal 12 Desember 2024, Bank melakukan perjanjian dengan PT Asuransi Kredit Indonesia (Persero) ("Askindo"), pihak berelasi, untuk melindungi Bank dari risiko kerugian tidak tertagihnya kredit dengan asuransi atas kredit konsumtif yang diberikan. Perjanjian ini berlaku selama 3 (tiga) tahun sampai dengan tanggal 11 Desember 2027.
- c. Pada tanggal 8 Juni 2018, Bank melakukan perjanjian kerja sama dengan PT Artajasa Pembayaran Elektronis, pihak ketiga, tentang keanggotaan layanan transaksi elektronis Artajasa dalam rangka implementasi gerbang pembayaran nasional (GPN). Perjanjian ini berlaku selama 3 (tiga) tahun dan terus berlaku hingga ada pemberitahuan tertulis dari pihak yang ingin mengakhiri perjanjian.
- d. Pada tanggal 17 Juli 2019, Bank melakukan perjanjian kerja sama dengan PT Taspen (Persero), pihak berelasi, tentang pembayaran tabungan hari tua, pensiun, jaminan kecelakaan kerja dan jaminan kematian melalui rekening Bank. Perjanjian ini diperbarui pada 1 April 2024 dan berlaku hingga 30 Maret 2026.
- e. Pada tanggal 27 Januari 2021, Bank melakukan perjanjian kerja sama penyaluran pembiayaan dengan PT Fidac Inovasi Teknologi (Fidac), pihak ketiga, tentang pembiayaan kepada pegawai negeri sipil aktif yang terdaftar dalam sistem *peer-to-peer lending* DUMI yang dikelola oleh Fidac dengan total fasilitas pembiayaan sebesar Rp100.000. Perjanjian ini berlaku mulai tanggal 27 Januari 2021 dan berlaku selama 3 (tahun) dan diperpanjang pada 19 Juni 2025 dengan jangka waktu perjanjian 16 Juni 2025 sampai dengan 18 Juni 2028.

42. SIGNIFICANT AGREEMENTS

- a. On October 5, 2015, the Bank entered into a cooperation agreement with PT Artajasa Pembayaran Elektronis ("Artajasa"), a third party, to provide *Switching System* and *Card Management System* services with validity period of 3 (three) years from the date of agreement. This agreement has been renewed and valid from October 5, 2018 to October 5, 2021 and can be extended automatically for the next 12 months, unless otherwise specified by both parties.
- b. On June 7, 2018, which was last amended on December 12, 2024, the Bank entered into an agreement with PT Asuransi Kredit Indonesia (Persero) ("Askindo"), a related party, to protect the Bank from the risk of uncollectible loans with insurance on consumptive credit given. This agreement is valid for 3 (three) years until December 11, 2027.
- c. On June 8, 2018, the Bank entered into a cooperation agreement with PT Artajasa Pembayaran Elektronis, a third party, regarding the membership of Artajasa electronic transaction services in the framework of implementing the national payment gateway (GPN). This agreement is valid for 3 (three) years and continues until there is written notification from the party who wants to terminate the agreement.
- d. On July 17, 2019, the Bank entered into cooperation agreement with PT Taspen (Persero), a related party, regarding the payment of pension plan through Bank's deposit account. This agreement was updated on April 1, 2024 and is valid until March 30, 2026.
- e. On January 27, 2021, the Bank entered into a financing cooperation agreement with PT Fidac Inovasi Teknologi (Fidac), a third party, regarding loan financing to active civil servants registered in the DUMI peer-to-peer lending system managed by Fidac with a total financing facility of Rp100,000. This agreement is valid starting January 27, 2021 and is valid for 3 (three) years, extended on June 19, 2025, with the agreement period from June 16, 2025 to June 18, 2028.

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42. PERJANJIAN SIGNIFIKAN (lanjutan)

- f. Pada tanggal 12 Maret 2021, Bank melakukan perjanjian kerja sama dengan PT Asuransi Jiwa Inhealth Indonesia, pihak berelasi, tentang pemasaran produk asuransi "Mandiri Inhealth Credit Life Protection Bank Mantap" kepada debitur Bank Mantap dengan model bisnis kerja sama referensi dalam rangka produk bank. Perjanjian ini berlaku selama 3 (tiga) tahun sejak tanggal 12 Maret 2021 hingga 11 Maret 2024 dan dapat diperpanjang. Perjanjian ini diperpanjang pada 12 Maret 2024 dan berlaku hingga 11 Maret 2027.
- g. Bank mempunyai perjanjian kerjasama pembiayaan bersama dengan PT Bank Mandiri (Persero) Tbk. Bank bertindak sebagai agen untuk kegiatan seleksi konsumen, penagihan dan pengurusan dokumen administrasi.

Pada tanggal 9 Juli 2019, Bank dan PT Bank Mandiri (Persero) Tbk menandatangani Perjanjian Kerjasama Pembiayaan Kredit Pensiun dengan total fasilitas pembiayaan bersama sebesar Rp1.000.000 hingga 31 Desember 2019 dan dapat diperpanjang sesuai kesepakatan para pihak, dimana Bank menanggung risiko (*risk*) kredit dan menerima imbalan (*rewards*) sesuai dengan porsi pembiayaannya.

Dalam perjanjian kerjasama tersebut, porsi fasilitas pembiayaan yang akan diberikan untuk konsumen dari masing-masing pihak adalah 40,00% dari Bank dan 60,00% dari PT Bank Mandiri (Persero) Tbk.

Jumlah pembiayaan bersama dengan PT Bank Mandiri (Persero) Tbk yang dikelola oleh Bank pada tanggal 31 Desember 2025 dan 2024 adalah sebagai berikut:

	31 Desember 2025/ December 31, 2025
Kredit yang diberikan	59.319
Rata - rata jangka waktu kredit (tahun)	5 - 15

- h. Pada tanggal 5 April 2021, Bank melakukan addendum pertama perjanjian kerja sama dengan PT Bank Mandiri (Persero) Tbk ("Bank Mandiri"), pihak berelasi, untuk menggabungkan ATM milik Bank dalam switching ATM milik Bank Mandiri sehingga nasabah Bank berhak untuk menggunakan ATM milik Bank Mandiri. Perjanjian ini berlaku mulai tanggal 5 April 2021 dan terus berlaku hingga ada pemberitahuan tertulis dari pihak yang ingin mengakhiri perjanjian.

42. SIGNIFICANT AGREEMENTS (continued)

- f. On March 12, 2021, the Bank entered into a cooperation agreement with PT Asuransi Jiwa Inhealth Indonesia, a related party, about marketing insurance products "Mandiri Inhealth Credit Life Protection Bank Mantap" to Bank Mantap's debtors in Bank product with referral collaboration scheme model. This agreement is valid for 3 (three) years from March 12, 2021 to March 11, 2024 and may be extended. This agreement was extended on March 12, 2024 and is valid until March 11, 2027.
- g. The Bank entered into a joint financing agreement with PT Bank Mandiri (Persero) Tbk. The Bank acts as an agent to underwrite, collect and administer consumer financing.

On July 9, 2019, the Bank and PT Bank Mandiri (Persero) Tbk signed a Joint Financing Agreement for Pension Credit with the total joint financing facility amounting to Rp1,000,000 until December 31, 2019 and can be extended based on the agreement of the parties, whereby the Bank bears the credit risk and receives rewards in accordance with its financing portion.

Based on the agreements, the amount of funds to be financed by each party is 40.00% from the Bank and 60.00% from PT Bank Mandiri (Persero) Tbk.

Total joint financing amount with PT Bank Mandiri (Persero) Tbk managed by the Bank as of December 31, 2025 and 2024 are as follows:

31 Desember 2024/ December 31, 2024	
66.944	Loans
5 - 15	Average of loan period (years)

- h. On April 5, 2021, the Bank entered into a first addendum cooperation agreement with PT Bank Mandiri (Persero) Tbk ("Bank Mandiri"), a related party, to merge the Bank's ATMs in the ATM switching of Bank Mandiri so that the Bank's customers are entitled to use the ATMs owned by Bank Mandiri. This agreement is valid from April 5, 2021 and continues until there is written notification from the party who wants to terminate the agreement.

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42. PERJANJIAN SIGNIFIKAN (lanjutan)

- i. Pada tanggal 13 April 2022, Bank melakukan perjanjian kerja sama dengan PT Asuransi Kredit Indonesia tentang penjamin Kredit Usaha Rakyat (KUR). Perjanjian ini berlaku selama 3 (tiga) tahun sejak tanggal 19 Januari 2022 dan berakhir pada tanggal 18 Januari 2025. Pada tanggal 26 November 2024, perjanjian ini telah diperpanjang hingga 26 November 2027.
- j. Pada tanggal 22 Januari 2024, Bank melakukan perjanjian kerja sama pembiayaan kendaraan bermotor dengan PT Mandiri Utama Finance (MUF) melalui produk *joint financing*. Besarnya limit kerja sama untuk pembiayaan bersama termasuk untuk pembiayaan pengambilalihan piutang adalah sebesar Rp1.000.000 yang berlaku 1 (satu) tahun sejak perjanjian ditandatangani. Perjanjian ini berlaku dengan jangka waktu 1 (satu) tahun sejak tanggal 1 Desember 2023 sampai dengan 1 Desember 2024 dan dilakukan addendum pada tanggal 17 Maret 2025 dengan jangka waktu perjanjian 1 Desember 2024 sampai dengan 1 Desember 2027.
- k. Pada tanggal 10 Januari 2024, Bank melakukan perjanjian kerja sama dengan PT Fintek Karya Nusantara (FINARYA) tentang Layanan Penyaluran Dana melalui LinkAja. Perjanjian ini berlaku selama 3 (tiga) tahun sejak tanggal 1 Oktober 2024 dan berakhir sampai dengan 30 September 2027.
- l. Pada tanggal 20 Mei 2024, Bank melakukan perjanjian kerjasama dengan PT Heksa Solution Insurance tentang Perjanjian Kerjasama *Bancassurance* Model Bisnis Integrasi Produk-Produk Deposito Pro. Perjanjian ini berlaku selama 3 (tiga) tahun dan dapat diperpanjang kembali berdasarkan kesepakatan Para Pihak.
- m. Pada tanggal 25 Oktober 2024, Bank melakukan perjanjian kerjasama dengan PT Bank Mandiri (Persero) Tbk tentang Penyelenggaraan Layanan *Top Up* Mandiri E-Money melalui API. Perjanjian ini berlaku selama 3 (tiga) tahun dan dapat diperpanjang berdasarkan kesepakatan Para Pihak.
- n. Pada tanggal 18 Desember 2024, Bank melakukan perjanjian kerjasama dengan PT Bank Mandiri (Persero) tentang Pemasaran Bersama Produk Kredit Pra Pensiun PT Bank Mandiri Taspen. Perjanjian ini berlaku selama 1 (satu) tahun sampai dengan tanggal 18 Desember 2025 dan sedang dalam proses perpanjangan.

42. SIGNIFICANT AGREEMENTS (continued)

- i. On April 13, 2022, the Bank entered into a cooperation agreement with PT Asuransi Kredit Indonesia, a related party, regarding guarantor of Kredit Usaha Rakyat (KUR). This agreement is valid for 3 (three) years from January 19, 2022 to January 18, 2025. On November 26, 2024, this agreement has been extended up to November 26, 2027.
- j. On January 22, 2024, the Bank signed a cooperation agreement regarding Joint Financing with PT Mandiri Utama Finance (MUF). The joint financing limit including financing for the credit takeover is amounting to Rp1,000,000 which is valid for 1 (one) year since the agreement was signed. This agreement is valid for a period of 1 (one) year from December 1, 2023 to December 1, 2024 and an addendum was made on March 17, 2025, extending the agreement period from December 1, 2024, to December 1, 2027.
- k. On January 10, 2024, the Bank entered into a cooperation agreement with PT Fintek Karya Nusantara (FINARYA) regarding Fund Distribution Services through LinkAja. This agreement is valid for 3 (three) years from October 1, 2024 to September 30, 2027.
- l. On May 20, 2024, the Bank entered into a cooperation agreement with PT Heksa Solution Insurance regarding the Cooperation of Bancassurance Business Model Integration for Time Deposit Products. This agreement is valid for 3 (three) years and can be extended based on the agreement of the Parties.
- m. On October 25, 2024, the Bank entered into a cooperation agreement with PT Bank Mandiri (Persero) Tbk regarding the Implementation of Mandiri E-Money Top Up Services via API. This agreement is valid for 3 (three) years and can be extended based on the agreement of the Parties.
- n. On December 18, 2024, the Bank entered into a cooperation agreement with PT Bank Mandiri (Persero) Tbk regarding Joint Marketing of PT Bank Mandiri Taspen Pre-Retirement Credit Products. This agreement is valid for 1 (one) year until December 18, 2025 and in process of extension.

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43. TAMBAHAN INFORMASI ARUS KAS

Rekonsiliasi liabilitas yang timbul dari aktivitas pendanaan adalah sebagai berikut:

	1 Januari 2025/ January 1, 2025	Arus Kas/ Cash Flows	Perubahan nonkas - amortisasi biaya transaksi/ Non-cash activities - amortization of transaction cost	31 Desember 2025/ December 31, 2025	
Surat berharga yang diterbitkan	1.199.093	1.500.000	(3.677)	2.695.416	Securities issued
Pinjaman yang diterima	5.750.000	(750.000)	-	5.000.000	Borrowings
Liabilitas sewa	182.866	(49.503)	33.333	166.696	Lease liabilities
Total liabilitas dari aktivitas pendanaan	7.131.959	700.497	29.656	7.862.112	Total liabilities from financing activities

	1 Januari 2024/ January 1, 2024	Arus Kas/ Cash Flows	Perubahan nonkas - amortisasi biaya transaksi/ Non-cash activities - amortization of transaction cost	31 Desember 2024/ December 31, 2024	
Surat berharga yang diterbitkan	2.297.565	(1.100.000)	1.528	1.199.093	Securities issued
Pinjaman yang diterima	4.250.000	1.500.000	-	5.750.000	Borrowings
Liabilitas sewa	204.081	(48.450)	27.235	182.866	Lease liabilities
Total liabilitas dari aktivitas pendanaan	6.751.646	351.550	28.763	7.131.959	Total liabilities from financing activities

44. STANDAR AKUNTANSI YANG TELAH DISAHKAN NAMUN BELUM BERLAKU EFEKTIF

Berikut ini ikhtisar Pernyataan Standar Akuntansi Keuangan (PSAK) dan Interpretasi Standar Akuntansi Keuangan (ISAK) yang telah disahkan oleh Dewan Standar Akuntansi Keuangan (DSAK) namun belum berlaku efektif untuk laporan keuangan untuk tahun yang berakhir pada tanggal 31 Desember 2025:

Efektif 1 Januari 2026

Amendemen PSAK 109 "Instrumen Keuangan"

Amendemen ini menambahkan dan mengklarifikasi ketentuan dalam PSAK 109 terkait penghentian pengakuan liabilitas keuangan, serta mengklarifikasi penilaian karakteristik arus kas untuk aset keuangan dengan fitur *ESG-linked*, aset keuangan dengan fitur *non-recourse*, dan instrumen yang terikat secara kontraktual seperti *tranche*.

Amendemen PSAK 107 "Instrumen Keuangan: Pengungkapan" tentang Klasifikasi dan Pengukuran Instrumen Keuangan.

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.

Bank masih dalam proses melakukan evaluasi atas dampak dari amendemen dan PSAK baru tersebut di atas terhadap laporan keuangan Bank.

44. ACCOUNTING STANDARDS ISSUED BUT NOT YET EFFECTIVE

The following summarizes the Statements of Financial Accounting Standards (PSAK) and Interpretation of Financial Accounting Standards (ISAK) issued by the Board of Financial Accounting Standards (DSAK) but not yet effective for the financial statements for the year ended December 31, 2025:

Effective January 1, 2026

Amendments to PSAK No. 109 on "Financial Instruments"

This amendment adds and clarifies the provisions in PSAK No. 109 regarding the derecognition of financial liabilities, as well as clarifying 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*.

Amendments to PSAK No. 107 on "Financial Instruments" on Classification and Measurement of Financial Instruments.

This amendment also changes the provisions in PSAK No. 107 regarding disclosure requirements for investments in equity instruments measured at fair value through other comprehensive income and adds provisions regarding financial instruments with contractual terms that change the timing or amount of contractual cash flows.

The Bank is still in the process of evaluating the impact of the amendments and new PSAK mentioned above to the Bank's financial statements.

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44. STANDAR AKUNTANSI YANG TELAH DISAHKAN NAMUN BELUM BERLAKU EFEKTIF (lanjutan)

Berikut ini ikhtisar Pernyataan Standar Akuntansi Keuangan (PSAK) dan Interpretasi Standar Akuntansi Keuangan (ISAK) yang telah disahkan oleh Dewan Standar Akuntansi Keuangan (DSAK) namun belum berlaku efektif untuk laporan keuangan untuk tahun yang berakhir pada tanggal 31 Desember 2025: (lanjutan)

Efektif 1 Januari 2027

PSAK 118: Penyajian dan Pengungkapan Laporan Keuangan

PSAK 118 menggantikan PSAK 201, memperkenalkan persyaratan baru untuk penyajian dalam laporan laba rugi, termasuk total dan subtotal yang ditentukan. PSAK ini juga mengharuskan pengungkapan ukuran kinerja yang ditentukan oleh manajemen dalam catatan dan mencakup persyaratan baru untuk agregasi dan disaggregasi informasi keuangan berdasarkan 'peran' yang diidentifikasi dari laporan keuangan utama dan catatan.

Amandemen berlaku secara retrospektif untuk periode pelaporan tahunan yang dimulai pada atau setelah 1 Januari 2027. Penerapan dini diperkenankan. Bank saat ini sedang menilai dampak dari amandemen tersebut untuk menentukan dampaknya terhadap pelaporan keuangan Bank.

Manajemen masih melakukan persiapan dalam penerapan standar baru tersebut yang dipertimbangkan relevan terhadap Bank pada saat efektif, dan pengaruhnya terhadap posisi dan kinerja keuangan Bank masih diestimasi sampai tanggal laporan keuangan.

44. ACCOUNTING STANDARDS ISSUED BUT NOT YET EFFECTIVE (continued)

The following summarizes the Statements of Financial Accounting Standards (PSAK) and Interpretation of Financial Accounting Standards (ISAK) issued by the Board of Financial Accounting Standards (DSAK) but not yet effective for the financial statements for the year ended December 31, 2025: (continued)

Effective January 1, 2027

Amendments to PSAK No. 109 on "Financial Instruments"

PSAK 118 which replaces PSAK 201, introduces new requirements for presentation within the statement of profit or loss, including specified totals and subtotals. It also requires disclosure of management defined performance measures in the notes and includes new requirements for aggregation and disaggregation of financial information based on the identified 'roles' of the primary financial statements and the notes.

The amendment applies retrospectively to annual reporting periods beginning on or after January 1, 2027. Earlier application is permitted. The Bank is currently assessing the impact of the amendment to determine the impact they will have on the Bank's financial reporting.

The management intends to adopt these new standards that are considered relevant to the Bank when they become effective, and the impact to the financial position and performance of the Bank is still being estimated until the report date.

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45. PENGUNGKAPAN INFORMASI TAMBAHAN
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Informasi tambahan berikut merupakan informasi yang tidak dipersyaratkan untuk diungkapkan oleh Standar Akuntansi Keuangan di Indonesia. Informasi tersebut disusun sesuai dengan regulasi Otoritas Jasa Keuangan.

Giro Wajib Minimum

Giro Wajib Minimum (GWM) Bank pada tanggal 31 Desember 2025 dan 2024 dihitung berdasarkan Peraturan Bank Indonesia:

	31 Desember 2025/ December 31, 2025
Rupiah	
- GWM Primer*)	4,70%
(i) GWM secara harian	0,00%
(ii) GWM secara rata-rata	4,70%
- GWM PLM	4,00%

*) Sesuai dengan PADG No. 8 Tahun 2025 berdasarkan Perubahan Ketiga atas PADG No. 24/8/PADG/2022 dan mempertimbangkan Surat Bank Indonesia No. 27/250/DKMP/Srt/B Perihal Informasi Pemberian Kebijakan Insentif Likuiditas Makroprudensial (KLM) dan Besaran KLM Periode Bulan Desember 2025.

Pada tanggal 20 Oktober 2025, Bank Indonesia mengeluarkan PADG No. 23 Tahun 2025 tentang Rasio Intermediasi Makroprudensial dan Penyangga Likuiditas Makroprudensial bagi Bank Umum Konvensional, Bank Umum Syariah, dan Unit Usaha Syariah yang berlaku mulai 1 Desember 2025.

Pada tanggal 31 Desember 2025 dan 2024, Bank telah memenuhi rasio seperti telah disebutkan di atas. Rasio Giro Wajib Minimum untuk rekening Rupiah yaitu masing-masing sebesar:

	31 Desember 2025/ December 31, 2025
Rupiah	
- GWM Primer	5,88%
(i) GWM secara harian	0,00%
(ii) GWM secara rata-rata	5,88%
- GWM PLM	23,74%

Pada tanggal 31 Desember 2025 dan 2024, Rasio Intermediasi Makroprudensial (RIM) berada dalam kisaran RIM target. Pada tanggal 31 Desember 2025 dan 2024, Kewajiban Penyediaan Modal Minimum (KPMM) Bank lebih besar dari KPMM insentif.

45. ADDITIONAL DISCLOSURE ON NOTES TO THE FINANCIAL STATEMENTS

The following additional information is information that is not required to be disclosed by Indonesian Financial Accounting Standards. Such additional information was prepared in accordance with regulations of Financial Services Authority.

Minimum Statutory Reserve Requirement

The Bank's Minimum Statutory Reserve Requirement (GWM) as of December 31, 2025 and 2024 is calculated based on Bank Indonesia's Regulation:

	31 Desember 2024/ December 31, 2024
Rupiah	
Primary GWM*) -	6,25%
Daily GWM (i)	0,00%
Average GWM (ii)	6,25%
PLM GWM -	5,02%

*) In accordance with PADG No. 08 of 2025 based on the Third Amendment to PADG No. 24/8/PADG/2022 and considering Bank Indonesia Letter No. 27/250/DKMP/Srt/B Concerning Information on the Provision of Macroprudential Liquidity Incentive (KLM) Policies and the Amount of KLM for the Period of December 2025.

On October 20, 2025, Bank Indonesia issued PADG No. 23 of 2025 concerning the Macroprudential Intermediation Ratio and Macroprudential Liquidity Buffer for Conventional Commercial Banks, Sharia Commercial Banks, and Sharia Business Units, which is effective from December 1, 2025.

As of December 31, 2025 and 2024, the Bank has fulfilled all the requirements as mentioned above. The ratio of the Minimum Statutory Reserve requirement for its Rupiah accounts are as follows:

	31 Desember 2024/ December 31, 2024
Rupiah	
Primary GWM -	5,02%
Daily GWM (i)	0,00%
Average GWM (ii)	5,02%
PLM GWM -	15,92%

On December 31, 2025 and 2024, the Bank's Macroprudential Intermediation Ratio (RIM) was within the RIM target range. On December 31, 2025 and 2024, Capital Adequacy Ratio (CAR) of the Bank was greater than CAR incentives.

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Aset berdasarkan kolektibilitas

Kolektibilitas aset sesuai dengan Peraturan Otoritas Jasa Keuangan ("POJK") No. 40/POJK.03/2019 tanggal 19 Desember 2019 tentang Penilaian Kualitas Aset Bank Umum adalah sebagai berikut:

45. ADDITIONAL DISCLOSURE ON NOTES TO THE
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Assets by collectibility

Assets collectibility in accordance with Regulation of the Financial Services Authority ("POJK") No. 40/POJK.03/2019 dated December 19, 2019 regarding "Asset Quality Ratings for Bank" are as follows:

31 Desember 2025/December 31, 2025							
	Lancar/ Current	Dalam Perhatian Khusus/ Special Mention	Kurang Lancar/ Sub-standard	Diragukan/ Doubtful	Macet/ Loss	Total	
Giro pada Bank Indonesia	1.283.107	-	-	-	-	1.283.107	Current accounts with Bank Indonesia
Giro pada bank lain	74.756	-	-	-	-	74.756	Current accounts with other banks
Penempatan pada Bank Indonesia dan bank lain	6.361.889	-	-	-	-	6.361.889	Placements with Bank Indonesia and other banks
Efek-efek	13.019.332	-	-	-	-	13.019.332	Securities
Efek-efek yang dibeli dengan janji dijual kembali	1.014.855	-	-	-	-	1.014.855	Securities purchased under agreements to resell
Kredit yang diberikan	49.983.033	230.051	89.408	134.609	93.615	50.530.716	Loans
Aset lain-lain*)	477.744	1.826	-	-	-	479.570	Other assets*)
	72.214.716	231.877	89.408	134.609	93.615	72.764.225	
Dikurangi: Cadangan Kerugian Penurunan Nilai	(558.476)	(54.781)	(34.435)	(57.654)	(65.084)	(770.430)	Less: Allowance of Impairment Losses
Neto	71.656.240	177.096	54.973	76.955	28.531	71.993.795	Net
31 Desember 2024/December 31, 2024							
	Lancar/ Current	Dalam Perhatian Khusus/ Special Mention	Kurang Lancar/ Sub-standard	Diragukan/ Doubtful	Macet/ Loss	Total	
Giro pada Bank Indonesia	3.122.333	-	-	-	-	3.122.333	Current accounts with Bank Indonesia
Giro pada bank lain	47.978	-	-	-	-	47.978	Current accounts with other banks
Penempatan pada Bank Indonesia dan bank lain	2.179.682	-	-	-	-	2.179.682	Placements with Bank Indonesia and other banks
Efek-efek	12.729.293	-	-	-	-	12.729.293	Securities
Efek-efek yang dibeli dengan janji dijual kembali	1.277.381	-	-	-	-	1.277.381	Securities purchased under agreements to resell
Kredit yang diberikan	45.860.204	225.805	69.121	53.572	52.713	46.261.415	Loans
Aset lain-lain*)	416.609	1.925	-	-	-	418.534	Other assets*)
	65.633.480	227.730	69.121	53.572	52.713	66.036.616	
Dikurangi: Cadangan Kerugian Penurunan Nilai	(652.128)	(52.581)	(27.494)	(32.782)	(52.530)	(817.515)	Less: Allowance of Impairment Losses
Neto	64.981.352	175.149	41.627	20.790	183	65.219.101	Net

*) Aset lain-lain terdiri dari pendapatan bunga yang masih akan diterima, tagihan klaim asuransi, tagihan transaksi ATM, tagihan kepada pihak ketiga dan setoran jaminan.

*) Other assets consist of accrued interest receivables, insurance claim receivables, ATM receivables, receivables to third parties and security deposits.

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Kredit Direstrukturisasi

Kredit yang diberikan yang telah direstrukturisasi oleh Bank berdasarkan kolektibilitas OJK pada tanggal 31 Desember 2025 dan 2024 adalah sebagai berikut:

	31 Desember 2025/ December 31, 2025	31 Desember 2024/ December 31, 2024
Lancar	17.478	30.961
Dalam Perhatian Khusus	4.066	6.875
Kurang lancar	279	365
Diragukan	549	357
Macet	668	698
Total	23.040	39.256

Rasio Non-Performing Loan

Jumlah minimum cadangan kerugian penurunan nilai kredit bermasalah yang wajib dibentuk sesuai dengan Peraturan OJK adalah sebesar Rp173.143 dan Rp89.073 masing-masing pada tanggal 31 Desember 2025 dan 2024.

Rasio kredit bermasalah dihitung sesuai dengan pedoman perhitungan rasio keuangan sebagaimana tercantum dalam Surat Edaran Bank Indonesia ("SE-BI") No. 3/30/DPNP tanggal 14 Desember 2001 sebagaimana telah diubah terakhir dengan SE-BI No. 13/30/DPNP tanggal 16 Desember 2011.

Rasio kredit bermasalah ("NPL") Bank secara bruto (sebelum dikurangi cadangan kerugian penurunan nilai) pada tanggal 31 Desember 2025 dan 2024, masing-masing sebesar Rp317.632 dan Rp175.406, atau masing-masing sebesar 0,63% dan 0,38%.

Rasio kredit bermasalah Bank secara neto pada tanggal 31 Desember 2025 dan 2024, masing-masing sebesar Rp160.459 dan Rp62.599 atau masing-masing sebesar 0,32% dan 0,14%.

45. ADDITIONAL DISCLOSURE ON NOTES TO THE
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Restructured Loans

The restructured loans by the Bank based on the collectibility of OJK as of December 31, 2025 and 2024 are as follows:

	31 Desember 2025/ December 31, 2025	31 Desember 2024/ December 31, 2024	
Lancar	17.478	30.961	Current
Dalam Perhatian Khusus	4.066	6.875	Special Mention
Kurang lancar	279	365	Sub-standard
Diragukan	549	357	Doubtful
Macet	668	698	Loss
Total	23.040	39.256	Total

Non-Performing Loan Ratio

The minimum allowance for impairment losses on non-performing loans provided based on OJK Regulation amounted Rp173,143 and Rp89,073 as of December 31, 2025 and 2024, respectively.

The ratio of non-performing loans is calculated in accordance with the financial ratio calculation guidelines as stated in Bank Indonesia Circular Letter ("SE-BI") No. 3/30/DPNP dated December 14, 2001 as last amended by Bank Indonesia Circular Letter No. 13/30/DPNP dated December 16, 2011.

The Bank's gross NPL ratio (before deducting the allowance for impairment losses) as of December 31, 2025 and 2024, amounted to Rp317,632 and Rp175,406, respectively, 0.63% or 0.38%, respectively.

The Bank's net non-performing loans ratio as of December 31, 2025 and 2024, amounted to Rp160,459 and Rp62,599, respectively, or 0.32% and 0.14%, respectively.

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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 MANDIRI TASPEN
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unless otherwise stated)

45. PENGUNGKAPAN INFORMASI TAMBAHAN
DALAM CATATAN ATAS LAPORAN KEUANGAN
(lanjutan)

45. ADDITIONAL DISCLOSURE ON NOTES TO THE
FINANCIAL STATEMENTS (continued)

Kewajiban Penyediaan Modal Minimum

Minimum Capital Requirement

Kewajiban Penyediaan Modal Minimum ("KPMM") adalah rasio modal terhadap Aset Tertimbang Menurut Risiko ("ATMR"). Perhitungan KPMM pada tanggal 31 Desember 2025 dan 2024 didasarkan pada Peraturan OJK No. 34/POJK.03/2016 tanggal 22 September 2016 dan POJK No.27/POJK.03/2022 tanggal 26 Desember 2022.

Minimum Capital Adequacy Ratio ("KPMM") is the ratio of capital to Risk Weighted Assets ("RWA"). The calculation of KPMM as of December 31, 2025 and 2024 is based on OJK's Regulation No. 34/POJK.03/2016 dated September 22, 2016 and OJK's Regulation No.27/POJK.03/2022 dated December 26, 2022.

Untuk perhitungan Aset Tertimbang Menurut Risiko (ATMR), Bank menggunakan Pendekatan Standar Basel III Reforms untuk ATMR Kredit mengacu pada SEOJK No.24/SEOJK.03/2021, sedangkan untuk ATMR Operasional mengacu pada SEOJK No.06/SEOJK.03/2020.

The calculation of Risk Weighted Assets (RWA), Bank uses Basel III Reforms Standardized Approach for Credit Risk based on SEOJK No.24/SEOJK.03/2021, whereas for Operational Risk based on SEOJK No.06/SEOJK.03/2020.

Rasio kewajiban penyediaan modal Bank dengan memperhitungkan risiko kredit, risiko operasional, dan risiko pasar pada tanggal 31 Desember 2025 dan 2024 adalah sebagai berikut:

The Bank's capital adequacy ratio by taking into account credit risk, operational risk, and market risk on December 31, 2025 and 2024 is as follows:

	31 Desember 2025/ December 31, 2025	31 Desember 2024/ December 31, 2024	
Rasio KPMM			CAR Ratio
Modal:			Capital:
Modal Inti (Tier 1)			Core Capital (Tier 1)
Modal Inti Utama (CET-1)	9.163.760	7.469.576	Common Equity (CET-1)
Modal Inti Tambahan (AT-1)	-	-	Additional Tier (AT-1)
Total modal inti (Tier 1)	9.163.760	7.469.576	Total Core Capital (Tier 1)
Modal Pelengkap (Tier 2)	362.509	332.969	Supplementary Capital (Tier 2)
Total Modal untuk Risiko Kredit, Risiko Operasional, dan Risiko Pasar	9.526.269	7.802.545	Total Capital for Credit Risk, Operational and Market
Rasio KPMM			CAR Ratio
Aset Tertimbang Menurut Risiko (ATMR) Kredit	28.853.320	26.499.997	Risk Weighted Assets (ATMR) Credit Risk
Aset Tertimbang Menurut Risiko (ATMR) Operasional	2.273.959	1.949.063	Risk Weighted Assets (ATMR) Operational Risk
Aset Tertimbang Menurut Risiko (ATMR) Pasar	140.828	-	Risk Weighted Assets (ATMR) Market Risk
Total ATMR untuk Risiko Kredit, Risiko Operasional dan Risiko Pasar	31.268.107	28.449.060	Total ATMR for Credit Risks, Operational Risks, and Market Risks
Rasio KPMM			Capital Adequacy Ratio
Rasio CET-1	29,31%	26,26%	CET-1 Ratio
Rasio Tier 1	29,31%	26,26%	Tier 1 Ratio
Rasio Tier 2	1,16%	1,17%	Tier 2 Ratio
Rasio Total	30,47%	27,43%	Total Ratio
Rasio Minimum CET-1	4,50%	4,50%	CET-1 Minimum Ratio
Rasio Minimum Tier 1	6,00%	6,00%	Tier 1 Minimum Ratio
Rasio KPMM Minimum berdasarkan profil risiko	8,00%	8,00%	Minimum CAR based on risk profile

PT BANK MANDIRI TASPEN
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Tahun yang Berakhir pada Tanggal Tersebut
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PT BANK MANDIRI TASPEN
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unless otherwise stated)

45. PENGUNGKAPAN INFORMASI TAMBAHAN
DALAM CATATAN ATAS LAPORAN KEUANGAN
(lanjutan)

Batas Maksimum 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.

Kredit Usaha Kecil

Rasio kredit usaha kecil terhadap jumlah kredit yang diberikan pada tanggal 31 Desember 2025 dan 2024 masing-masing sebesar 0,37% dan 0,35%.

46. PENYELESAIAN LAPORAN KEUANGAN

Manajemen Bank bertanggung jawab penuh atas penyusunan laporan keuangan ini yang diselesaikan dan diotorisasi untuk diterbitkan pada tanggal 4 Februari 2026.

45. ADDITIONAL DISCLOSURE ON NOTES TO THE
FINANCIAL STATEMENTS (continued)

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.

Loans to Small Business

The ratio of loans to small business to total loans as of December 31, 2025 and 2024 are 0.37% and 0.35%, respectively.

46. COMPLETION OF THE FINANCIAL
STATEMENTS

The management of the Bank is responsible for the preparation of these financial statements which were completed and authorized for issued on February 4, 2026.

PT Bank Mandiri (Persero) Tbk
dan entitas anaknya/*and its subsidiaries*

Laporan keuangan konsolidasian tanggal 31 Desember 2025
dan untuk tahun yang berakhir pada tanggal tersebut
beserta laporan auditor independen/
*Consolidated financial statements as of 31 December 2025
and for the year then ended
with independent auditor's report*



PT Bank Mandiri (Persero) Tbk
Menara Mandiri
Jl. Jend. Sudirman Kav. 54-55
Jakarta 12190, Indonesia
Tel. (62-21) 526 5045, 526 5095
Fax. (62-21) 527 4477, 527 5577
www.bankmandiri.co.id

**SURAT PERNYATAAN DIREKSI
TENTANG TANGGUNG JAWAB ATAS
LAPORAN KEUANGAN KONSOLIDASIAN
PADA TANGGAL DAN UNTUK TAHUN YANG BERAKHIR
TANGGAL 31 DESEMBER 2025
PT BANK MANDIRI (PERSERO) TBK DAN ENTITAS ANAK**

Kami yang bertanda tangan di bawah ini:

1. Nama : Riduan
Alamat Kantor : Jl. Jend. Sudirman Kav. 54-55
Jakarta 12190
Alamat Domisili : Komp. Bank Mandiri
Jl. Tabanas Kelurahan Cilandak Barat
Kecamatan Cilandak, Jakarta Selatan
Nomor Telepon : 021 - 300023000, ext.7123048
Jabatan : Direktur Utama
2. Nama : Novita Widya Anggraini
Alamat Kantor : Jl. Jend. Sudirman Kav. 54-55
Jakarta 12190
Alamat Domisili : GRBJ.Fedora
Kelurahan Paku Jaya, Kecamatan Serpong
Utara, Tangerang Selatan
Nomor Telepon : 021 - 3002300, ext.7121660
Jabatan : Direktur Finance and Strategy

dalam kedudukannya tersebut di atas bertindak untuk dan atas nama Direksi PT Bank Mandiri (Persero) Tbk menyatakan bahwa:

1. Bertanggung jawab atas penyusunan dan penyajian Laporan Keuangan Konsolidasian PT Bank Mandiri (Persero) Tbk ("Bank") dan Entitas Anak;
2. Laporan Keuangan Konsolidasian Bank dan Entitas Anak telah disusun dan disajikan sesuai dengan Standar Akuntansi Keuangan di Indonesia;
3. a. Semua informasi dalam Laporan Keuangan Konsolidasian Bank dan Entitas Anak telah dimuat secara lengkap dan benar;
b. Laporan Keuangan Konsolidasian Bank dan Entitas Anak tidak mengandung informasi atau fakta material yang tidak benar, dan tidak menghilangkan informasi atau fakta material;
4. Kami bertanggung jawab atas sistem pengendalian internal dalam Bank dan Entitas Anak.

Demikian pernyataan ini dibuat dengan sebenarnya.

**BOARD OF DIRECTORS' STATEMENT
REGARDING THE RESPONSIBILITY FOR
THE CONSOLIDATED FINANCIAL STATEMENTS
AS OF AND FOR THE YEAR ENDED
31 DECEMBER 2025**

PT BANK MANDIRI (PERSERO) TBK AND SUBSIDIARIES

We, the undersigned:

1. Name : Riduan
Office address : Jl. Jend. Sudirman Kav. 54-55
Jakarta 12190
Residential Address : Komp. Bank Mandiri
Jl. Tabanas Kelurahan Cilandak Barat
Kecamatan Cilandak, Jakarta Selatan
Telephone : 021 - 300023000, ext.7123048
Title : President Director
2. Name : Novita Widya Anggraini
Office Address : Jl. Jend. Sudirman Kav. 54-55
Jakarta 12190
Residential Address : GRBJ.Fedora
Kelurahan Paku Jaya, Kecamatan Serpong
Utara, Tangerang Selatan
Telephone : 021 - 3002300, ext.7121660
Title : Finance and Strategy Director

in the above positions acted as and on behalf of the Board of Directors of PT Bank Mandiri (Persero) Tbk declare that:

1. We are responsible for the preparation and presentation of consolidated financial statements of PT Bank Mandiri (Persero) Tbk ("Bank") and Subsidiaries;
2. The consolidated financial statements of the Bank and Subsidiaries have been prepared and presented in accordance with Indonesian Financial Accounting Standards;
3. a. All information in the consolidated financial statements of the Bank and subsidiaries have been disclosed in a complete and truthful manner;
b. The consolidated financial statements of the Bank and Subsidiaries do not contain any incorrect information or material facts, nor do they omit material information or material facts;
4. We are responsible for the Bank and Subsidiaries' internal control system.

Thus this statement is made truthfully.

Jakarta, 5 Februari/February 2026

Direktur Utama/
President Director

Riduan

Direktur Finance and Strategy/
Finance and Strategy Director

Novita Widya Anggraini



**PT BANK MANDIRI (PERSERO) Tbk
DAN ENTITAS ANAKNYA
LAPORAN KEUANGAN KONSOLIDASIAN
TANGGAL 31 DESEMBER 2025
DAN UNTUK TAHUN YANG BERAKHIR
PADA TANGGAL TERSEBUT
BESERTA LAPORAN AUDITOR INDEPENDEN**

**PT BANK MANDIRI (PERSERO) Tbk
AND ITS SUBSIDIARIES
CONSOLIDATED FINANCIAL STATEMENTS
AS OF 31 DECEMBER 2025
AND FOR THE YEAR
THEN ENDED
WITH INDEPENDENT AUDITOR'S REPORT**

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The original report included herein is in the Indonesian language.

Laporan Auditor Independen

Laporan No. 00026/2.1505/AU.1/07/0242-1/1/II/2026

Pemegang Saham, Dewan Komisaris, dan Direksi

PT Bank Mandiri (Persero) Tbk

Opini

Kami telah mengaudit laporan keuangan konsolidasian PT Bank Mandiri (Persero) Tbk ("Bank") dan entitas anaknya (secara kolektif disebut sebagai "Grup") terlampir, yang terdiri dari laporan posisi keuangan konsolidasian tanggal 31 Desember 2025, serta laporan laba rugi dan penghasilan komprehensif lain konsolidasian, laporan perubahan ekuitas konsolidasian, dan laporan arus kas konsolidasian untuk tahun yang berakhir pada tanggal tersebut, serta catatan atas laporan keuangan konsolidasian termasuk informasi kebijakan akuntansi material.

Menurut opini kami, laporan keuangan konsolidasian terlampir menyajikan secara wajar, dalam semua hal yang material, posisi keuangan konsolidasian Grup tanggal 31 Desember 2025, serta kinerja keuangan dan arus kas konsolidasiannya untuk tahun yang berakhir pada tanggal tersebut, sesuai dengan Standar Akuntansi Keuangan di Indonesia.

Independent Auditor's Report

Report No. 00026/2.1505/AU.1/07/0242-1/1/II/2026

*The Shareholders and the Boards of Commissioners and Directors
PT Bank Mandiri (Persero) Tbk*

Opinion

We have audited the accompanying consolidated financial statements of PT Bank Mandiri (Persero) Tbk (the "Bank") and its subsidiaries (collectively referred to as the "Group"), which comprise the consolidated statement of financial position as of 31 December 2025, and the consolidated statement of profit or loss and other comprehensive income, consolidated statement of changes in equity, and consolidated statement of cash flows for the year then ended, and notes to the consolidated financial statements including material accounting policy information.

In our opinion, the accompanying consolidated financial statements present fairly, in all material respects, the consolidated financial position of the Group as of 31 December 2025, and its consolidated financial performance and cash flows for the year then ended, in accordance with Indonesian Financial Accounting Standards.

The original report included herein is in the Indonesian language.

Laporan Auditor Independen (lanjutan)

Laporan No. 00026/2.1505/AU.1/07/0242-1/1/II/2026 (lanjutan)

Basis opini

Kami melaksanakan audit kami berdasarkan Standar Audit yang ditetapkan oleh Institut Akuntan Publik Indonesia ("IAPI"). Tanggung jawab kami menurut standar tersebut diuraikan lebih lanjut dalam paragraf Tanggung Jawab Auditor terhadap Audit atas Laporan Keuangan Konsolidasian pada laporan kami. Kami independen terhadap Grup berdasarkan ketentuan etika yang relevan dalam audit kami atas laporan keuangan konsolidasian di Indonesia, dan kami telah memenuhi tanggung jawab etika lainnya berdasarkan ketentuan tersebut. Kami yakin bahwa bukti audit yang telah kami peroleh adalah cukup dan tepat untuk menyediakan suatu basis bagi opini kami.

Hal audit utama

Hal audit utama adalah hal-hal yang, menurut pertimbangan profesional kami, merupakan hal yang paling signifikan dalam audit kami atas laporan keuangan konsolidasian periode kini. Hal audit utama tersebut disampaikan dalam konteks audit kami atas laporan keuangan konsolidasian secara keseluruhan, dan dalam merumuskan opini kami atas laporan keuangan konsolidasian terkait, dan kami tidak menyatakan suatu opini terpisah atas hal audit utama tersebut. Untuk setiap 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 Konsolidasian pada laporan kami, termasuk sehubungan dengan hal audit utama yang dikomunikasikan di bawah ini. Oleh karena itu, audit kami mencakup pelaksanaan prosedur yang didesain untuk merespons penilaian kami atas risiko kesalahan penyajian material dalam laporan keuangan konsolidasian terlampir. Hasil prosedur audit kami, termasuk prosedur yang dilakukan untuk merespons hal audit utama di bawah ini, menyediakan basis bagi opini kami atas laporan keuangan konsolidasian terlampir.

Independent Auditor's Report (continued)

Report No. 00026/2.1505/AU.1/07/0242-1/1/II/2026 (continued)

Basis for opinion

We conducted our audit in accordance with Standards on Auditing established by Indonesian Institute of Certified Public Accountants ("IICPA"). Our responsibilities under those standards are further described in the Auditor's Responsibilities for the Audit of the Consolidated Financial Statements paragraph of our report. We are independent of the Group in accordance with the ethical requirements relevant to our audit of the consolidated financial statements in Indonesia, and we have fulfilled our other ethical responsibilities in accordance with such requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Key audit matters

Key audit matters are those matters that, in our professional judgment, were of most significance in our audit of the consolidated financial statements of the current period. Such key audit matters were addressed in the context of our audit of the consolidated financial statements taken as a whole, and in forming our opinion thereon, and we do not provide a separate opinion on such key audit matters. For each of the key audit matters below, our description of how our audit addressed such key audit matters is provided in such context.

We have fulfilled the responsibilities described in the Auditor's Responsibilities for the Audit of the Consolidated Financial Statements paragraph of our report, including in relation to the key audit matter communicated below. Accordingly, our audit included the performance of procedures designed to respond to our assessment of the risks of material misstatement of the accompanying consolidated financial statements. The results of our audit procedures, including the procedures performed to address the key audit matter below, provide the basis for our opinion on the accompanying consolidated financial statements.

The original report included herein is in the Indonesian language.

Laporan Auditor Independen (lanjutan)

Laporan No. 00026/2.1505/AU.1/07/0242-1/1/II/2026 (lanjutan)

Hal audit utama (lanjutan)

Cadangan kerugian penurunan nilai atas kredit yang diberikan dan piutang/pembiayaan syariah

Penjelasan atas hal audit utama:

Seperti yang dijelaskan dalam Catatan 12 atas laporan keuangan konsolidasian terlampir, pada tanggal 31 Desember 2025, total kredit yang diberikan dan piutang/pembiayaan syariah Grup adalah Rp1.849.967.956 juta dengan cadangan kerugian penurunan nilai atau kerugian kredit ekspektasian ("KKE") atas kredit yang diberikan dan piutang/pembiayaan syariah adalah sebesar Rp48.033.747 juta dan ditetapkan berdasarkan Pernyataan Standar Akuntansi Keuangan (PSAK) yang berlaku.

Untuk menentukan penyisihan kerugian penurunan nilai, Grup mengadopsi model kompleks yang menggunakan sejumlah parameter yang bergantung pada data input internal dan eksternal, melibatkan penilaian dan asumsi manajemen yang subjektif dengan tingkat ketidakpastian yang tinggi.

Kredit yang diberikan

Penerapan model KKE oleh Grup dalam menghitung penyisihan kerugian kredit dari kredit yang diberikan adalah signifikan bagi audit kami karena melibatkan pelaksanaan pertimbangan manajemen yang signifikan. Area pertimbangan yang utama termasuk: menentukan segmentasi kredit berdasarkan risiko kredit, menentukan model untuk perhitungan KKE, menentukan definisi gagal bayar, identifikasi eksposur kredit yang mengalami pemburukan kualitas kredit secara signifikan dan menentukan asumsi signifikan yang digunakan pada model KKE, termasuk faktor ekonomi makro berorientasi masa depan.

Independent Auditor's Report (continued)

Report No. 00026/2.1505/AU.1/07/0242-1/1/II/2026 (continued)

Key audit matters (continued)

Allowance for impairment losses on loans and sharia receivables/financing

Description of key audit matter:

As described in Note 12 to the accompanying consolidated financial statements, as of 31 December 2025, the Group's loans and sharia financing/receivables was Rp1,849,967,956 million and the allowance for impairment losses or expected credit losses ("ECL") on loans and sharia financing/receivables was Rp48,033,747 million and was determined based on the applicable Statement of Financial Accounting Standards (SFAS).

To determine the allowance for impairment losses, the Group adopted a complex model that used a number of parameters relied on internal and external data inputs and involved subjective management judgment and assumptions subject to high degree of uncertainty.

Loans

The Group's application of the ECL in calculating the allowance for credit losses of loans to customers is significant to our audit as it involves the exercise of significant management judgment. Key areas of judgment include: determining credit segmentation based on credit risk, determining the model to calculate ECL, defining default, identification of credit exposures with significant deterioration in credit quality and determining significant assumptions used in the ECL model, including forward-looking macroeconomic factors.

The original report included herein is in the Indonesian language.

Laporan Auditor Independen (lanjutan)

Laporan No. 00026/2.1505/AU.1/07/0242-1/1/II/2026 (lanjutan)

Hal audit utama (lanjutan)

Cadangan kerugian penurunan nilai atas kredit yang diberikan dan piutang/pembiayaan syariah (lanjutan)

Penjelasan atas hal audit utama: (lanjutan)

Piutang/pembiayaan syariah

Penyisihan kerugian penurunan nilai piutang murabahah dihitung berdasarkan PSAK 402 “Akuntansi Murabahah” dan ISAK 402 “Penurunan Nilai Piutang Murabahah”. Cadangan kerugian penurunan nilai untuk dana qardh, pembiayaan mudharabah dan pembiayaan musyarakah ditentukan berdasarkan PSAK yang berlaku. Grup juga menerapkan Peraturan Otoritas Jasa Keuangan (POJK) No. 2/POJK.03/2022 “Penilaian Kualitas Aset Bank Umum Syariah dan Unit Usaha Syariah”.

Respons audit:

Kredit yang diberikan

Kami mengevaluasi dan menguji rancangan dan efektivitas operasional pengendalian utama atas proses pemberian kredit, segmentasi, penilaian kualitas kredit internal secara regular, serta pencatatan dan pengawasan kredit yang diberikan. Kami memperoleh pemahaman tentang metodologi dan model keuangan untuk perhitungan penyisihan penurunan nilai, serta melakukan validasi atas data masukan dan asumsi utama yang digunakan dalam menghitung penyisihan penurunan nilai dengan membandingkan ke data historis Grup dan informasi pasar yang dapat diobservasi.

Independent Auditor’s Report (continued)

Report No. 00026/2.1505/AU.1/07/0242-1/1/II/2026 (continued)

Key audit matters (continued)

Allowance for impairment losses on loans and sharia receivables/financing (continued)

Description of the key audit matter: (continued)

Shariah receivables/financing

The allowance for impairment losses for murabahah receivables was calculated based on SFAS 402 “Accounting for Murabahah” and IFAS 402 “Impairment of Murabahah Receivables”. The allowance for impairment losses for fund of qardh, mudharabah financing and musyarakah financing was determined based on prevailing SFAS. The Group also implemented Financial Services Authority Regulation (POJK) No. 2/POJK.03/2022 “Asset Quality Ratings for Sharia Bank and Sharia Business Unit”.

Audit response:

Loans

We evaluated and assessed the design and operating effectiveness of key controls over the origination, segmentation, regular internal credit quality assessments, and recording and monitoring of the loans. We gained understanding over methodologies and financial model of the calculation of the allowance for impairment, and validated inputs and key assumptions used in calculating the allowance for impairment by comparing to the Group’s historical data and observable market data.

The original report included herein is in the Indonesian language.

Laporan Auditor Independen (lanjutan)

Laporan No. 00026/2.1505/AU.1/07/0242-1/1/II/2026 (lanjutan)

Hal audit utama (lanjutan)

Cadangan kerugian penurunan nilai atas kredit yang diberikan dan piutang/pembiayaan syariah (lanjutan)

Respons audit: (lanjutan)

Kredit yang diberikan (lanjutan)

Kami menguji pengendalian umum teknologi informasi (TI) atas sistem perhitungan penyisihan kerugian penurunan nilai serta pengendalian aplikasi TI atas kelengkapan data.

Kami juga menguji tiga tahapan kualitas kredit portofolio sesuai dengan kriteria tahapan (*staging*) yang ditetapkan oleh manajemen untuk kredit yang diberikan. Kami juga menguji konsistensi antara pengalaman historis dan kondisi sekarang dengan kerugian terkini pada portofolio serta menilai kewajaran penyesuaian asumsi masa depan, analisis faktor ekonomi makro, dan beberapa skenario probabilitas tertimbang untuk kredit yang diberikan.

Untuk penyisihan penurunan nilai yang ditentukan secara individual, kami menguji sampel kredit yang diberikan untuk mengevaluasi apakah identifikasi dilakukan secara tepat waktu terhadap eksposur dengan penurunan kualitas kredit yang signifikan atau yang telah mengalami penurunan nilai. Untuk kredit yang diberikan yang diidentifikasi mengalami penurunan nilai, kami menilai asumsi utama atas arus kas masa depan yang akan diterima yang berasal dari kegiatan operasi, termasuk nilai jaminan yang dapat direalisasikan berdasarkan informasi pasar yang tersedia atau penilaian yang dilakukan oleh pakar manajemen atau manajemen sendiri.

Independent Auditor's Report (continued)

Report No. 00026/2.1505/AU.1/07/0242-1/1/II/2026 (continued)

Key audit matters (continued)

Allowance for impairment losses on loans and sharia receivables/financing (continued)

Audit response: (continued)

Loans (continued)

We tested the information technology (IT) general controls over the allowance for impairment losses calculation system as well as the IT application controls over the completeness of the data.

We also tested the classification into the three-stage credit quality of loan portfolios in accordance with staging criteria established by the management regarding loans. We evaluated consistency of historical experience and the current circumstances with recent losses in the portfolios and assessed the 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 whether the timely identification was made for exposures with significant deterioration in credit quality or exposures which have been impaired. For loans identified to be impaired, we assessed key assumptions on the expected future cash flows from operating activities, including the realizable value of realizable collateral based on available market information or valuation prepared by the management's expert or the management itself.

The original report included herein is in the Indonesian language.

Laporan Auditor Independen (lanjutan)

Laporan No. 00026/2.1505/AU.1/07/0242-1/1/II/2026 (lanjutan)

Hal audit utama (lanjutan)

Cadangan kerugian penurunan nilai atas kredit yang diberikan dan piutang/pembiayaan syariah (lanjutan)

Respons audit: (lanjutan)

Kredit yang diberikan (lanjutan)

Kami memeriksa akurasi perhitungan matematis penyisihan penurunan nilai atas dasar sampel dan menilai kecukupan pengungkapan atas hal-hal ini pada laporan keuangan konsolidasian terlampir. Kami melibatkan pakar auditor kami dalam melakukan prosedur-prosedur di atas sesuai dengan keahliannya.

Piutang/pembiayaan syariah

Kami mengevaluasi dan menguji rancangan dan efektivitas operasional pengendalian utama atas proses pemberian piutang/pembiayaan, segmentasi, penilaian kualitas piutang/pembiayaan internal secara regular, serta pencatatan dan pengawasan untuk piutang murabahah, pinjaman qardh, pembiayaan mudharabah dan pembiayaan musyarakah. Kami memperoleh pemahaman tentang metodologi dan model keuangan untuk perhitungan penyisihan penurunan nilai, serta melakukan validasi atas data masukan, dasar dan asumsi utama yang digunakan dalam menghitung penyisihan penurunan nilai piutang murabahah dengan membandingkan ke data historis Grup. Kami juga menguji bukti objektif adanya penurunan nilai dengan mereview kondisi-kondisi yang mencerminkan pemburukan risiko kredit baik secara portofolio kolektif maupun pembiayaan individual.

Independent Auditor's Report (continued)

Report No. 00026/2.1505/AU.1/07/0242-1/1/II/2026 (continued)

Key audit matters (continued)

Allowance for impairment losses on loans and sharia receivables/financing (continued)

Audit response: (continued)

Loans (continued)

We tested mathematical accuracy of the calculation of allowance for impairment on a sample basis and we assessed the adequacy of disclosures for these matters in the notes to the accompanying consolidated financial statements. We involved our auditor's experts in the performance of these procedures in accordance with their specific expertise.

Sharia receivables/financing

We evaluated and assessed the design and operating effectiveness of key controls over the origination of receivable/financing, segmentation, regular internal assessment of the quality of receivable/financing, and recording and monitoring of the murabahah receivables, funds of qardh, mudharabah financing and musyarakah financing. We gained understanding over methodologies and financial model of the calculation of the impairment, and validated inputs, bases, and key assumptions used in calculating the allowance for impairment for murabahah receivables by comparing to the Group's historical data. We also tested the objective evidence of impairment by reviewing conditions that reflect the deterioration of credit risk both for collective portfolio and individual financing.

The original report included herein is in the Indonesian language.

Laporan Auditor Independen (lanjutan)

Laporan No. 00026/2.1505/AU.1/07/0242-1/1/II/2026 (lanjutan)

Hal audit utama (lanjutan)

Cadangan kerugian penurunan nilai atas kredit yang diberikan dan piutang/pembiayaan syariah (lanjutan)

Respons audit: (lanjutan)

Piutang/pembiayaan syariah (lanjutan)

Kami menguji kualitas piutang murabahah, pinjaman qardh, pembiayaan mudharabah dan pembiayaan musyarakah sesuai dengan Peraturan Otoritas Jasa Keuangan (POJK) No. 2/POJK.03/2022 "Penilaian Kualitas Aset Bank Umum Syariah dan Unit Usaha Syariah" berdasarkan sampel. Kami juga menguji konsistensi antara pengalaman historis kerugian pembiayaan dan kondisi kualitas portofolio sekarang dibandingkan dengan kerugian terkini pada portofolio pembiayaan.

Untuk penyisihan kerugian penurunan nilai aset-aset keuangan ini yang ditentukan secara individual, atas dasar sampel kami mengevaluasi apakah identifikasi dilakukan secara tepat waktu terhadap eksposur dengan penurunan kualitas kredit yang signifikan atau yang telah mengalami penurunan nilai. Untuk aset-aset keuangan tersebut yang diidentifikasi mengalami penurunan nilai, kami menilai kelayakan asumsi-asumsi utama atas arus kas masa depan yang akan diterima dari kegiatan operasi, termasuk nilai jaminan yang dapat direalisasikan berdasarkan informasi pasar yang tersedia atau penilaian yang dilakukan baik oleh pakar manajemen atau manajemen.

Kami memeriksa akurasi perhitungan matematis penyisihan penurunan nilai atas dasar sampel dan menilai kecukupan pengungkapan atas hal-hal ini pada laporan keuangan konsolidasian terlampir. Kami melibatkan pakar auditor kami dalam melakukan prosedur-prosedur di atas sesuai dengan keahliannya.

Independent Auditor's Report (continued)

Report No. 00026/2.1505/AU.1/07/0242-1/1/II/2026 (continued)

Key audit matters (continued)

Allowance for impairment losses on loans and sharia receivables/financing (continued)

Audit response: (continued)

Sharia receivables/financing (continued)

We tested the quality of murabahah receivables, funds of qardh, mudharabah financing and musyarakah financing based on the prevailing Financial Services Authority Regulation (POJK) No. 2/POJK.03/2022 "Asset Quality Ratings for Sharia Bank and Sharia Business Unit" on sampling basis. We also assessed consistency of historical financing loss experience and the current financing quality circumstances compared with recent losses in the financing portfolios.

On sample basis, for individually provided allowance for impairment losses of these financial assets, we assessed if timely identification was made for exposures with significant deterioration in credit quality or exposures which have been impaired. Of these financial assets identified to be impaired, we assessed key assumptions on the expected future cash flows from operating activities, including the value of realizable collateral based on available market information or valuation prepared by either the management's expert or the management.

We tested mathematical accuracy of the calculation of allowance for impairment on a sample basis and we assessed the adequacy of disclosures for these matters in the notes to the accompanying consolidated financial statements. We involved our auditor's experts in the performance of these procedures in accordance with their specific expertise.

The original report included herein is in the Indonesian language.

Laporan Auditor Independen (lanjutan)

Laporan No. 00026/2.1505/AU.1/07/0242-1/1/II/2026 (lanjutan)

Hal audit utama (lanjutan)

Valuasi estimasi terbaik liabilitas kontrak asuransi dan marjin jasa kontraktual

Penjelasan atas hal audit utama:

Seperti yang dijelaskan dalam Catatan 27, liabilitas kontrak asuransi, atas laporan keuangan konsolidasian, nilai liabilitas kontrak asuransi, yang terutama terdiri dari liabilitas estimasi terbaik dan marjin jasa kontraktual masing-masing sebesar Rp32.164.590 juta dan Rp3.295.245 juta pada tanggal 31 Desember 2025.

Liabilitas estimasi terbaik (LET)

Kewajiban untuk menentukan penyelesaian klaim masa depan melibatkan model dalam menentukan penyelesaian arus kas yang kompleks dan sensitif terhadap asumsi ekonomi dan non-ekonomi yang ditetapkan oleh manajemen. Diperlukan pertimbangan dalam menetapkan asumsi ekonomi, khususnya tingkat diskonto (termasuk penyesuaian premi ilikuiditas) dan asumsi imbal hasil investasi dan dalam menentukan asumsi non-ekonomi sehubungan dengan mortalitas, morbiditas (termasuk biaya klaim medis), persistensi, dan beban (termasuk atribusi PSAK 117).

Terdapat risiko bahwa asumsi tidak mencerminkan lingkungan ekonomi dan demografi serta pengalaman operasional Grup. Dikarenakan adanya unsur pertimbangan dalam penetapan asumsi non-ekonomi dan sensitivitas atas saldo kontrak asuransi terhadap perubahan kecil dalam asumsi, maka terdapat risiko inheren atas estimasi oleh manajemen di area ini.

Independent Auditor's Report (continued)

Report No. 00026/2.1505/AU.1/07/0242-1/1/II/2026 (continued)

Key audit matters (continued)

Valuation of the best estimate insurance contract liabilities and contractual service margin

Description of the key audit matter:

As described in Note 27, insurance contract liabilities, to the consolidated financial statements, the insurance contract liabilities mainly consist of the best estimate liabilities and contractual service margin of Rp32,164,590 million and Rp3,295,245 million, respectively, as of 31 December 2025.

Best estimate liabilities (BEL)

The determination of the BEL is calculated using complex fulfilment cashflow models and is sensitive to economic and non-economic assumptions set by management. Judgment is involved in setting economic assumptions, particularly discount rates (including the illiquidity premium adjustment) and investment return assumptions and in determining non-economic assumptions with respect to mortality, morbidity (including medical claims costs), persistency, and expenses (including SFAS 117 attribution).

There is a risk that assumptions do not reflect the economic environment and the Group's demographic and operating experience. Due to the element of judgment in setting non-economic assumptions and the sensitivity of the insurance contract balances to small changes in assumptions, there is an inherent risk of management's estimation in this area.

The original report included herein is in the Indonesian language.

Laporan Auditor Independen (lanjutan)

Laporan No. 00026/2.1505/AU.1/07/0242-1/1/II/2026 (lanjutan)

Hal audit utama (lanjutan)

Valuasi estimasi terbaik liabilitas kontrak asuransi dan marjin jasa kontraktual (lanjutan)

Penjelasan atas hal audit utama: (lanjutan)

Liabilitas estimasi terbaik (LET) (lanjutan)

Kami menganggap integritas dan kesesuaian atas model dalam menentukan penyelesaian arus kas yang digunakan dalam saldo LET sangat penting dalam penilaian saldo kontrak asuransi. Kami juga mempertimbangkan risiko-risiko utama terkait kesesuaian pengaturan asumsi ekonomi dan non ekonomi, model yang diterapkan pada model penyelesaian arus kas, kelengkapan dan keakuratan data pemegang polis sebagai signifikan.

Marjin jasa kontrak (MJK)

Amortisasi dari MJK diukur dari servis yang diberikan, sesuai dengan unit jasa pertanggungan, dan sesuai dengan saldo awal MJK yang disesuaikan dengan mutasi selama periode, termasuk penambahan terhadap MJK selama periode dari bisnis baru, akresi bunga untuk kontrak asuransi yang diukur menggunakan Model Pengukuran Umum (MPU), perubahan nilai wajar dari aset yang mendasari untuk kontrak yang diukur dengan Pendekatan Biaya Variabel (PBV) dan perubahan dalam arus kas pemenuhan yang terjadi dari perubahan asumsi non-ekonomi, dan untuk PBV, perubahan asumsi ekonomi, yang terkait dengan jasa masa depan.

Perhitungan MJK adalah kompleks dan melibatkan asumsi yang mengandung subjektivitas dalam menentukan unit jasa pertanggungan dan pergerakan dalam MJK.

Independent Auditor's Report (continued)

Report No. 00026/2.1505/AU.1/07/0242-1/1/II/2026 (continued)

Key audit matters (continued)

Valuation of the best estimate insurance contract liabilities and contractual service margin (continued)

Description of the key audit matter: (continued)

Best estimate liabilities (BEL) (continued)

We consider the integrity and appropriateness of fulfilment cashflow models used to determine BEL to be critical to the valuation of insurance contract balances. We also consider the key risks that relate to appropriateness of economic and non-economic assumption settings, model applied to the fulfilment cashflow models, completeness and accuracy of policyholder data as significant.

Contractual service margin (CSM)

The release of CSM is measured based on the level of service provided, as measured by coverage units, and is based on the opening CSM adjusted for movements in the period, including additions to the CSM during the period in respect of new business, interest accretion for contracts measured using General Measurement Model (GMM), the change in fair value of underlying items for contracts measured using Variable Fee Approach (VFA) and changes in fulfilment cashflows arising from changes in non-economic assumptions, and for VFA, changes in economic assumptions, that relate to future service.

The calculations of CSM are complex and involved subjectivity of assumptions in determining coverage units and movements in the CSM.

The original report included herein is in the Indonesian language.

Laporan Auditor Independen (lanjutan)

Laporan No. 00026/2.1505/AU.1/07/0242-1/1/II/2026 (lanjutan)

Hal audit utama (lanjutan)

Valuasi estimasi terbaik liabilitas kontrak asuransi dan marjin jasa kontraktual (lanjutan)

Respons audit:

Liabilitas estimasi terbaik (LET)

Kami memperoleh pemahaman tentang penilaian manajemen atas estimasi terbaik liabilitas kontrak asuransi. Kami mengevaluasi penilaian estimasi liabilitas kontrak asuransi terbaik, dengan melibatkan spesialis kami. Kami memperoleh pemahaman atas proses manajemen dalam menetapkan asumsi ekonomi dan non-ekonomi. Untuk asumsi ekonomi, kami menguji asumsi tingkat diskonto (berserta asumsi premi illikuiditas) dan asumsi imbal hasil investasi untuk sampel mata uang dengan mengacu pada kurva *yield* dan membandingkan informasi yang digunakan sesuai dengan PSAK yang berlaku. Untuk asumsi non-ekonomi, kami membandingkan asumsi utama selain asumsi beban yang ditetapkan oleh manajemen dengan hasil pengalaman manajemen, dan perkembangan peraturan seputar produk yang ditampilkan dan membandingkan asumsi beban dengan tingkat beban historis dan saat ini, serta kebijakan terkait atribusi beban pada kontrak asuransi.

Kami menguji konsistensi asumsi yang digunakan dalam model dengan basis yang telah disetujui. Kami memperoleh pemahaman tentang proses manajemen terkait kesesuaian perubahan model, kelengkapan dan keakuratan data polis.

Independent Auditor's Report (continued)

Report No. 00026/2.1505/AU.1/07/0242-1/1/II/2026 (continued)

Key audit matters (continued)

Valuation of the best estimate insurance contract liabilities and contractual service margin (continued)

Audit response:

Best estimate liabilities (BEL)

We gained an understanding of management's valuation of the best estimate insurance contract liabilities. We evaluated the valuation of the best estimate insurance contract liabilities, by involving auditor's expert. We obtained an understanding over management's process for setting economic and non-economic assumptions. For economic assumptions, we tested discount rates (along with the illiquidity premium assumptions) and investment return assumptions for a sample of currencies by reference to yield curves and compared the information used to the prevailing SFAS. For non-economic assumptions, we compared the key assumptions other than expense assumptions set by management with the results of management's experience, and regulatory developments around product featured and compared the expense assumptions to the historical and current expenses levels and policy relating to the attribution of expenses to insurance contracts.

We tested that the assumptions used in the models were consistent with approved basis. We obtained an understanding of management's processes over the appropriateness of model changes, completeness and accuracy of policy data.

The original report included herein is in the Indonesian language.

Laporan Auditor Independen (lanjutan)

Laporan No. 00026/2.1505/AU.1/07/0242-1/1/II/2026 (lanjutan)

Hal audit utama (lanjutan)

Valuasi estimasi terbaik liabilitas kontrak asuransi dan marjin jasa kontraktual (lanjutan)

Respons audit: (lanjutan)

Liabilitas estimasi terbaik (LET) (lanjutan)

Untuk sampel model baru dan perubahan model yang ada, kami membandingkan hasil validasi model manajemen dengan syarat dan ketentuan kontrak asuransi terkait dan kebijakan penilaian. Untuk beberapa model terpilih, kami melakukan perhitungan ulang independen atas liabilitas kontrak asuransi untuk sampel kontrak asuransi dan membandingkan hasilnya dengan output model arus kas penyelesaian yang digunakan oleh manajemen dan menguji rekonsiliasi berkas poin model dengan sistem administrasi polis dan output model arus kas penyelesaian.

Marjin jasa kontrak (MJK)

Kami memperoleh pemahaman atas proses manajemen dalam penentuan unit jasa pertanggungan dan penyusunan model perhitungan MJK. Kami menguji akurasi perhitungan MJK, termasuk penentuan dari unit jasa pertanggungan dan amortisasi MJK, melalui perhitungan kembali atas sampel dari Kelompok Kontrak Asuransi (KKA), dan membandingkan dampak perubahan asumsi dalam pergerakan MJK dengan perubahan perhitungan LET, termasuk mempertimbangkan apakah perubahan tersebut terkait jasa masa lalu atau masa depan.

Independent Auditor's Report (continued)

Report No. 00026/2.1505/AU.1/07/0242-1/1/II/2026 (continued)

Key audit matters (continued)

Valuation of the best estimate insurance contract liabilities and contractual service margin (continued)

Audit response: (continued)

Best estimate liabilities (BEL) (continued)

For a sample of new models and changes to existing models, we compared management's model validation results with the terms and conditions of the related insurance contracts and the valuation policy. For these selected models, we performed an independent recalculation of the insurance contract liabilities for a sample of insurance contracts and compared the results to the output of the fulfilment cashflow models used by management, and tested reconciliation of model point files to the policy administration system and output of the fulfilment cashflow models.

Contractual service margin (CSM)

We obtained understanding of management's processes of determination of coverage units and development of CSM calculation model. We tested the accuracy of the CSM calculation, including the determination of coverage units and release of CSM, through reperformance of the calculation for a sample of Insurance Contract Group (ICG), and compared the impact of assumption changes in the CSM movement to related changes in the BEL calculation, including considering whether they related to past or future service.

The original report included herein is in the Indonesian language.

Laporan Auditor Independen (lanjutan)

Laporan No. 00026/2.1505/AU.1/07/0242-1/1/II/2026 (lanjutan)

Hal audit utama (lanjutan)

Valuasi estimasi terbaik liabilitas kontrak asuransi dan marjin jasa kontraktual (lanjutan)

Respons audit: (lanjutan)

Marjin jasa kontrak (MJK) (lanjutan)

Kami menguji perhitungan akresi bunga untuk kontrak yang diukur dengan menggunakan MPU, dan menguji perubahan nilai wajar dari aset yang mendasari yang berasal dari perubahan nilai investasi yang diukur dengan model PBV. Untuk sampel kontrak asuransi yang diterbitkan sepanjang periode, kami menguji perhitungan saldo awal MJK, termasuk, jika relevan, identifikasi kontrak merugi dan memvalidasi pengungkapan pergerakan MJK di dalam laporan keuangan konsolidasian dengan hasil dari model perhitungan MJK.

Hal lain

Laporan keuangan konsolidasian Grup tanggal 31 Desember 2024 dan 2023, serta untuk tahun yang berakhir pada tanggal-tanggal tersebut, sebelum reklasifikasi sebagaimana yang diungkapkan pada catatan 64 atas laporan keuangan konsolidasian tersebut, diaudit oleh auditor independen lain yang laporan-laporannya masing-masing No. 00031/2.1457/AU.1/07/0229-4/1/II/2025 bertanggal 5 Februari 2025 dan No. 00027/2.1025/AU.1/07/0229-3/1/II/2024 bertanggal 31 Januari 2024 menyatakan opini tanpa modifikasi atas laporan keuangan konsolidasian tersebut. Kami tidak mengaudit atau mereviu atas laporan keuangan konsolidasian Grup tanggal 31 Desember 2024 dan 2023, serta untuk tahun yang berakhir pada tanggal-tanggal tersebut, sebelum reklasifikasi tersebut di atas, dan oleh karena itu, kami tidak menyatakan suatu opini audit, kesimpulan reviu, maupun bentuk keyakinan lain apapun atas laporan keuangan konsolidasian tersebut.

Independent Auditor's Report (continued)

Report No. 00026/2.1505/AU.1/07/0242-1/1/II/2026 (continued)

Key audit matters (continued)

Valuation of the best estimate insurance contract liabilities and contractual service margin (continued)

Audit response: (continued)

Contractual service margin (CSM) (continued)

We tested the calculation of interest accretion for contracts measured using GMM, and tested the change in the fair value of underlying items resulting from investment movements for contracts measured using VFA. For a sample of contracts issued during the period, we tested the calculation of the initial CSM including, where relevant, the identification of onerous contracts and validated the CSM movement disclosures in the consolidated financial statements to the output of the CSM calculation model.

Other matter

The consolidated financial statements the Group as of 31 December 2024 and 2023, and for the years then ended, prior to the reclassifications as disclosed in note 64 to such consolidated financial statements, were audited by other independent auditor whose reports No. 00031/2.1457/AU.1/07/0229-4/1/II/2025 dated 5 February 2025 and No. 00027/2.1025/AU.1/07/0229-3/1/II/2024 dated 31 January 2024, respectively, expressed an unmodified opinion in such consolidated financial statements. We did not audit or review the consolidated financial statements of the Group as of 31 December 2024 and 2023, and for the years then ended, prior to the above-mentioned reclassifications, and accordingly, we do not express an audit opinion, a review conclusion, or any other forms of assurance on such consolidated financial statements.

The original report included herein is in the Indonesian language.

Laporan Auditor Independen (lanjutan)

Laporan No. 00026/2.1505/AU.1/07/0242-1/1/II/2026 (lanjutan)

Informasi lain

Manajemen bertanggung jawab atas informasi lain. Informasi lain terdiri dari informasi yang tercantum dalam Laporan Tahunan 2025 selain laporan keuangan konsolidasian terlampir dan laporan auditor independen kami ("Laporan Tahunan"). Laporan Tahunan diharapkan akan tersedia bagi kami setelah tanggal laporan auditor independen ini.

Opini kami atas laporan keuangan konsolidasian terlampir tidak mencakup Laporan Tahunan, dan oleh karena itu, kami tidak menyatakan bentuk keyakinan apapun atas Laporan Tahunan tersebut.

Sehubungan dengan audit kami atas laporan keuangan konsolidasian terlampir, tanggung jawab kami adalah untuk membaca Laporan Tahunan ketika tersedia dan, dalam melaksanakannya, mempertimbangkan apakah Laporan Tahunan mengandung ketidakkonsistensian material dengan laporan keuangan konsolidasian terlampir atau pemahaman yang kami peroleh selama audit, atau mengandung kesalahan penyajian material.

Ketika kami membaca Laporan Tahunan, jika kami menyimpulkan bahwa terdapat suatu kesalahan penyajian material di dalamnya, kami diharuskan untuk mengomunikasikan hal tersebut kepada pihak yang bertanggung jawab atas tata kelola dan melakukan tindakan yang tepat berdasarkan peraturan perundang-undangan yang berlaku.

Independent Auditor's Report (continued)

Report No. 00026/2.1505/AU.1/07/0242-1/1/II/2026 (continued)

Other information

Management is responsible for the other information. Other information comprises the information included in the 2025 Annual Report other than the accompanying consolidated financial statements and our auditor's report thereon (the "Annual Report"). The Annual Report is expected to be made available to us after the date of this independent auditor's report.

Our opinion on the accompanying consolidated financial statements does not cover the Annual Report, and accordingly, we do not express any form of assurance on the Annual Report.

In connection with our audit of the accompanying consolidated financial statements, our responsibility is to read the Annual Report when it becomes available and, in doing so, consider whether the Annual Report is materially inconsistent with the accompanying consolidated financial statements or our knowledge obtained in the audit, or otherwise appears to be materially misstated.

When we read the Annual Report, if we conclude that there is a material misstatement therein, we are required to communicate the matter to those charged with governance and take appropriate actions based on the applicable laws and regulations.

The original report included herein is in the Indonesian language.

Laporan Auditor Independen (lanjutan)

Laporan No. 00026/2.1505/AU.1/07/0242-1/1/II/2026 (lanjutan)

Tanggung jawab manajemen dan pihak yang bertanggung jawab atas tata kelola terhadap laporan keuangan konsolidasian

Manajemen bertanggung jawab atas penyusunan dan penyajian wajar laporan keuangan konsolidasian tersebut sesuai dengan Standar Akuntansi Keuangan di Indonesia, dan atas pengendalian internal yang dianggap perlu oleh manajemen untuk memungkinkan penyusunan laporan keuangan konsolidasian yang bebas dari kesalahan penyajian material, baik yang disebabkan oleh kecurangan maupun kesalahan.

Dalam penyusunan laporan keuangan konsolidasian, manajemen bertanggung jawab untuk menilai kemampuan Grup dalam mempertahankan kelangsungan usahanya, mengungkapkan, sesuai dengan kondisinya, hal-hal yang berkaitan dengan kelangsungan usaha, dan menggunakan basis akuntansi kelangsungan usaha, kecuali manajemen memiliki intensi untuk melikuidasi Grup atau menghentikan operasi, atau tidak memiliki alternatif yang realistis selain melaksanakannya.

Pihak yang bertanggung jawab atas tata kelola bertanggung jawab untuk mengawasi proses pelaporan keuangan Grup.

Independent Auditor's Report (continued)

Report No. 00026/2.1505/AU.1/07/0242-1/1/II/2026 (continued)

Responsibilities of management and those charged with governance for the consolidated financial statements

Management is responsible for the preparation and fair presentation of the consolidated financial statements in accordance with Indonesian Financial Accounting Standards, and for such internal control as management determines is necessary to enable the preparation of consolidated financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the consolidated financial statements, management is responsible for assessing the Group's ability to continue as a going concern, disclosing, as applicable, matters related to going concern, and using the going concern basis of accounting, unless management either intends to liquidate the Group or to cease operations, or has no realistic alternative but to do so.

Those charged with governance are responsible for overseeing the Group's financial reporting process.

The original report included herein is in the Indonesian language.

Laporan Auditor Independen (lanjutan)

Laporan No. 00026/2.1505/AU.1/07/0242-1/1/II/2026 (lanjutan)

Tanggung jawab auditor terhadap audit atas laporan keuangan konsolidasian

Tujuan kami adalah untuk memperoleh keyakinan memadai tentang apakah laporan keuangan konsolidasian secara keseluruhan bebas dari kesalahan penyajian material, baik yang disebabkan oleh kecurangan maupun kesalahan, dan untuk menerbitkan laporan auditor independen yang mencakup opini kami. Keyakinan memadai merupakan suatu tingkat keyakinan tinggi, namun bukan merupakan suatu jaminan bahwa audit yang dilaksanakan berdasarkan Standar Audit yang ditetapkan oleh IAPI akan selalu mendeteksi kesalahan penyajian material ketika hal tersebut ada. Kesalahan penyajian dapat disebabkan oleh kecurangan maupun kesalahan dan dianggap material jika, baik secara individual maupun secara agregat, dapat diekspektasikan secara wajar akan memengaruhi keputusan ekonomi yang diambil oleh pengguna berdasarkan laporan keuangan konsolidasian tersebut.

Sebagai bagian dari suatu audit berdasarkan Standar Audit yang ditetapkan oleh IAPI, kami menerapkan pertimbangan profesional dan mempertahankan skeptisisme profesional selama audit. Kami juga:

- Mengidentifikasi dan menilai risiko kesalahan penyajian material dalam laporan keuangan konsolidasian, baik yang disebabkan oleh kecurangan maupun kesalahan, mendesain dan melaksanakan prosedur audit yang responsif terhadap risiko tersebut, serta memperoleh bukti audit yang cukup dan tepat untuk menyediakan basis bagi opini kami. Risiko tidak terdeteksinya kesalahan penyajian material yang disebabkan oleh kecurangan lebih tinggi dari yang disebabkan oleh kesalahan, karena kecurangan dapat melibatkan kolusi, pemalsuan, penghilangan secara sengaja, pernyataan salah, atau pengabaian atas pengendalian internal.

Independent Auditor's Report (continued)

Report No. 00026/2.1505/AU.1/07/0242-1/1/II/2026 (continued)

Auditor's responsibilities for the audit of the consolidated financial statements

Our objectives are to obtain reasonable assurance about whether the consolidated financial statements taken as a whole are free from material misstatement, whether due to fraud or error, and to issue an independent 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 consolidated financial statements.

As part of an audit in accordance with Standards on Auditing established by the IICPA, we exercise professional judgment and maintain professional skepticism throughout the audit. We also:

- *Identify and assess the risks of material misstatement of the consolidated financial statements, whether due to fraud or error, design and perform audit procedures responsive to such risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or override of internal control.*

The original report included herein is in the Indonesian language.

Laporan Auditor Independen (lanjutan)

Laporan No. 00026/2.1505/AU.1/07/0242-1/1/II/2026 (lanjutan)

Tanggung jawab auditor terhadap audit atas laporan keuangan konsolidasian (lanjutan)

Sebagai bagian dari suatu audit berdasarkan Standar Audit yang ditetapkan oleh IAPI, kami menerapkan pertimbangan profesional dan mempertahankan skeptisisme profesional selama audit. Kami juga: (lanjutan)

- Memeroleh suatu pemahaman tentang pengendalian internal yang relevan dengan audit untuk mendesain prosedur audit yang tepat sesuai dengan kondisinya, tetapi bukan untuk tujuan menyatakan opini atas keefektivitasan pengendalian internal Grup.
- Mengevaluasi ketepatan kebijakan akuntansi yang digunakan serta kewajaran estimasi akuntansi dan pengungkapan terkait yang dibuat oleh manajemen.
- Menyimpulkan ketepatan penggunaan basis akuntansi kelangsungan usaha oleh manajemen dan, berdasarkan bukti audit yang diperoleh, apakah terdapat suatu ketidakpastian material yang terkait dengan peristiwa atau kondisi yang dapat menyebabkan keraguan signifikan atas kemampuan Grup untuk mempertahankan kelangsungan usahanya. Ketika kami menyimpulkan bahwa terdapat suatu ketidakpastian material, kami diharuskan untuk menarik perhatian dalam laporan auditor independen kami ke pengungkapan terkait dalam laporan keuangan atau, jika pengungkapan tersebut tidak memadai, memodifikasi opini kami. Kesimpulan kami didasarkan pada bukti audit yang diperoleh hingga tanggal laporan auditor independen kami. Namun, peristiwa atau kondisi masa depan dapat menyebabkan Grup tidak dapat mempertahankan kelangsungan usaha.

Independent Auditor's Report (continued)

Report No. 00026/2.1505/AU.1/07/0242-1/1/II/2026 (continued)

Auditor's responsibilities for the audit of the consolidated financial statements (continued)

As part of an audit in accordance with Standards on Auditing established by the IICPA, we exercise professional judgment and maintain professional skepticism throughout the audit. We also: (continued)

- *Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the Group's internal control.*
- *Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by management.*
- *Conclude on the appropriateness of management's use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the Group's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our independent auditor's report to the related disclosures in the financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusion is based on the audit evidence obtained up to the date of our independent auditor's report. However, future events or conditions may cause the Group to cease to continue as going concern.*

The original report included herein is in the Indonesian language.

Laporan Auditor Independen (lanjutan)

Laporan No. 00026/2.1505/AU.1/07/0242-1/1/II/2026 (lanjutan)

Tanggung jawab auditor terhadap audit atas laporan keuangan konsolidasian (lanjutan)

Sebagai bagian dari suatu audit berdasarkan Standar Audit yang ditetapkan oleh IAPI, kami menerapkan pertimbangan profesional dan mempertahankan skeptisisme profesional selama audit. Kami juga: (lanjutan)

- Mengevaluasi penyajian, struktur, dan isi laporan keuangan konsolidasian secara keseluruhan, termasuk pengungkapannya, dan apakah laporan keuangan konsolidasian mencerminkan transaksi dan peristiwa yang mendasarinya dengan suatu cara yang mencapai penyajian wajar.
- Memeroleh bukti audit yang cukup dan tepat terkait informasi keuangan entitas atau aktivitas bisnis dalam Grup untuk menyatakan opini atas laporan keuangan konsolidasian. Kami bertanggung jawab atas arahan, supervisi, dan pelaksanaan audit grup. Kami tetap bertanggung jawab sepenuhnya atas opini audit kami.

Kami mengomunikasikan kepada pihak yang bertanggung jawab atas tata kelola mengenai, antara lain, ruang lingkup dan saat yang direncanakan atas audit serta temuan audit signifikan, termasuk setiap defisiensi signifikan dalam pengendalian internal yang teridentifikasi oleh kami selama audit.

Kami juga memberikan suatu pernyataan kepada pihak yang bertanggung jawab atas tata kelola bahwa kami telah mematuhi ketentuan etika yang relevan mengenai independensi, dan mengomunikasikan kepada pihak tersebut seluruh hubungan, serta hal-hal lain yang dianggap secara wajar berpengaruh terhadap independensi kami, dan, jika relevan, pengamanan terkait.

Independent Auditor's Report (continued)

Report No. 00026/2.1505/AU.1/07/0242-1/1/II/2026 (continued)

Auditor's responsibilities for the audit of the consolidated financial statements (continued)

As part of an audit in accordance with Standards on Auditing established by the IICPA, we exercise professional judgment and maintain professional skepticism throughout the audit. We also: (continued)

- *Evaluate the overall presentation, structure, and content of the consolidated financial statements, including the disclosures, and whether the consolidated financial statements represent the underlying transactions and events in a manner that achieves fair presentation.*
- *Obtain sufficient appropriate audit evidence regarding the financial information of the entities or business activities within Group to express an opinion on the consolidated financial statements. We are responsible for the direction, supervision, and performance of the group audit. We remain solely responsible for our audit opinion.*

We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

We also provide those charged with governance with a statement that we have complied with relevant ethical requirements regarding independence, and to communicate with them all relationships and other matters that may reasonably be thought to bear on our independence, and where applicable, related safeguards.

The original report included herein is in the Indonesian language.

Laporan Auditor Independen (lanjutan)

Laporan No. 00026/2.1505/AU.1/07/0242-1/1/II/2026 (lanjutan)

Tanggung jawab auditor terhadap audit atas laporan keuangan konsolidasian (lanjutan)

Dari hal-hal yang dikomunikasikan kepada pihak yang bertanggung jawab atas tata kelola, kami menentukan hal-hal tersebut yang paling signifikan dalam audit atas laporan keuangan konsolidasian periode kini dan oleh karenanya menjadi hal audit utama. Kami menguraikan hal audit utama tersebut dalam laporan auditor independen kami kecuali peraturan perundang-undangan melarang pengungkapan publik tentang hal audit utama tersebut atau ketika, dalam kondisi yang sangat jarang terjadi, kami menentukan bahwa suatu hal 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. 00026/2.1505/AU.1/07/0242-1/1/II/2026 (continued)

Auditor's responsibilities for the audit of the consolidated financial statements (continued)

From the matters communicated with those charged with governance, we determine those matters that were of most significance in the audit of the consolidated financial statements of the current period and are therefore the key audit matters. We describe such key audit matters in our independent auditor's report unless laws or regulations preclude public disclosure about such key audit matters or when, in extremely rare circumstances, we determine that a key audit matter should not be communicated in our independent auditor's report because the adverse consequences of doing so would reasonably be expected to outweigh the public interest benefits of such communication.

KAP Purwanto Susanti dan Surja



Yovita

Registrasi Akuntan Publik No. AP.0242/Public Accountant Registration No. AP.0242

5 Februari/February 2026



**PT BANK MANDIRI (PERSERO) Tbk
DAN ENTITAS ANAKNYA
LAPORAN POSISI KEUANGAN
KONSOLIDASIAN
Tanggal 31 Desember 2025
(Disajikan dalam jutaan Rupiah,
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**PT BANK MANDIRI (PERSERO) Tbk
AND ITS SUBSIDIARIES
CONSOLIDATED STATEMENT OF
FINANCIAL POSITION
As of 31 December 2025
(Expressed in millions of Rupiah,
unless otherwise stated)**

	Catatan/ Notes	31 Desember 2025/ 31 December 2025	31 Desember 2024/ 31 December 2024	
ASET				ASSETS
Kas	2c,2g,62b.(vii)	33.857.220	31.665.082	Cash
Giro pada Bank Indonesia	2c,2g,2h,4	238.289.478	105.146.044	Current accounts with Bank Indonesia
Giro pada bank lain	2c,2f,2g,2h,5,65d			Current accounts with other banks
Pihak berelasi	56	201.893	194.411	Related parties
Pihak ketiga		60.750.690	46.474.028	Third parties
		60.952.583	46.668.439	
Dikurangi: cadangan kerugian penurunan nilai		(27.621)	(30.755)	Less: allowance for impairment losses
Neto		60.924.962	46.637.684	Net
Penempatan pada Bank Indonesia dan bank lain	2c,2f,2g,2i,6,65e			Placements with Bank Indonesia and other banks
Pihak berelasi	56	1.286.559	3.107.120	Related parties
Pihak ketiga		49.185.275	60.122.934	Third parties
		50.471.834	63.230.054	
Dikurangi: cadangan kerugian penurunan nilai		(1.586)	(1.679)	Less: allowance for impairment losses
Neto		50.470.248	63.228.375	Net
Efek-efek	2c,2f,2j,7,65f			Marketable securities
Pihak berelasi	56	17.034.297	20.223.075	Related parties
Pihak ketiga		107.048.973	75.118.481	Third parties
		124.083.270	95.341.556	
Ditambah/(dikurangi): diskonto yang belum diamortisasi, keuntungan - neto yang belum direalisasi dari kenaikan nilai wajar dan cadangan kerugian penurunan nilai		644.704	136.495	Add/(less): unamortised discount, unrealised gains - net from increase in fair value and allowance for impairment losses
Neto		124.727.974	95.478.051	Net
Obligasi pemerintah	2c,2f,2k,8			Government bonds
Pihak berelasi	56	292.817.548	287.272.659	Related parties
Tagihan lainnya - transaksi perdagangan	2c,2f,2l,9,65h			Other receivables - trade transactions
Pihak berelasi	56	6.880.657	7.054.667	Related parties
Pihak ketiga		25.191.454	22.919.450	Third parties
		32.072.111	29.974.117	
Dikurangi: cadangan kerugian penurunan nilai		(1.432.270)	(1.422.889)	Less: allowance for impairment losses
Neto		30.639.841	28.551.228	Net

Catatan atas laporan keuangan konsolidasian terlampir merupakan bagian yang tidak terpisahkan dari laporan keuangan konsolidasian secara keseluruhan.

The accompanying notes to the consolidated financial statements form an integral part of these consolidated financial statements taken as a whole.

**PT BANK MANDIRI (PERSERO) Tbk
DAN ENTITAS ANAKNYA
LAPORAN POSISI KEUANGAN
KONSOLIDASIAN (lanjutan)
Tanggal 31 Desember 2025
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**PT BANK MANDIRI (PERSERO) Tbk
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FINANCIAL POSITION (continued)
As of 31 December 2025
(Expressed in millions of Rupiah,
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	Catatan/ Notes	31 Desember 2025/ 31 December 2025	31 Desember 2024/ 31 December 2024	
ASET (lanjutan)				ASSETS (continued)
Tagihan atas efek-efek yang dibeli dengan janji dijual kembali Pihak berelasi Pihak ketiga	2c,2f,2m,10,65i 56	52.242 3.851.535	4.613 8.285.525	Securities purchased under agreements to resell Related parties Third parties
Total		3.903.777	8.290.138	Total
Tagihan derivatif Pihak berelasi Pihak ketiga	2c,2f,2n,11 56	3.029.980 4.247.695	2.948.995 4.812.513	Derivative receivables Related parties Third parties
Total		7.277.675	7.761.508	Total
Kredit yang diberikan dan piutang/pembiayaan syariah Pihak berelasi Pihak ketiga	2c,2f,2o,12,65k 56	402.847.579 1.447.120.377	291.635.100 1.331.581.512	Loans and sharia receivables/financing Related parties Third parties
Dikurangi: cadangan kerugian penurunan nilai		1.849.967.956 (48.033.747)	1.623.216.612 (49.354.645)	Less: allowance for impairment losses
Neto		1.801.934.209	1.573.861.967	Net
Piutang pembiayaan konsumen Pihak berelasi Pihak ketiga	2c,2f,2p,13,65l 56	4.257 40.858.943	41.346 41.531.960	Consumer financing receivables Related parties Third parties
Dikurangi: cadangan kerugian penurunan nilai		40.863.200 (1.049.570)	41.573.306 (934.353)	Less: allowance for impairment losses
Neto		39.813.630	40.638.953	Net
Investasi bersih dalam sewa pembiayaan Pihak ketiga	2c,2q,14,65m	4.153.740	5.757.076	Net investment finance leases Third parties
Dikurangi: cadangan kerugian penurunan nilai		(134.987)	(103.337)	Less: allowance for impairment losses
Neto		4.018.753	5.653.739	Net
Tagihan akseptasi Pihak berelasi Pihak ketiga	2c,2f,2u,15,65n 56	1.161.293 6.926.985	1.698.864 7.615.001	Acceptance receivables Related parties Third parties
Dikurangi: cadangan kerugian penurunan nilai		8.088.278 (26.015)	9.313.865 (31.340)	Less: allowance for impairment losses
Neto		8.062.263	9.282.525	Net

Catatan atas laporan keuangan konsolidasian terlampir merupakan bagian yang tidak terpisahkan dari laporan keuangan konsolidasian secara keseluruhan.

The accompanying notes to the consolidated financial statements form an integral part of these consolidated financial statements taken as a whole.

**PT BANK MANDIRI (PERSERO) Tbk
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**PT BANK MANDIRI (PERSERO) Tbk
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(Expressed in millions of Rupiah,
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	Catatan/ Notes	31 Desember 2025/ 31 December 2025	31 Desember 2024/ 31 December 2024	
ASET (lanjutan)				ASSETS (continued)
Penyertaan saham	2c,2f,2s,16,65o			Investments in shares
Pihak berelasi	56	762.254	1.023.142	Related parties
Pihak ketiga		1.586.054	1.395.592	Third parties
		2.348.308	2.418.734	
Dikurangi: cadangan kerugian penurunan nilai		(1.986)	(1.986)	Less: allowance for impairment losses
Neto		2.346.322	2.416.748	Net
Aset dikuasai untuk dijual	2ao,66	253.774	-	Assets held for sale
Biaya dibayar dimuka	17	5.673.038	4.827.723	Prepaid expenses
Pajak dibayar dimuka	2ad,33a	851.625	739.015	Prepaid taxes
Aset tetap	2r.i,2r.ii,18	103.150.275	90.458.680	Fixed assets
Dikurangi: akumulasi penyusutan		(31.087.944)	(27.427.835)	Less: accumulated depreciation
Neto		72.062.331	63.030.845	Net
Aset takberwujud	2r.iii,19	17.767.867	15.743.152	Intangible assets
Dikurangi: akumulasi amortisasi		(10.248.709)	(8.698.409)	Less: accumulated amortisation
Neto		7.519.158	7.044.743	Net
Aset lain-lain	2c,2t,2v,2af,20	42.674.907	38.930.431	Other assets
Dikurangi: penyisihan lainnya		(2.824.977)	(1.587.650)	Less: allowance for other impairment losses
Neto		39.849.930	37.342.781	Net
Aset pajak tangguhan - neto	2ad,33e	4.654.270	8.353.454	Deferred tax assets - net
TOTAL ASET		2.829.948.026	2.427.223.262	TOTAL ASSETS

Catatan atas laporan keuangan konsolidasian terlampir merupakan bagian yang tidak terpisahkan dari laporan keuangan konsolidasian secara keseluruhan.

The accompanying notes to the consolidated financial statements form an integral part of these consolidated financial statements taken as a whole.

**PT BANK MANDIRI (PERSERO) Tbk
DAN ENTITAS ANAKNYA
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**PT BANK MANDIRI (PERSERO) Tbk
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	Catatan/ Notes	31 Desember 2025/ 31 December 2025	31 Desember 2024 ^{*)} / 31 December 2024 ^{*)}	
LIABILITAS, DANA SYIRKAH TEMPORER DAN EKUITAS				LIABILITIES, TEMPORARY SYIRKAH FUNDS AND EQUITY
LIABILITAS				LIABILITIES
Liabilitas segera	2w	4.537.458	5.703.731	Obligations due immediately
Simpanan dari nasabah				Deposits from customers
Giro dan giro wadiah Pihak berelasi Pihak ketiga	2c,2f,2x,21 56	197.248.837 468.860.753	154.155.472 414.420.537	Demand deposits and wadiah demand deposits Related parties Third parties
Total		666.109.590	568.576.009	Total
Tabungan dan tabungan wadiah Pihak berelasi Pihak ketiga	2c,2f,2x,22 56	5.100.519 616.814.451	6.339.043 573.852.753	Saving deposits and wadiah saving deposits Related parties Third parties
Total		621.914.970	580.191.796	Total
Deposito berjangka Pihak berelasi Pihak ketiga	2c,2f,2x,23 56	206.265.493 322.607.155	53.490.298 243.976.854	Time deposits Related parties Third parties
Total		528.872.648	297.467.152	Total
Total simpanan dari nasabah		1.816.897.208	1.446.234.957	Total deposits from customers
Simpanan dari bank lain				Deposits from other banks
Giro, giro wadiah dan tabungan Pihak berelasi Pihak ketiga	2c,2f,2y,24 56	101.674 5.920.795	4.299.236 4.790.802	Demand deposits, wadiah demand deposits and saving deposits Related parties Third parties
Total		6.022.469	9.090.038	Total
Inter-bank call money Pihak berelasi Pihak ketiga	2c,2f,2y,25 56	750.375 7.263.507	1.931.400 8.030.154	Inter-bank call money Related parties Third parties
Total		8.013.882	9.961.554	Total
Deposito berjangka Pihak berelasi Pihak ketiga	2c,2f,2y,26 56	817.075 5.902.117	289.710 7.701.407	Time deposits Related parties Third parties
Total		6.719.192	7.991.117	Total
Total simpanan dari bank lain		20.755.543	27.042.709	Total deposits from other banks
Liabilitas kontrak asuransi	2z,27	37.850.988	35.487.487	Insurance contract liabilities

^{*)} Direklasifikasi, lihat Catatan 64

^{*)} Reclassified, see Note 64

Catatan atas laporan keuangan konsolidasian terlampir merupakan bagian yang tidak terpisahkan dari laporan keuangan konsolidasian secara keseluruhan.

The accompanying notes to the consolidated financial statements form an integral part of these consolidated financial statements taken as a whole.

**PT BANK MANDIRI (PERSERO) Tbk
DAN ENTITAS ANAKNYA
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KONSOLIDASIAN (lanjutan)
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(Disajikan dalam jutaan Rupiah,
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**PT BANK MANDIRI (PERSERO) Tbk
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(Expressed in millions of Rupiah,
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	Catatan/ Notes	31 Desember 2025/ 31 December 2025	31 Desember 2024 ^{*)} / 31 December 2024 ^{*)}	
LIABILITAS, DANA SYIRKAH TEMPORER DAN EKUITAS (lanjutan)				LIABILITIES, TEMPORARY SYIRKAH FUNDS AND EQUITY (continued)
LIABILITAS (lanjutan)				LIABILITIES (continued)
Liabilitas atas efek-efek yang dijual dengan janji dibeli kembali Pihak berelasi Pihak ketiga	2c,2f,2m,28,59 56	20.212 39.935.677	- 90.256.225	Securities sold under agreements repurchase liabilities Related parties Third parties
Total		39.955.889	90.256.225	Total
Liabilitas derivatif Pihak berelasi Pihak ketiga	2c,2f,2n,11 56	2.467.837 4.373.784	2.133.504 5.203.494	Derivative payables Related parties Third parties
Total		6.841.621	7.336.998	Total
Liabilitas akseptasi Pihak berelasi Pihak ketiga	2c,2f,2u,29 56	1.728.332 6.191.001	2.565.287 6.570.726	Acceptance payables Related parties Third parties
Total		7.919.333	9.136.013	Total
Liabilitas pajak tangguhan	2ad,33e	27.996	9.278	Deferred tax liabilities
Liabilitas dikuasai untuk dijual	2ao,66	127.472	-	Liabilities held for sale
Efek-efek yang diterbitkan Pihak berelasi Pihak ketiga	2c,2f,2aa,30,59 56	6.425.220 55.886.791	4.580.825 36.639.142	Debt securities issued Related parties Third parties
		62.312.011	41.219.967	
Dikurangi: biaya penerbitan yang belum diamortisasi		(106.780)	(78.900)	Less: unamortised debt issuance cost
Neto		62.205.231	41.141.067	Net
Estimasi kerugian atas komitmen dan kontinjensi	2c,31b	895.791	1.114.013	Estimated losses on commitments and contingencies
Beban yang masih harus dibayar	2af,32	6.168.983	5.466.461	Accrued expenses
Utang pajak	2ad,33b	3.327.702	3.078.642	Taxes payable
Liabilitas imbalan kerja	2ai,34,51	7.899.583	7.160.018	Employee benefit liabilities
Provisi		112.537	264.275	Provision
Liabilitas lain-lain	2c,35	42.339.668	32.656.899	Other liabilities
Pinjaman yang diterima Pihak berelasi Pihak ketiga	2c,2f,2ab,36,59 56	2.245.296 152.427.126	4.627.957 143.288.024	Fund borrowings Related parties Third parties
Total		154.672.422	147.915.981	Total

^{*)} Direklasifikasi, lihat Catatan 64

^{*)} Reclassified, see Note 64

Catatan atas laporan keuangan konsolidasian terlampir merupakan bagian yang tidak terpisahkan dari laporan keuangan konsolidasian secara keseluruhan.

The accompanying notes to the consolidated financial statements form an integral part of these consolidated financial statements taken as a whole.

**PT BANK MANDIRI (PERSERO) Tbk
DAN ENTITAS ANAKNYA
LAPORAN POSISI KEUANGAN
KONSOLIDASIAN (lanjutan)
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**PT BANK MANDIRI (PERSERO) Tbk
AND ITS SUBSIDIARIES
CONSOLIDATED STATEMENT OF
FINANCIAL POSITION (continued)
As of 31 December 2025
(Expressed in millions of Rupiah,
unless otherwise stated)**

	Catatan/ Notes	31 Desember 2025/ 31 December 2025	31 Desember 2024/ 31 December 2024	
LIABILITAS, DANA SYIRKAH TEMPORER DAN EKUITAS (lanjutan)				LIABILITIES, TEMPORARY SYIRKAH FUNDS AND EQUITY (continued)
LIABILITAS (lanjutan)				LIABILITIES (continued)
Pinjaman dan efek-efek subordinasi	2c,2f, 2ac,37,59			Subordinated loans and marketable securities
Pihak berelasi	56	35.000	40.000	Related parties
Pihak ketiga		355.112	364.015	Third parties
		390.112	404.015	
Dikurangi: biaya penerbitan yang belum diamortisasi		(333)	(453)	Less: unamortised issuance cost
Neto		389.779	403.562	Net
TOTAL LIABILITAS		2.212.925.204	1.860.408.316	TOTAL LIABILITIES
DANA SYIRKAH TEMPORER	2f,2ae,38			TEMPORARY SYIRKAH FUNDS
Simpanan dari nasabah				Deposits from customers
Pihak berelasi	56			Related parties
Giro - investasi terikat dan giro mudharabah - investasi tidak terikat	38a.1a	19.137.701	19.798.526	Demand deposits - restricted investment and mudharabah demand deposits - unrestricted investment
Tabungan - investasi terikat dan investasi tidak terikat - mudharabah	38a.2a	1.101.408	375.768	Saving deposits - restricted investment and unrestricted investment
Deposito mudharabah - investasi tidak terikat	38a.3	46.178.777	37.757.408	- mudharabah Mudharabah time deposits - unrestricted investment
		66.417.886	57.931.702	
Pihak ketiga				Third parties
Giro - investasi terikat dan giro mudharabah musytarakah	38a.1a	24.899.562	17.389.993	Demand deposits - restricted investments and mudharabah musytarakah demand deposits
Tabungan - investasi terikat dan investasi tidak terikat - mudharabah	38a.2a	98.215.131	84.878.381	Saving deposits - restricted investment and unrestricted investment
Deposito mudharabah - investasi tidak terikat	38a.3	99.334.364	92.461.883	- mudharabah Mudharabah time deposits - unrestricted investment
		222.449.057	194.730.257	
Total simpanan dari nasabah		288.866.943	252.661.959	Total deposits from customers

Catatan atas laporan keuangan konsolidasian terlampir merupakan bagian yang tidak terpisahkan dari laporan keuangan konsolidasian secara keseluruhan.

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**PT BANK MANDIRI (PERSERO) Tbk
DAN ENTITAS ANAKNYA
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**PT BANK MANDIRI (PERSERO) Tbk
AND ITS SUBSIDIARIES
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FINANCIAL POSITION (continued)
As of 31 December 2025
(Expressed in millions of Rupiah,
unless otherwise stated)**

	Catatan/ Notes	31 Desember 2025/ 31 December 2025	31 Desember 2024/ 31 December 2024	
LIABILITAS, DANA SYIRKAH TEMPORER DAN EKUITAS (lanjutan)				LIABILITIES, TEMPORARY SYIRKAH FUNDS AND EQUITY (continued)
DANA SYIRKAH TEMPORER (lanjutan)				TEMPORARY SYIRKAH FUNDS (continued)
Simpanan dari bank lain				Deposits from other banks
Pihak ketiga				Third parties
Giro Mudharabah -				Mudharabah demand
investasi				deposits - unrestricted
tidak terikat	38b	52.357	47.282	investment
Tabungan Mudharabah -				Mudharabah saving
investasi				deposits - unrestricted
tidak terikat	38b	616.794	536.509	investment
Deposito Mudharabah -				Mudharabah time
investasi				deposits - unrestricted
tidak terikat	38b	84.730	94.515	investment
Total simpanan dari bank lain		753.881	678.306	Total deposits from other banks
TOTAL DANA SYIRKAH TEMPORER		289.620.824	253.340.265	TOTAL TEMPORARY SYIRKAH FUNDS
EKUITAS				EQUITY
Ekuitas yang dapat diatribusikan kepada pemilik Entitas Induk				Attributable equity to the Parent Entity
Modal saham - nilai nominal				Share capital -
Rp125 (nilai penuh)				Rp125 (full amount)
per lembar saham masing-masing				par value per share
pada tanggal 31 Desember 2025				as of 31 December 2025
dan 2024				and 2024, respectively
Modal dasar - 1 lembar saham				Authorised capital - 1 Dwiwarna
Seri A Dwiwarna dan				Series A share and
127.999.999.999 lembar				127,999,999,999 Series B
saham biasa Seri B pada tanggal				common shares as of
31 Desember 2025 dan				31 December 2025 and
2024				2024
Modal ditempatkan dan disetor -				Issued and fully
1 lembar saham				paid-in capital -
Seri A Dwiwarna dan				1 Dwiwarna Series A
93.333.333.331 lembar				share and 93,333,333,331
saham biasa Seri B pada tanggal				Series B common shares
31 Desember 2025 dan				as of 31 December 2025
2024	40a	11.666.667	11.666.667	and 2024
Tambahan modal disetor/ agio saham	40b	18.095.274	18.095.274	Additional paid-in capital/ agio
Saham treasuri	1f,40d	(403.625)	-	Treasury shares
Selisih kurs karena penjabaran laporan keuangan dalam mata uang asing	2e	152.018	10.289	Differences arising from translation of financial statements in foreign currencies

Catatan atas laporan keuangan konsolidasian terlampir merupakan bagian yang tidak terpisahkan dari laporan keuangan konsolidasian secara keseluruhan.

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**PT BANK MANDIRI (PERSERO) Tbk
DAN ENTITAS ANAKNYA
LAPORAN POSISI KEUANGAN
KONSOLIDASIAN (lanjutan)
Tanggal 31 Desember 2025
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**PT BANK MANDIRI (PERSERO) Tbk
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(Expressed in millions of Rupiah,
unless otherwise stated)**

	Catatan/ Notes	31 Desember 2025/ 31 December 2025	31 Desember 2024/ 31 December 2024	
LIABILITAS, DANA SYIRKAH TEMPORER DAN EKUITAS (lanjutan)				LIABILITIES, TEMPORARY SYIRKAH FUNDS AND EQUITY (continued)
EKUITAS (lanjutan)				EQUITY (continued)
Keuntungan/(kerugian) neto yang belum direalisasi dari kenaikan/(penurunan) nilai wajar aset keuangan dalam kelompok nilai wajar melalui penghasilan komprehensif lain setelah dikurangi pajak tangguhan	2j,2k	1.146.052	(2.160.850)	Net unrealised gain/(loss) from increase/(decrease) in fair value of financial assets classified as fair value through other comprehensive income - net of deferred tax
Bagian efektif lindung nilai arus kas	2n	(11.218)	(8.885)	Effective portion of cash flow hedges
Selisih bersih revaluasi aset tetap	2r.i	38.445.684	34.772.745	Net differences in fixed assets revaluation
Keuntungan neto aktuarial program imbalan pasti setelah dikurangi pajak tangguhan	2ai	1.374.981	1.595.606	Net actuarial gain from defined benefits program - net of deferred tax
Penghasilan komprehensif lainnya		85.052	85.052	Other comprehensive income
Selisih transaksi dengan pihak nonpengendali	1g	(309.938)	(309.938)	Difference in transactions with non-controlling parties
Saldo laba (saldo rugi sebesar Rp162.874.901 telah dieliminasi dengan tambahan modal disetor/agio saham pada saat kuasi - reorganisasi pada tanggal 30 April 2003)				Retained earnings (accumulated losses of Rp162,874,901 were eliminated against additional paid-in capital/agio as a result of quasi-reorganisation on 30 April 2003)
Sudah ditentukan penggunaannya		5.380.268	5.380.268	Appropriated
Belum ditentukan penggunaannya		218.129.454	214.670.201	Unappropriated
Total saldo laba		223.509.722	220.050.469	Total retained earnings
		293.750.669	283.796.429	
Kepentingan nonpengendali atas aset bersih Entitas Anak yang dikonsolidasi	2d,39	33.651.329	29.678.252	Non-controlling interests in net assets of consolidated Subsidiaries
TOTAL EKUITAS		327.401.998	313.474.681	TOTAL EQUITY
TOTAL LIABILITAS, DANA SYIRKAH TEMPORER DAN EKUITAS		2.829.948.026	2.427.223.262	TOTAL LIABILITIES, TEMPORARY SYIRKAH FUNDS AND EQUITY

Catatan atas laporan keuangan konsolidasian terlampir merupakan bagian yang tidak terpisahkan dari laporan keuangan konsolidasian secara keseluruhan.

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**PT BANK MANDIRI (PERSERO) Tbk
DAN ENTITAS ANAKNYA
LAPORAN LABA RUGI DAN PENGHASILAN
KOMPREHENSIF LAIN
KONSOLIDASIAN
Untuk Tahun yang Berakhir
pada Tanggal 31 Desember 2025
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kecuali dinyatakan lain)**

**PT BANK MANDIRI (PERSERO) Tbk
AND ITS SUBSIDIARIES
CONSOLIDATED STATEMENT OF
PROFIT OR LOSS AND OTHER
COMPREHENSIVE INCOME
For the Year Ended
31 December 2025
(Expressed in millions of Rupiah,
unless otherwise stated)**

	Catatan/ Notes	Tahun yang berakhir pada tanggal 31 Desember/ Years ended 31 December		
		2025	2024	
PENDAPATAN DAN BEBAN OPERASIONAL				INCOME AND EXPENSE FROM OPERATIONS
Pendapatan bunga dan pendapatan syariah	2f,2af,41,56	139.649.437	129.638.641	Interest income and sharia income
Pendapatan bunga		24.763.029	21.597.386	Interest income
Pendapatan syariah				Sharia income
Total pendapatan bunga dan pendapatan syariah		164.412.466	151.236.027	Total interest income and sharia income
Beban bunga dan beban syariah	2f,2af,42,56	(49.066.026)	(41.590.079)	Interest expense and sharia expense
Beban bunga		(9.136.405)	(7.889.028)	Interest expense
Beban syariah				Sharia expense
Total beban bunga dan beban syariah		(58.202.431)	(49.479.107)	Total interest expense and sharia expense
PENDAPATAN BUNGA DAN SYARIAH - NETO		106.210.035	101.756.920	NET INTEREST AND SHARIA INCOME
Pendapatan asuransi - neto	2ag	550.415	2.520.813	Insurance income - net
PENDAPATAN BUNGA, SYARIAH DAN ASURANSI - NETO		106.760.450	104.277.733	NET INTEREST, SHARIA AND INSURANCE INCOME
Pendapatan operasional lainnya	2ah,43	27.553.414	23.447.520	Other operating income
Provisi dan komisi				Fees and commissions
Pendapatan dari kelompok nilai wajar melalui	2c,2e,2n,44	6.343.482	4.483.298	Income from fair value
laba rugi - neto	45	14.105.539	14.240.197	through profit or loss
Lain-lain				classification - net
				Others
Total pendapatan operasional lainnya		48.002.435	42.171.015	Total other operating income
Pembentukan cadangan kerugian penurunan nilai	2c,46	(10.359.492)	(11.811.786)	Allowance for impairment losses
Pembalikan penyisihan estimasi kerugian atas komitmen dan kontinjensi	2c,31b	259.675	33.829	Reversal of allowance for estimated losses on commitments and contingencies
Pembentukan penyisihan lainnya dan kerugian risiko operasional - neto	2t,47	(1.231.070)	(151.047)	Allowance for other impairment losses and operational risk losses - net

Catatan atas laporan keuangan konsolidasian terlampir merupakan bagian yang tidak terpisahkan dari laporan keuangan konsolidasian secara keseluruhan.

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**PT BANK MANDIRI (PERSERO) Tbk
DAN ENTITAS ANAKNYA
LAPORAN LABA RUGI DAN PENGHASILAN
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**PT BANK MANDIRI (PERSERO) Tbk
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CONSOLIDATED STATEMENT OF
PROFIT OR LOSS AND OTHER
COMPREHENSIVE INCOME (continued)
For Year Ended
31 December 2025
(Expressed in millions of Rupiah,
unless otherwise stated)**

		Tahun yang berakhir pada tanggal 31 Desember/ Years ended 31 December		
	Catatan/ Notes	2025	2024	
Keuntungan dari penjualan efek-efek dan obligasi pemerintah - neto	2j,2k,48	463.146	150.297	Gain on sale of marketable securities and government bonds - net
Beban operasional lainnya	2f,2ai			Other operating expenses
Beban gaji dan tunjangan	49,51,56	(26.635.454)	(23.990.763)	Salaries and employee benefits expenses
Beban umum dan administrasi	2r,50	(30.422.281)	(26.519.633)	General and administrative expenses
Lain-lain	52	(10.526.670)	(8.100.050)	Others
Total beban operasional lainnya		(67.584.405)	(58.610.446)	Total other operating expenses
LABA OPERASIONAL		76.310.739	76.059.595	INCOME FROM OPERATION
Beban bukan operasional - neto	53	106.824	343.891	Non-operating expense - net
LABA SEBELUM BEBAN PAJAK		76.417.563	76.403.486	INCOME BEFORE TAX EXPENSE
Beban pajak				Tax expense
Kini	2ad,33c,33d	(12.084.460)	(13.347.034)	Current
Tangguhan	2ad,33c,33e	(2.986.970)	(1.891.331)	Deferred
Total beban pajak - neto		(15.071.430)	(15.238.365)	Total tax expense - net
LABA TAHUN BERJALAN		61.346.133	61.165.121	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
Keuntungan revaluasi aset tetap	2r.i	3.672.939	108.911	Gain on fixed assets revaluation

Catatan atas laporan keuangan konsolidasian terlampir merupakan bagian yang tidak terpisahkan dari laporan keuangan konsolidasian secara keseluruhan.

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DAN ENTITAS ANAKNYA
LAPORAN LABA RUGI DAN PENGHASILAN
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**PT BANK MANDIRI (PERSERO) Tbk
AND ITS SUBSIDIARIES
CONSOLIDATED STATEMENT OF
PROFIT OR LOSS AND OTHER
COMPREHENSIVE INCOME (continued)
For the Year Ended
31 December 2025
(Expressed in millions of Rupiah,
unless otherwise stated)**

	Catatan/ Notes	Tahun yang berakhir pada tanggal 31 Desember/ Years ended 31 December		
		2025	2024	
PENGHASILAN KOMPREHENSIF LAIN (lanjutan)				OTHER COMPREHENSIVE INCOME (continued)
Pos-pos yang akan direklasifikasi ke laba rugi (lanjutan)				Items that will be reclassified to profit or loss (continued)
Keuntungan aktuarial program imbalan pasti	2ai	(324.493)	167.984	Actuarial gain from defined benefits program
Pajak penghasilan terkait pos-pos yang tidak akan direklasifikasi ke laba rugi		107.915	(17.024)	Income tax related to items that will not be reclassified to profit or loss
		3.456.361	259.871	
Penyesuaian akibat penjabaran laporan keuangan dalam mata uang asing	2e	140.873	161.227	Difference arising from translation of financial statements in foreign currencies
Perubahan nilai wajar aset keuangan dalam kelompok nilai wajar melalui penghasilan komprehensif lain	2j,2k	4.375.263	(533.762)	Changes in fair value of financial assets classified as fair value through other comprehensive income
Bagian efektif dari lindung nilai arus kas	2n	(5.863)	(25.927)	Effective portion of cash flow hedges
Pajak penghasilan terkait pos-pos yang akan direklasifikasi ke laba rugi		(838.846)	120.235	Income tax related to items that will be reclassified to profit or loss
		3.671.427	(278.227)	
Penghasilan komprehensif lain tahun berjalan - setelah pajak penghasilan		7.127.788	(18.356)	Other comprehensive income for the year - net of income tax
TOTAL PENGHASILAN KOMPREHENSIF TAHUN BERJALAN		68.473.921	61.146.765	TOTAL COMPREHENSIVE INCOME FOR THE YEAR
Laba tahun berjalan yang diatribusikan kepada:				Net income for the year attributable to:
Pemilik Entitas Induk		56.293.950	55.782.742	Parent Entity
Kepentingan nonpengendali	2d	5.052.183	5.382.379	Non-controlling interest
		61.346.133	61.165.121	
Total penghasilan komprehensif tahun berjalan yang diatribusikan kepada:				Total comprehensive income for the year attributable to:
Pemilik Entitas Induk		63.192.562	55.740.401	Parent Entity
Kepentingan nonpengendali	2d	5.281.359	5.406.364	Non-controlling interest
		68.473.921	61.146.765	
LABA PER SAHAM	2aj,40g			EARNINGS PER SHARE
Dasar dan dilusian (dalam Rupiah penuh)		603,23	597,67	Basic and diluted (full amount of Rupiah)

Catatan atas laporan keuangan konsolidasian terlampir merupakan bagian yang tidak terpisahkan dari laporan keuangan konsolidasian secara keseluruhan.

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**PT BANK MANDIRI (PERSERO) Tbk
DAN ENTITAS ANAKNYA
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**PT BANK MANDIRI (PERSERO) Tbk
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CONSOLIDATED STATEMENT OF CHANGES IN EQUITY
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31 December 2025
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31 Desember 2025/31 December 2025

Catatan/ Notes	Modal ditempatkan dan disetor/ Issued and fully paid-in capital	Tambah modal disetor/ Additional paid-in capital/agio	Modal saham yang diperoleh dan dimiliki kembali (saham treasuri)/ Share capital acquired and repurchased (treasury shares)	Selisih kurs karena penjabaran laporan keuangan dalam mata uang asing/ Difference arising from translation of financial statements in foreign currencies	Keuntungan/ (kerugian) neto yang belum direalisasi dari kenaikan/ (penurunan) nilai wajar aset keuangan dalam kelompok nilai wajar melalui penghasilan komprehensif lain setelah dikurangi pajak tangguhan/ Net unrealized gain/(loss) from increase/ (decrease) in fair value of financial assets through other comprehensive income - net of deferred tax	Bagian efektif arus kas/ Effective portion of cash flow hedges	Selisih bersih revaluasi aset tetap/ Net difference in fixed assets revaluation	Keuntungan neto aktuarial program imbalan pasti setelah dikurangi pajak tangguhan/ Net actuarial gain from defined benefits program - net of deferred tax	Penghasilan komprehensif lainnya/ Other comprehensive income	Selisih transaksi dengan pihak nonpengendali/ Difference in transaction with non-controlling parties	Saldo laba/Retained earnings			Kepentingan nonpengendali atas aset neto Entitas Anak yang dikonsolidasi/ Non-controlling interest in net assets of consolidated Subsidiaries	Total ekuitas/ Total equity	
											Sudah ditentukan penggunaannya/ Appropriated	Belum ditentukan penggunaannya/ Unappropriated	Total			
Saldo pada tanggal 1 Januari 2025	11.666.667	18.095.274	-	10.289	(2.160.850)	(8.885)	34.772.745	1.595.606	85.052	(309.938)	5.380.268	214.670.201	220.050.469	29.678.252	313.474.681	Balance as of 1 January 2025
Pembagian laba:																Distribution of income:
Dividen atas laba bersih tahun 2024	40c	-	-	-	-	-	-	-	-	-	-	(43.510.539)	(43.510.539)	-	(43.510.539)	Dividend on net income for the year 2024
Dividen interim atas laba bersih tahun 2025	40c	-	-	-	-	-	-	-	-	-	-	(9.324.158)	(9.324.158)	-	(9.324.158)	Interim dividend on net income for the year 2025
Pembelian saham treasuri	1f	-	-	(403.625)	-	-	-	-	-	-	-	-	-	-	(403.625)	Purchase of treasury shares
Perubahan pada kepentingan nonpengendali atas pembayaran dividen dan perubahan ekuitas Entitas Anak		-	-	-	-	-	-	-	-	-	-	-	-	(1.308.282)	(1.308.282)	Changes in non-controlling interest arising from distribution of dividends and changes in Subsidiary's equity
Laba tahun berjalan		-	-	-	-	-	-	-	-	-	-	56.293.950	56.293.950	5.052.183	61.346.133	Net income for the year
Penghasilan komprehensif lain tahun berjalan		-	-	-	141.729	3.306.902	(2.333)	3.672.939	(220.625)	-	-	-	-	229.176	7.127.788	Other comprehensive income for the year
Saldo pada tanggal 31 Desember 2025	11.666.667	18.095.274	(403.625)	152.018	1.146.052	(11.218)	38.445.684	1.374.981	85.052	(309.938)	5.380.268	218.129.454	223.509.722	33.651.329	327.401.998	Balance as of 31 December 2025

Catatan atas laporan keuangan konsolidasian terlampir merupakan bagian yang tidak terpisahkan dari laporan keuangan konsolidasian secara keseluruhan.

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**PT BANK MANDIRI (PERSERO) Tbk
DAN ENTITAS ANAKNYA**
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pada Tanggal 31 Desember 2025
(Disajikan dalam jutaan Rupiah, kecuali dinyatakan lain)

**PT BANK MANDIRI (PERSERO) Tbk
AND ITS SUBSIDIARIES**
CONSOLIDATED STATEMENT OF CHANGES IN EQUITY (continued)
For the Year Ended
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31 Desember 2024/31 December 2024																
Catatan/ Notes	Modal ditempatkan dan disetor/ Issued and fully paid-in capital	Tambahan modal disetor/ agio saham/ Additional paid-in capital/agio	Selisih kurs karena penjabaran laporan keuangan dalam mata uang asing/ Difference arising from translation of financial statements in foreign currencies	Keuntungan/ (kerugian) neto yang belum direalisasi dari kenaikan/ (penurunan) nilai wajar aset keuangan dalam kelompok nilai wajar melalui penghasilan komprehensif lain setelah dikurangi pajak tangguhan/ Net unrealised gain/(loss) from increase/ (decrease) in fair value of financial assets through other comprehensive income - net of deferred tax	Bagian efektif lindung nilai arus kas/ Effective portion of cash flow hedges	Selisih bersih revaluasi aset tetap/ Net difference in fixed assets revaluation	Keuntungan neto aktuarial program imbalan pensiun setelah dikurangi pajak tangguhan/ Net actuarial gain from defined benefits program - net of deferred tax	Penghasilan komprehensif lainnya/ Other comprehensive income	Selisih transaksi dengan pihak nonpengendali/ Difference in transaction with non-controlling parties	Saldo laba/Retained earnings			Kepentingan nonpengendali atas aset neto Entitas Anak yang dikonsolidasi/ Non-controlling interest in net assets of consolidated Subsidiaries	Total ekuitas/ Total equity		
										Sudah ditentukan penggunaannya/ Appropriated	Belum ditentukan penggunaannya/ Unappropriated	Total				
Saldo pada tanggal 1 Januari 2024		11.666.667	17.643.264	(146.299)	(1.837.760)	1.429	34.716.693	1.517.183	85.052	(97.202)	5.380.268	191.923.489	197.303.757	26.642.178	287.494.962	Balance as of 1 January 2024
Pembayaran dividen dari laba bersih tahun 2023	40c	-	-	-	-	-	-	-	-	-	-	(33.036.034)	(33.036.034)	-	(33.036.034)	Dividend payment from 2023 net income
Perubahan pada kepentingan nonpengendali atas pembayaran dividen dan perubahan ekuitas Entitas Anak		-	-	-	-	-	-	-	-	-	-	-	-	(1.307.313)	(1.307.313)	Changes in non-controlling interest arising from distribution of dividends and changes in Subsidiary's equity
Laba tahun berjalan		-	-	-	-	-	-	-	-	-	-	55.782.742	55.782.742	5.382.379	61.165.121	Net income for the year
Transfer pendapatan komprehensif lain ke saldo laba karena penghentian aset keuangan yang diukur pada nilai wajar melalui penghasilan komprehensif lain		-	-	-	-	-	-	-	-	-	-	4	4	-	4	Transfer of other comprehensive income to retained earnings due to derecognition of financial assets measured at fair value through other comprehensive income
Dampak pengalihan kepemilikan pada Entitas Anak dari kepentingan nonpengendali		-	-	-	-	-	-	-	-	(305.486)	-	-	-	(713.514)	(1.019.000)	Impact of transfer of ownership in a Subsidiary from non-controlling interest
Dampak pengalihan pengendalian atas Entitas Anak kepada entitas sepengendali		-	452.010	-	-	-	-	-	-	92.750	-	-	-	(349.463)	195.297	Impact of control transfer of a Subsidiary to a entity under common control
Penghasilan komprehensif lain tahun berjalan		-	-	156.588	(323.090)	(10.314)	56.052	78.423	-	-	-	-	-	23.985	(18.356)	Other comprehensive income for the year
Saldo pada tanggal 31 Desember 2024		11.666.667	18.095.274	10.289	(2.160.850)	(8.885)	34.772.745	1.595.606	85.052	(309.938)	5.380.268	214.670.201	220.050.469	29.678.252	313.474.681	Balance as of 31 December 2024

Catatan atas laporan keuangan konsolidasian terlampir merupakan bagian yang tidak terpisahkan dari laporan keuangan konsolidasian secara keseluruhan.

The accompanying notes to the consolidated financial statements form an integral part of these consolidated financial statements taken as a whole.

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	Catatan/ Notes	Tahun yang berakhir pada tanggal 31 Desember/ Years ended 31 December		
		2025	2024	
ARUS KAS DARI AKTIVITAS OPERASIONAL				CASH FLOWS FROM OPERATING ACTIVITIES
Penerimaan pendapatan bunga		135.685.903	126.307.045	Receipts from interest income
Penerimaan pendapatan syariah		24.761.655	21.444.104	Receipts from sharia income
Penerimaan pendapatan provisi, komisi dan premi		37.214.656	36.542.783	Receipts from provision, commission and premium income
Pembayaran beban bunga		(46.694.494)	(41.137.244)	Payments of interest expense
Pembayaran beban syariah		(9.185.844)	(7.844.161)	Payments of sharia expense
Pembayaran beban asuransi		(8.389.121)	(10.574.450)	Payments of insurance expense
Penerimaan dari penjualan obligasi pemerintah - diukur pada nilai wajar melalui laba rugi		459.600.567	489.371.973	Receipts from the sale of government bonds - measured at fair value through profit or loss
Pembelian obligasi pemerintah - diukur pada nilai wajar melalui laba rugi		(471.524.315)	(498.026.362)	Acquisition of government bonds - measured at fair value through profit or loss
Pendapatan dari kelompok nilai wajar melalui laba rugi - neto		8.071.537	4.473.622	Income from fair value through profit or loss classification - net
Pendapatan operasional lainnya - lain-lain		4.261.159	4.927.284	Other operating income - others
Beban operasional lainnya - lain-lain		(10.383.605)	(9.613.944)	Other operating expenses - others
Beban gaji dan tunjangan		(26.116.921)	(28.501.269)	Salaries and employee benefits expenses
Beban umum dan administrasi		(24.299.679)	(20.406.171)	General and administrative expenses
Pendapatan bukan operasional - neto	53	104.547	335.917	Non-operating income - net
Pembayaran pajak penghasilan badan		(11.338.737)	(13.438.576)	Payment of corporate income tax
Arus kas dari aktivitas operasional sebelum perubahan aset dan liabilitas operasional		61.767.308	53.860.551	Cash flows from operating activities before changes in operating assets and liabilities
(Kenaikan)/penurunan atas aset operasional:				(Increase)/decrease in operating assets:
Penempatan pada Bank Indonesia dan bank lain		(1.022.430)	(958.884)	Placements with Bank Indonesia and other banks
Efek-efek - diukur pada nilai wajar melalui laba rugi		(26.425.082)	1.973.193	Marketable securities - measured at fair value through profit or loss

Catatan atas laporan keuangan konsolidasian terlampir merupakan bagian yang tidak terpisahkan dari laporan keuangan konsolidasian secara keseluruhan.

The accompanying notes to the consolidated financial statements form an integral part of these consolidated financial statements taken as a whole.

**PT BANK MANDIRI (PERSERO) Tbk
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		Tahun yang berakhir pada tanggal 31 Desember/ Years ended 31 December		
	Catatan/ Notes	2025	2024 ^{*)}	
ARUS KAS DARI AKTIVITAS OPERASIONAL (lanjutan)				CASH FLOWS FROM OPERATING ACTIVITIES (continued)
(Kenaikan)/penurunan atas aset operasional: (lanjutan)				(Increase)/decrease in operating assets: (continued)
Tagihan lainnya - transaksi perdagangan		(2.097.994)	(3.929.564)	Other receivables - trade transactions
Kredit yang diberikan		(193.509.441)	(237.605.954)	Loans Sharia receivables/ financing
Piutang/pembiayaan syariah		(42.257.111)	(39.585.822)	Securities purchased under agreements to resell
Tagihan atas efek-efek yang dibeli dengan janji dijual kembali		4.386.361	14.402.790	Consumer financing receivables
Piutang pembiayaan konsumen		(994.335)	(10.319.670)	Net investment finance leases
Investasi bersih dalam sewa pembiayaan		1.346.033	(319.986)	Prepaid taxes
Pajak dibayar dimuka		(112.610)	(302.483)	Prepaid expenses
Biaya dibayar dimuka		(845.315)	(2.107.934)	Other assets
Aset lain-lain		(3.502.246)	851.950	
Penerimaan atas aset keuangan yang telah dihapusbukukan		9.844.380	9.312.913	Recovery of written-off financial assets
Kenaikan/(penurunan) atas liabilitas operasional dan dana <i>syirkah</i> temporer:				Increase/(decrease) in operating liabilities and temporary <i>syirkah</i> funds:
Bank konvensional				Conventional banking
Giro		94.403.943	18.549.199	Demand deposits
Tabungan		41.785.241	70.964.416	Saving deposits
Deposito berjangka		230.133.571	11.951.464	Time deposits
Interbank call money		(1.947.672)	2.679.658	Interbank call money
Liabilitas segera		(1.166.273)	1.218.775	Obligations due immediately
Liabilitas kontrak asuransi	27	2.182.623	(533.653)	Insurance contract liabilities
Utang pajak lainnya		(495.442)	488.808	Other taxes payable
Liabilitas lain-lain		(1.213.929)	2.793.362	Other liabilities
Bank syariah - dana <i>syirkah</i> temporer				Sharia bank - temporary <i>syirkah</i> funds
Giro - investasi terikat dan giro <i>mudharabah</i> <i>musyarakah</i>		6.853.820	4.818.540	Demand deposits - restricted investment and <i>mudharabah</i> <i>musyarakah</i> demand deposits
Tabungan - investasi terikat dan investasi tidak terikat tabungan <i>mudharabah</i>		14.142.673	7.510.475	Saving deposits - restricted investment and <i>mudharabah</i> saving deposits - unrestricted investment

*) Direklasifikasi, lihat Catatan 64

*) Reclassified, see Note 64

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		Tahun yang berakhir pada tanggal 31 Desember/ Years ended 31 December		
	Catatan/ Notes	2025	2024	
ARUS KAS DARI AKTIVITAS OPERASIONAL (lanjutan)				CASH FLOWS FROM OPERATING ACTIVITIES (continued)
Kenaikan/(penurunan) atas liabilitas operasional dan dana <i>syirkah</i> temporer: (lanjutan)				Increase/(decrease) in operating liabilities and temporary <i>syirkah</i> funds: (continued)
Bank syariah - dana <i>syirkah</i> temporer (lanjutan)				Sharia bank - temporary <i>syirkah</i> funds (continued)
Deposito <i>mudharabah</i> - investasi tidak terikat		15.284.065	14.729.578	Mudharabah time deposits - unrestricted investment
Kas netto yang diperoleh dari/ (digunakan untuk) aktivitas operasional		206.540.138	(79.558.278)	Net cash provided by/(used in) operating activities
ARUS KAS DARI AKTIVITAS INVESTASI				CASH FLOWS FROM INVESTING ACTIVITIES
Kenaikan efek-efek - selain diukur pada nilai wajar melalui laba rugi		(2.844.099)	(4.213.227)	Increase in marketable securities - other than measured at fair value through profit or loss
Penurunan obligasi pemerintah - selain diukur pada nilai wajar melalui laba rugi		11.096.966	29.535.716	Decrease in government bonds - other than measured at fair value through profit or loss
Penerimaan dari penjualan aset tetap	18b	40.148	35.890	Proceeds from sale of fixed assets
Pembelian aset tetap	18a	(5.456.304)	(6.141.551)	Acquisition of fixed assets
Pembelian aset takberwujud	19	(2.048.023)	(2.402.345)	Acquisition of intangible assets
Kenaikan investasi Entitas Anak		(1.000)	(15.072)	Increase in Subsidiaries' investment
Penyertaan pada Entitas Lain		-	(20.000)	Investment in Other Entity
Penerimaan dari pengalihan pengendalian atas Entitas Anak		-	951.284	Proceeds from control transfer of a Subsidiary
Kas netto yang diperoleh dari aktivitas investasi		787.688	17.730.695	Net cash provided by investing activities
ARUS KAS DARI AKTIVITAS PENDANAAN				CASH FLOWS FROM FINANCING ACTIVITIES
Penerimaan dari efek-efek yang diterbitkan		37.518.161	25.460.904	Receipts from debt securities issued
Pembayaran atas efek-efek yang diterbitkan		(17.159.816)	(36.082.179)	Payments of debt securities issued
Penerimaan dari pinjaman yang diterima		151.881.750	99.255.831	Receipts from fund borrowings
Pembayaran atas pinjaman yang diterima		(148.739.809)	(48.433.335)	Payments of fund borrowings

Catatan atas laporan keuangan konsolidasian terlampir merupakan bagian yang tidak terpisahkan dari laporan keuangan konsolidasian secara keseluruhan.

The accompanying notes to the consolidated financial statements form an integral part of these consolidated financial statements taken as a whole.

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		Tahun yang berakhir pada tanggal 31 Desember/ Years ended 31 December		
	Catatan/ Notes	2025	2024	
ARUS KAS DARI AKTIVITAS PENDANAAN (lanjutan)				CASH FLOWS FROM FINANCING ACTIVITIES (continued)
Pembayaran atas pinjaman dan efek-efek subordinasi (Penurunan)/kenaikan liabilitas atas efek-efek yang dijual dengan janji dibeli kembali	59	(17.338)	(16.887)	Payments of subordinated loans and marketable securities (Decrease)/increase in securities sold under agreements to repurchase liabilities
Pembayaran liabilitas sewa	35	(1.842.146)	(1.651.500)	Payments for lease liabilities
Pembayaran dividen	40c	(43.510.539)	(33.036.034)	Payments of dividends
Pembelian saham treasuri		(403.625)	-	Purchase of treasury shares
Penambahan kepemilikan pada Entitas Anak dari kepentingan nonpengendali		-	(1.019.000)	Acquisition of interest in a Subsidiary from non-controlling interest
Kas netto yang (digunakan untuk)/ diperoleh dari aktivitas pendanaan		(74.629.896)	57.849.151	Net cash (used in)/provided by financing activities
KENAIKAN/(PENURUNAN) NETO KAS DAN SETARA KAS		132.697.930	(3.978.432)	NET INCREASE/(DECREASE) IN CASH AND CASH EQUIVALENTS
DAMPAK PERUBAHAN SELISIH KURS TERHADAP KAS DAN SETARA KAS		3.210.036	4.214.862	EFFECTS OF EXCHANGE RATE CHANGES ON CASH AND CASH EQUIVALENTS
REKLASIFIKASI KAS DAN SETARA KAS KE ASET DIKUASAI UNTUK DIJUAL	66	(68.900)	-	RECLASSIFICATION OF CASH AND CASH EQUIVALENTS TO ASSETS HELD FOR SALE
KAS DAN SETARA KAS PADA AWAL TAHUN		244.038.123	243.801.693	CASH AND CASH EQUIVALENTS AT THE BEGINNING OF YEAR
KAS DAN SETARA KAS PADA AKHIR TAHUN		379.877.189	244.038.123	CASH AND CASH EQUIVALENTS AT THE END OF YEAR
Kas dan setara kas pada akhir tahun terdiri dari:				Cash and cash equivalents at the end of year consists of:
Kas	62.B.(vii)	33.857.220	31.665.082	Cash
Giro pada Bank Indonesia	4	238.289.478	105.146.044	Current accounts with Bank Indonesia
Giro pada bank lain	5	60.952.583	46.668.439	Current accounts with other banks
Investasi jangka pendek likuid dengan jangka waktu jatuh tempo tiga bulan atau kurang sejak tanggal perolehan		46.777.908	60.558.558	Liquid short-term investments with maturity period of three months or less from the date of acquisition
Total kas dan setara kas		379.877.189	244.038.123	Total cash and cash equivalents

Catatan atas laporan keuangan konsolidasian terlampir merupakan bagian yang tidak terpisahkan dari laporan keuangan konsolidasian secara keseluruhan.

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1. INFORMASI UMUM

a. Pendirian usaha

PT Bank Mandiri (Persero) Tbk (selanjutnya disebut "Bank Mandiri" atau "Bank") didirikan pada tanggal 2 Oktober 1998 di Negara Republik Indonesia dengan Akta Notaris Sutjipto, S.H., No. 10, berdasarkan Peraturan Pemerintah No. 75 Tahun 1998 tanggal 1 Oktober 1998. Akta pendirian dimaksud telah disahkan oleh Menteri Kehakiman Republik Indonesia berdasarkan Surat Keputusan No. C2-16561.HT.01.01.TH.98 tanggal 2 Oktober 1998, serta diumumkan pada Tambahan No. 6859 dalam Berita Negara Republik Indonesia No. 97 tanggal 4 Desember 1998.

Bank Mandiri didirikan melalui penggabungan usaha PT Bank Bumi Daya (Persero) ("BBD"), PT Bank Dagang Negara (Persero) ("BDN"), PT Bank Ekspor Impor Indonesia (Persero) ("Bank Exim") dan PT Bank Pembangunan Indonesia (Persero) ("Bapindo") (selanjutnya secara bersama-sama disebut "Bank Peserta Penggabungan").

Berdasarkan Pasal 3 Anggaran Dasar Bank Mandiri, ruang lingkup kegiatan Bank Mandiri adalah melakukan usaha di bidang perbankan sesuai dengan ketentuan dan peraturan perundang-undangan yang berlaku. Bank Mandiri mulai beroperasi pada tanggal 1 Agustus 1999. Entitas Induk Bank adalah Pemerintah Republik Indonesia melalui Kementerian BUMN yang merupakan Kementerian dalam Pemerintah Indonesia yang membidangi urusan pembinaan badan usaha milik negara.

Anggaran Dasar Bank Mandiri telah mengalami beberapa kali perubahan, sebagaimana terakhir berdasarkan Akta Pernyataan Keputusan Rapat Umum Pemegang Saham Tahunan No. 12, tanggal 24 April 2025, yang dibuat di hadapan Utiek R. Abdurachman, S.H., M.LI., M.Kn., Notaris di Jakarta. Perubahan tersebut telah diberitahukan kepada Menteri Hukum Republik Indonesia sesuai dengan surat penerimaan pemberitahuan No. AHU-AH.01.03-0113069 dan terdaftar pada Daftar Perseroan No. AHU-0090215.AH.01.11. Tahun 2025 tanggal 25 April 2025.

1. GENERAL INFORMATION

a. Establishment

PT Bank Mandiri (Persero) Tbk (hereinafter referred to as "Bank Mandiri" or the "Bank") was established on 2 October 1998 in the Republic of Indonesia based on Notarial Deed No. 10 of Sutjipto, S.H., under Government Regulation No. 75 Year 1998 dated 1 October 1998. The deed of establishment was approved by the Ministry of Justice of the Republic of Indonesia in its Decision Letter No. C2-16561.HT.01.01.TH.98 dated 2 October 1998 and was published in Supplement No. 6859 of State Gazette of the Republic of Indonesia No. 97 dated 4 December 1998.

Bank Mandiri was established through the merger of PT Bank Bumi Daya (Persero) ("BBD"), PT Bank Dagang Negara (Persero) ("BDN"), PT Bank Ekspor Impor Indonesia (Persero) ("Bank Exim") and PT Bank Pembangunan Indonesia (Persero) ("Bapindo") (hereinafter collectively referred to as the "Merged Banks").

Based on Article 3 of the Bank's Articles of Association, Bank Mandiri is engaged in banking activities in accordance with prevailing laws and regulations. The Bank commenced its operations on 1 August 1999. The Bank's Parent Entity is the Government of the Republic of Indonesia through the Ministry of State-Owned Enterprises which is the Ministry within the Indonesian Government that is in charge of state-owned enterprises development affairs.

The Articles of Association of Bank Mandiri has been amended several times, the latest amendment under Deed of Annual General Meeting of Shareholders No. 12, dated 24 April 2025 made before Utiek R. Abdurachman, S.H., M.LI., M.Kn., notary in Jakarta. This amendment has been submitted to and approved by the Ministry of Laws of the Republic of Indonesia, in its Decision Letter No. AHU-AH.01.03-0113069 and registered in the Company Register No. AHU-0090215.AH.01.11. Year 2025, dated on 25 April 2025.

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1. INFORMASI UMUM (lanjutan)

b. Penggabungan usaha

Pada akhir bulan Februari 1998, Pemerintah Republik Indonesia (selanjutnya disebut "Pemerintah") mengumumkan rencana untuk melakukan restrukturisasi atas Bank Peserta Penggabungan.

Sehubungan dengan rencana restrukturisasi tersebut, Pemerintah mendirikan Bank Mandiri pada bulan Oktober 1998 dengan melakukan penyeteroran tunai dan pengalihan saham Pemerintah pada Bank Peserta Penggabungan (Catatan 40a dan 40b). Selisih antara harga transfer dan nilai buku saham pada saat restrukturisasi tidak dihitung karena dinilai tidak praktis. Seluruh kerugian yang timbul selama periode restrukturisasi diakui dalam Program Rekapitalisasi.

Rencana restrukturisasi tersebut dirancang untuk menggabungkan usaha Bank Peserta Penggabungan ke dalam Bank Mandiri pada bulan Juli 1999 dan rekapitalisasi Bank Mandiri. Restrukturisasi Bank Peserta Penggabungan ke dalam Bank Mandiri juga mencakup:

- i. Restrukturisasi kredit yang diberikan;
- ii. Restrukturisasi aset non-kredit yang diberikan;
- iii. Rasionalisasi kantor cabang di dalam dan luar negeri;
- iv. Rasionalisasi sumber daya manusia.

Berdasarkan Akta Notaris Sutjipto, S.H., No. 100 tanggal 24 Juli 1999, Bank Peserta Penggabungan secara hukum melakukan penggabungan usaha ke dalam Bank Mandiri. Akta Penggabungan Usaha tersebut disahkan oleh Menteri Kehakiman Republik Indonesia dengan Surat Keputusan No. C-13.781.HT.01.04.TH.99 tanggal 29 Juli 1999 dan disetujui oleh Gubernur Bank Indonesia dengan Surat Keputusan No. 1/9/KEP.GBI/1999 tanggal 29 Juli 1999. Penggabungan tersebut dinyatakan sah oleh Kepala Kantor Departemen Perindustrian dan Perdagangan Jakarta Selatan melalui Surat Keputusan No. 09031827089 tanggal 31 Juli 1999.

1. GENERAL INFORMATION (continued)

b. Merger

At the end of February 1998, the Government of the Republic of Indonesia (hereinafter referred to as "Government") announced its plan to restructure the Merged Banks.

In connection with the restructurisation plan, the Government established Bank Mandiri in October 1998 through the payment of cash and the transfer the Government's shares of the Merged Banks (Note 40a and 40b). The difference between the transfer price and the book value of the shares at the time of the restructurisation was not calculated as it was considered not practicable to do so. All losses incurred during the year of restructuring were recognised in the Recapitalisation Program.

The restructurisation plan was designed to merge the Merged Banks' business into Bank Mandiri on July 1999 and the recapitalisation of Bank Mandiri. The restructurisation of the Merged Banks into Bank Mandiri also covered the following:

- i. Restructurisation of loans;
- ii. Restructurisation of non-loan assets;
- iii. Rationalisation of domestic and overseas offices;
- iv. Rationalisation of human resources.

Based on the Notarial Deed of Sutjipto, S.H., No. 100 dated 24 July 1999, the Merged Banks were legally merged into Bank Mandiri. The Merger Deed was legalised by the Ministry of Justice of the Republic of Indonesia in its Decision Letter No. C-13.781.HT.01.04.TH.99 dated 29 July 1999 and approved by the Governor of Bank Indonesia in its Decision Letter No. 1/9/KEP.GBI/1999 dated 29 July 1999. The merger was declared effective by the Department Chief of the South Jakarta Industry and Trade Office in its Decision Letter No. 09031827089 dated 31 July 1999.

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1. INFORMASI UMUM (lanjutan)

b. Penggabungan usaha (lanjutan)

Pada tanggal efektif penggabungan usaha:

- i. Semua aset dan liabilitas Bank Peserta Penggabungan dialihkan ke Bank Mandiri sebagai Bank Hasil Penggabungan;
- ii. Semua operasi dan aktivitas bisnis Bank Peserta Penggabungan dialihkan dan dioperasikan oleh Bank Mandiri;
- iii. Bank Mandiri mendapat tambahan modal disetor sebesar Rp1.000.000 (nilai penuh) atau setara dengan 1 (satu) lembar saham yang merupakan sisa saham yang dimiliki oleh Pemerintah pada masing-masing Bank Peserta Penggabungan (Catatan 40a dan 40b).

Pada tanggal efektif dimaksud, Bank Peserta Penggabungan secara hukum dibubarkan tanpa proses likuidasi dan Bank Mandiri sebagai Bank Hasil Penggabungan menerima seluruh hak dan liabilitas dari Bank Peserta Penggabungan.

c. Rekapitalisasi

Dalam rangka mengatasi kondisi ekonomi yang memburuk di Indonesia pada sektor perbankan, pada tanggal 31 Desember 1998, Pemerintah telah mengeluarkan Peraturan Pemerintah No. 84 Tahun 1998 tentang Program Rekapitalisasi Bank Umum yang bertujuan untuk meningkatkan permodalan bank umum agar dapat memenuhi Rasio Kecukupan Modal (*Capital Adequacy Ratio*) yang selanjutnya disebut "CAR") minimum sesuai dengan ketentuan yang ditetapkan. Keikutsertaan bank umum dalam Program Rekapitalisasi didasarkan pada persyaratan dan prosedur yang ditetapkan dalam Surat Keputusan Bersama Menteri Keuangan dan Gubernur Bank Indonesia No. 53/KMK.017/1999 dan No. 31/12/KEP/GBI tanggal 8 Februari 1999. Berdasarkan Surat Keputusan Bersama tersebut, Pemerintah antara lain harus melakukan Program Rekapitalisasi Bank Umum terhadap seluruh Bank Milik Negara, Bank Pembangunan Daerah dan Bank Umum yang berstatus "*Bank Take Over*" oleh Badan Penyehatan Perbankan Nasional ("BPPN").

Pada tanggal 28 Mei 1999, Pemerintah mengeluarkan Peraturan Pemerintah No. 52 Tahun 1999 (PP No. 52/1999) tentang penambahan penyertaan modal Pemerintah Republik Indonesia pada Bank Mandiri melalui penerbitan Obligasi Rekapitalisasi Pemerintah oleh Menteri Keuangan dengan nilai maksimum Rp137.800.000. Pelaksanaan PP No. 52/1999 diatur dalam Surat Keputusan Bersama Menteri Keuangan dan Gubernur Bank Indonesia No. 389/KMK.017/1999 dan No. 1/10/KEP/GBI tanggal 29 Juli 1999.

1. GENERAL INFORMATION (continued)

b. Merger (continued)

Effective from the date of the merger:

- i. All assets and liabilities of the Merged Banks were transferred to Bank Mandiri as the Surviving Bank;
- ii. All operations and business activities of the Merged Banks were transferred and operated by Bank Mandiri;
- iii. Bank Mandiri received additional paid-in capital amounted to Rp1,000,000 (full amount) or equivalent to 1 (one) share representing the remaining shares owned by the Government in the Merged Banks (Notes 40a and 40b).

On the effective date, the Merged Banks were legally dissolved without liquidation process and Bank Mandiri, as the Surviving Bank, received all the rights and obligations from the Merged Banks.

c. Recapitalisation

In response to the effects of the adverse economic conditions on the banking sector in Indonesia, on 31 December 1998, the Government issued Government Regulation No. 84 Year 1998 regarding Recapitalisation Program for Commercial Banks, which was designed to increase the paid-in capital of commercial banks to enable them to meet the minimum requirement of Capital Adequacy Ratio ("CAR") in accordance with prevailing regulation. The eligibility of commercial banks for inclusion in the Recapitalisation Program is based on requirements and procedures set forth in the Joint Decrees No. 53/KMK.017/1999 and No. 31/12/KEP/GBI dated 8 February 1999 of the Ministry of Finance and the Governor of Bank Indonesia. Based on the Joint Decrees, the Government, among others, shall implement the Recapitalisation Program for Commercial Banks with respect to all State-Owned Banks, Regional Development Banks, and Commercial Banks, with the status of "Bank Take Over", by the Indonesian Bank Restructuring Agency (Badan Penyehatan Perbankan Nasional or "BPPN").

On 28 May 1999, the Government issued Government Regulation No. 52 of 1999 (PP No. 52/1999) regarding additional capital investment by the Government of Republic of Indonesia in Bank Mandiri through issuance of Government Recapitalisation Bonds to be issued then by the Ministry of Finance with a value of up to Rp137,800,000. The implementation of PP No. 52/1999 was set forth in Joint Decrees of the Ministry of Finance and the Governor of Bank Indonesia No. 389/KMK.017/1999 and No. 1/10/KEP/GBI dated 29 July 1999.

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c. Rekapitalisasi (lanjutan)

Selama Obligasi Rekapitalisasi Pemerintah tersebut belum diterbitkan, pada saat itu Bank Mandiri mengakui adanya "Tagihan kepada Pemerintah" sebesar Rp137.800.000 sesuai dengan penegasan Komitmen Pemerintah melalui surat dari Menteri Keuangan No. S-360/MK.017/1999 tanggal 29 September 1999 dan persetujuan Menteri Negara Pendayagunaan BUMN melalui surat No. S-510/M-PBUMN/1999 tanggal 29 September 1999.

Sesuai dengan Surat Bank Indonesia No. 1/1/GBI/DPIP tanggal 11 Oktober 1999 perihal Penerbitan Obligasi/Surat Utang Pemerintah dalam rangka penyertaan modal Pemerintah Republik Indonesia di Bank Mandiri, Bank Indonesia menyetujui tagihan kepada Pemerintah tersebut di atas termasuk dalam modal inti Bank Mandiri (*Tier 1*) dalam perhitungan Rasio Kecukupan Modal (CAR) pada tanggal 31 Juli 1999 sampai dengan 30 September 1999, dengan syarat bahwa selambat-lambatnya tanggal 15 Oktober 1999, Obligasi/Surat Utang Pemerintah telah diterima oleh Bank Indonesia.

Berdasarkan Peraturan Pemerintah No. 97 Tahun 1999 tanggal 24 Desember 1999 tentang Penambahan Penyertaan Modal Negara Republik Indonesia ke dalam Modal Perusahaan Perseroan (Persero) PT Bank Mandiri dalam Rangka Program Rekapitalisasi Bank Umum, Pemerintah menambah penyertaan modal sampai sejumlah maksimum Rp42.200.000, sehingga penyertaan secara keseluruhan menjadi setinggi-tingginya sebesar Rp180.000.000.

Dalam rangka pelaksanaan Peraturan Pemerintah No. 52 dan No. 97 Tahun 1999 tersebut di atas, maka dalam Perjanjian Rekapitalisasi Sementara antara Pemerintah dengan Bank Mandiri beserta perubahannya, Pemerintah telah mengeluarkan Obligasi Rekapitalisasi Pemerintah dalam 2 (dua) tahap, yaitu sebesar Rp103.000.000 pada tanggal 13 Oktober 1999 dan Rp75.000.000 pada tanggal 28 Desember 1999, sehingga pada tanggal 31 Desember 1999 jumlah keseluruhan Obligasi Rekapitalisasi Pemerintah yang diterbitkan berdasarkan perjanjian tersebut menjadi sebesar Rp178.000.000.

1. GENERAL INFORMATION (continued)

c. Recapitalisation (continued)

While the Government Recapitalisation Bonds had not yet been issued, at the point in time, Bank Mandiri accounted the bonds as "Due from the Government" amounted to Rp137,800,000 in accordance with the Government's Commitment through the Ministry of Finance's letter No. S-360/MK.017/1999 dated 29 September 1999 and the approval of the Ministry of State-Owned Enterprises in letter No. S-510/M-PBUMN/1999 dated 29 September 1999.

Based on Bank Indonesia Letter No. 1/1/GBI/DPIP dated 11 October 1999, regarding Issuance of Government Bonds/Debentures in connection with the Government of Republic of Indonesia's capital investment in Bank Mandiri, Bank Indonesia agreed to include the above receivable as Bank Mandiri's core capital (*Tier 1*) for the purposes of calculating Capital Adequacy Ratio (CAR) as of 31 July 1999 until 30 September 1999, with a condition that not later than 15 October 1999 the Government Bonds/Debentures should have been received by Bank Indonesia.

Based on Government Regulation No. 97 year 1999 dated 24 December 1999 regarding the Addition of State Capital of the Republic of Indonesia into the Capital of the Company (Persero) of PT Bank Mandiri in Relation to the Commercial Bank Recapitalisation Program, the Government increased its capital investment to a maximum of Rp42,200,000, so that the total maximum of investment become amounted to Rp180,000,000.

In relation to the implementation of the above Government Regulations No. 52 and No. 97 year 1999, in the Temporary Recapitalisation Agreement between the Government and Bank Mandiri and its amendment, the Government issued Government Recapitalisation Bonds in 2 (two) tranches which amounted to Rp103,000,000 on 13 October 1999 and Rp75,000,000 on 28 December 1999 so that as of 31 December 1999 the total Government Recapitalisation Bonds issued in accordance with the aforementioned agreements become amounted to Rp178,000,000.

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c. Rekapitalisasi (lanjutan)

Berdasarkan Kontrak Manajemen pada tanggal 8 April 2000 antara Bank Mandiri dan Pemerintah, ditetapkan jumlah kebutuhan rekapitalisasi Bank Mandiri adalah sebesar Rp173.931.000 atau lebih kecil dari jumlah Obligasi Rekapitalisasi Pemerintah. Dari kelebihan tersebut, sebesar Rp1.412.000 digunakan sebagai tambahan modal disetor, sedangkan sisanya sebesar Rp2.657.000 dikembalikan kepada Pemerintah pada tanggal 7 Juli 2000 dalam bentuk Obligasi Rekapitalisasi Pemerintah sebanyak 2.657.000 unit.

Sesuai Surat Menteri Keuangan Republik Indonesia No. S-174/MK.01/2003 tanggal 24 April 2003 tentang pengembalian kelebihan Obligasi Rekapitalisasi Pemerintah yang sebelumnya digunakan sebagai tambahan modal, Bank Mandiri telah mengembalikan Obligasi Rekapitalisasi Pemerintah sebesar Rp1.412.000 kepada Pemerintah pada tanggal 25 April 2003 (Catatan 40b).

Menteri Keuangan Republik Indonesia mengeluarkan Surat Keputusan ("KMK-RI") No. 227/KMK.02/2003 tanggal 23 Mei 2003 dan KMK-RI No. 420/KMK-02/2003 tanggal 30 September 2003 yang antara lain memutuskan jumlah final tambahan penyertaan modal Pemerintah di Bank Mandiri sebesar Rp173.801.315 (Catatan 40b).

d. Penawaran umum perdana saham dan kuasi-reorganisasi

Penawaran umum perdana saham Bank Mandiri

Bank Mandiri telah menyampaikan pernyataan pendaftaran sehubungan dengan Penawaran Umum Perdana Saham (*Initial Public Offering*) yang selanjutnya disebut "IPO" kepada Otoritas Jasa Keuangan ("OJK"), dahulu Badan Pengawas Pasar Modal dan Lembaga Keuangan ("Bapepam dan LK"), pada tanggal 2 Juni 2003 dan telah dinyatakan efektif berdasarkan Surat Ketua Bapepam dan LK No. S-1551/PM/2003 tanggal 27 Juni 2003.

Nama perusahaan berubah dari semula PT Bank Mandiri (Persero) menjadi PT Bank Mandiri (Persero) Tbk berdasarkan perubahan Anggaran Dasar yang dilaksanakan dengan Akta Notaris Sutjipto, S.H., No. 2 tanggal 1 Juni 2003.

1. GENERAL INFORMATION (continued)

c. Recapitalisation (continued)

Based on the Management Contract dated 8 April 2000 between Bank Mandiri and the Government, the total amount of recapitalisation required by Bank Mandiri was Rp173,931,000, or less than the amount of the Government Recapitalisation Bonds. The excess of Rp1,412,000 was used as additional paid-in capital and the remaining excess balance of Rp2,657,000 was returned to the Government on 7 July 2000 in the form of Government Recapitalisation Bonds equivalent to 2,657,000 units.

Based on the Letter from the Ministry of Finance of the Republic of Indonesia No. S-174/MK.01/2003 dated 24 April 2003 regarding the return of the excess of Government Recapitalisation Bonds, which was previously used as additional paid-in capital, Government Recapitalisation Bonds amounted to Rp1,412,000 were returned to the Government by Bank Mandiri on 25 April 2003 (Note 40b).

The Ministry of Finance of Republic of Indonesia issued Decree Letter ("KMK-RI") No. 227/KMK.02/2003 dated 23 May 2003 and KMK-RI No. 420/KMK-02/2003 dated 30 September 2003, among others, confirmed that the final amount of the addition of the Government's capital investment participation in Bank Mandiri amounted to Rp173,801,315 (Note 40b).

d. Initial public offering of share and quasi-reorganisation

Initial public offering of Bank Mandiri's share

Bank Mandiri had submitted its registration for an Initial Public Offering ("IPO") to Financial Services Authorities ("FSA"), previously the Capital Market Supervisory Board and Financial Institution ("Bapepam and LK") on 2 June 2003 and became effective based on the Letter from the Chairman of Bapepam and LK No. S-1551/PM/2003 dated 27 June 2003.

The Bank's name was changed from PT Bank Mandiri (Persero) to PT Bank Mandiri (Persero) Tbk based on an amendment to the Articles of Association which has been executed with Notarial Deed of Sutjipto, S.H., No. 2 dated 1 June 2003.

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1. INFORMASI UMUM (lanjutan)

d. Penawaran umum perdana saham dan kuasi-reorganisasi (lanjutan)

Penawaran umum perdana saham Bank Mandiri (lanjutan)

Perubahan nama Bank ini telah disetujui oleh Menteri Hukum dan Hak Asasi Manusia Republik Indonesia berdasarkan Surat Keputusan No. C-12783.HT.01.04.TH.2003 tanggal 6 Juni 2003 dan telah diumumkan pada Berita Negara Republik Indonesia No. 63 tanggal 8 Agustus 2003, Tambahan Berita Negara Republik Indonesia No. 6590.

Pada tanggal 14 Juli 2003, Bank Mandiri melakukan IPO atas 4.000.000.000 lembar Saham Biasa Seri B, dengan nilai nominal Rp500 (nilai penuh) per lembar saham yang dijual dengan harga Rp675 (nilai penuh) per lembar saham. Penawaran umum kepada masyarakat tersebut merupakan divestasi atas 20,00% saham Bank Mandiri milik Pemerintah (Catatan 40a).

Pada tanggal 14 Juli 2003, sebanyak 19.800.000.000 lembar Saham Biasa Seri B Bank Mandiri telah dicatatkan di Bursa Efek Jakarta dan Bursa Efek Surabaya berdasarkan surat persetujuan dari Bursa Efek Jakarta No. S-1187/BEJ.PSJ/07-2003 tanggal 8 Juli 2003 dan Bursa Efek Surabaya No. JKT-028/LIST/BES/VII/2003 tanggal 10 Juli 2003.

Kuasi-reorganisasi

Untuk menghilangkan konsekuensi negatif karena dibebani dengan saldo rugi, Bank Mandiri melakukan kuasi-reorganisasi sesuai keputusan Rapat Umum Pemegang Saham Luar Biasa ("RUPS-LB") tanggal 29 Mei 2003.

Penyesuaian kuasi-reorganisasi telah dibukukan pada tanggal 30 April 2003, saldo rugi sebesar Rp162.874.901 dieliminasi ke akun tambahan modal disetor/agio saham.

Anggaran Dasar Bank Mandiri telah mengalami perubahan sehubungan dengan perubahan tambahan modal disetor karena adanya kuasi-reorganisasi sesuai dengan Akta Notaris Sutjipto, S.H., No. 130 tanggal 29 September 2003.

Perubahan ini telah disahkan oleh Menteri Hukum dan Hak Asasi Manusia Republik Indonesia berdasarkan Surat Keputusan No. C-25309.HT.01.04.TH.2003 tanggal 23 Oktober 2003 dan diumumkan pada Berita Negara Republik Indonesia No. 910 tanggal 23 Oktober 2003, Tambahan No. 93.

1. GENERAL INFORMATION (continued)

d. Initial public offering of share and quasi-reorganisation (continued)

Initial public offering of Bank Mandiri's share (continued)

The change of the Bank's name had approved by the Ministry of Law and Human Rights of the Republic of Indonesia in its Decision Letter No. C-12783.HT.01.04.TH.2003 dated 6 June 2003 that was published in the State Gazette Republic of Indonesia No. 63 dated 8 August 2003, Supplement State Gazette of Republic of Indonesia No. 6590.

On 14 July 2003, Bank Mandiri had an IPO of its 4,000,000,000 Series B common shares through, with a nominal value of Rp500 (full amount) per share with an initial selling price of Rp675 (full amount) per share. The IPO to public represents a divestment of 20.00% of the ownership of the Government's share in Bank Mandiri (Note 40a).

On 14 July 2003, 19,800,000,000 of Bank Mandiri's Series B common shares were listed on the Jakarta Stock Exchange and Surabaya Stock Exchange based on Jakarta Stock Exchange's Approval Letter No. S-1187/BEJ.PSJ/07-2003 dated 8 July 2003 and Surabaya Stock Exchange's Approval Letter No. JKT-028/LIST/BES/VII/2003 dated 10 July 2003.

Quasi-reorganisation

In order for Bank Mandiri to eliminate the negative consequences of being burdened by accumulated losses, the Bank undertook quasi-reorganisation as approved in the Extraordinary General Meeting of Shareholders ("RUPS-LB") on 29 May 2003.

The quasi-reorganisation adjustments were booked on 30 April 2003, which the accumulated losses of Rp162,874,901 were eliminated against additional paid-in capital/agio.

Bank Mandiri's Articles of Association were amended due to the changes in additional paid-in capital as a result of quasi-reorganisation, based on Notarial Deed of Sutjipto, S.H., No. 130 dated 29 September 2003.

This change was approved by the Ministry of Law and Human Rights of the Republic of Indonesia in its Decision Letter No. C-25309.HT.01.04.TH.2003 dated 23 October 2003 and was published in the State Gazette Republic of Indonesia No. 910 dated 23 October 2003 Supplement No. 93.

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d. Penawaran umum perdana saham dan kuasi-reorganisasi (lanjutan)

Kuasi-reorganisasi (lanjutan)

Pada tanggal 30 Oktober 2003, RUPS-LB Bank Mandiri menyetujui kuasi-reorganisasi pada tanggal 30 April 2003 tersebut sebagaimana terdapat dalam Akta Notaris Sutjipto, S.H., No. 165 tanggal 30 Oktober 2003.

e. Divestasi kepemilikan saham oleh Pemerintah

Pada tanggal 11 Maret 2004, Pemerintah telah melakukan divestasi lanjutan atas 10,00% kepemilikan di Bank Mandiri atau sebanyak 2.000.000.000 lembar Saham Biasa Seri B melalui private placement (Catatan 40a).

f. Penawaran umum obligasi dan medium term notes subordinasi, penawaran umum obligasi dan medium term notes, penawaran umum terbatas saham, perubahan modal saham Bank Mandiri dan pembelian kembali saham Bank Mandiri

Penawaran umum obligasi dan medium term notes subordinasi Bank Mandiri

Pada tanggal 23 Juni 2023, Bank Mandiri menerbitkan Medium Term Notes Subordinasi II Bank Mandiri Tahun 2023 dengan nilai nominal sebesar Rp100.000.

Penawaran umum obligasi dan medium term notes Bank Mandiri

Pada tanggal 19 Desember 2025, Bank Mandiri menerbitkan Obligasi Keberlanjutan Berkelanjutan I Bank Mandiri Tahap I Tahun 2025 ("Obligasi Keberlanjutan Berkelanjutan I Tahap I") dengan nilai nominal sebesar Rp5.000.000. Penawaran Umum Berkelanjutan Obligasi Keberlanjutan Berkelanjutan I Bank Mandiri Tahap I Tahun 2025 efektif sesuai Surat OJK Pasar Modal No. S-134/D.04/2025 tanggal 12 Desember 2025.

Pada tanggal 25 Maret 2025, Bank Mandiri menerbitkan Obligasi Berwawasan Lingkungan Berkelanjutan I Bank Mandiri Tahap II Tahun 2025 ("Obligasi Berwawasan Lingkungan Berkelanjutan I Tahap II") dengan nilai nominal sebesar Rp5.000.000.

Pada tanggal 24 Maret 2025, Bank Mandiri menerbitkan Euro Medium Term Notes (EMTN) kelima, dengan nilai nominal sebesar USD800.000.000 (nilai penuh) di Singapore Exchange (SGX).

1. GENERAL INFORMATION (continued)

d. Initial public offering of share and quasi-reorganisation (continued)

Quasi-reorganisation (continued)

On 30 October 2003, Bank Mandiri's RUPS-LB approved the quasi-reorganisation as of 30 April 2003, which were notarised by Sutjipto, S.H., in Notarial Deed No. 165 dated 30 October 2003.

e. Divestment of Government share ownership

On 11 March 2004, the Government divested another 10.00% of its ownership in Bank Mandiri which was equivalent to 2,000,000,000 Series B common shares through private placement (Note 40a).

f. Public offering of subordinated bonds and medium term notes, public offering of bonds and medium term notes, limited public offering of shares, changes in share capital of Bank Mandiri and repurchase of Bank Mandiri shares

Public offering of Bank Mandiri subordinated bonds and medium term notes

On 23 June 2023, Bank Mandiri issued Subordinated Medium Term Notes II Bank Mandiri Year 2023 with nominal value of Rp100,000.

Public offering of Bank Mandiri bonds and medium term notes

On 19 December 2025, Bank Mandiri issued Continuous Sustainability Bond I Bank Mandiri Phase I Year 2025 ("Continuous Sustainability Bond I Phase I") with nominal value of Rp5,000,000. Public offering of Continuous Sustainability Bond I Bank Mandiri Phase I Year 2025 was effective based on Letter of FSA Capital Market No. S-134/D.04/2025 dated 12 December 2025.

On 25 March 2025, Bank Mandiri issued Continuous Green Bond I Bank Mandiri Phase II Year 2025 ("Continuous Green Bond I Phase II") with nominal value of Rp5,000,000.

On 24 March 2025, Bank Mandiri issued the fifth Euro Medium Term Notes (EMTN), with a nominal value of USD800,000,000 (full amount) in the Singapore Exchange (SGX).

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- f. Penawaran umum obligasi dan *medium term notes* subordinasi, penawaran umum obligasi dan *medium term notes*, penawaran umum terbatas saham, perubahan modal saham Bank Mandiri dan pembelian kembali saham Bank Mandiri (lanjutan)

Penawaran umum obligasi dan *medium term notes* Bank Mandiri (lanjutan)

Pada tanggal 4 Juli 2023, Bank Mandiri menerbitkan Obligasi Berwawasan Lingkungan Berkelanjutan I Bank Mandiri Tahap I Tahun 2023 ("Obligasi Berwawasan Lingkungan Berkelanjutan I Tahap I") dengan nilai nominal sebesar Rp5.000.000. Penawaran Umum Berkelanjutan Obligasi Berwawasan Lingkungan Berkelanjutan I Bank Mandiri Tahap I Tahun 2023 efektif sesuai Surat OJK Pasar Modal No. S-137/D.04/2023 tanggal 21 Juni 2023.

Pada tanggal 4 April 2023, Bank Mandiri menerbitkan *Euro Medium Term Notes* (EMTN) keempat, dengan nilai nominal sebesar USD300.000.000 (nilai penuh) di *Singapore Exchange* (SGX).

Pada tanggal 19 April 2021, Bank Mandiri menerbitkan EMTN ketiga, yaitu *Sustainability Bond* Bank Mandiri 2021, dengan nilai nominal sebesar USD300.000.000 (nilai penuh) di SGX.

Pada tanggal 13 Mei 2020, Bank Mandiri menerbitkan EMTN kedua, dengan nilai nominal sebesar USD500.000.000 (nilai penuh) dan pada tanggal 11 April 2019, menerbitkan EMTN pertama, dengan nominal sebesar USD750.000.000 (nilai penuh) di SGX.

Pada tanggal 12 Mei 2020, Bank Mandiri menerbitkan Obligasi Berkelanjutan II Bank Mandiri Tahap I Tahun 2020 ("Obligasi Berkelanjutan II Tahap I") dengan nilai nominal sebesar Rp1.000.000. Penawaran Umum Berkelanjutan Obligasi Berkelanjutan II Bank Mandiri Tahap I Tahun 2020 efektif sesuai Surat OJK Pasar Modal No. S-133/D.04/2020 tanggal 30 April 2020.

Pada tanggal 15 Juni 2017, Bank Mandiri menerbitkan Obligasi Berkelanjutan I Bank Mandiri Tahap II Tahun 2017 ("Obligasi Berkelanjutan I Tahap II") dengan nilai nominal sebesar Rp6.000.000.

1. GENERAL INFORMATION (continued)

- f. *Public offering of subordinated bonds and medium term notes, public offering of bonds and medium term notes, limited public offering of shares, changes in share capital of Bank Mandiri and repurchase of Bank Mandiri shares (continued)*

Public offering of Bank Mandiri bonds and medium term notes (continued)

On 4 July 2023, Bank Mandiri issued Continuous Green Bond I Bank Mandiri Phase I Year 2023 ("Continuous Green Bond I Phase I") with nominal value of Rp5,000,000. Public offering of Continuous Green Bond I Bank Mandiri Phase I Year 2023 was effective based on Letter of FSA Capital Market No. S-137/D.04/2023 dated 21 June 2023.

On 4 April 2023, Bank Mandiri issued the fourth Euro Medium Term Notes (EMTN), with a nominal value of USD300,000,000 (full amount) in the Singapore Exchange (SGX).

On 19 April 2021, Bank Mandiri issued the third EMTN, namely the Sustainability Bond Bank Mandiri 2021, with a nominal value of USD300,000,000 (full amount) in the SGX.

On 13 May 2020, Bank Mandiri issued the second EMTN with nominal value of USD500,000,000 (full amount) and on 11 April 2019, the Bank issued the first EMTN with nominal value of USD750,000,000 (full amount) in the SGX.

On 12 May 2020, Bank Mandiri issued Continuous Bonds II Bank Mandiri Phase I Year 2020 ("Continuous Bonds II Phase I") with nominal value of Rp1,000,000. Public offering of Continuous Bonds II Bank Mandiri Phase I Year 2020 was effective based on Letter of FSA Capital Market No. S-133/D.04/2020 dated 30 April 2020.

On 15 June 2017, Bank Mandiri issued Continuous Bonds I Bank Mandiri Phase II Year 2017 ("Continuous Bonds I Phase II") with a nominal value of Rp6,000,000.

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- f. Penawaran umum obligasi dan *medium term notes* subordinasi, penawaran umum obligasi dan *medium term notes*, penawaran umum terbatas saham, perubahan modal saham Bank Mandiri dan pembelian kembali saham Bank Mandiri (lanjutan)

Penawaran umum obligasi dan *medium term notes* Bank Mandiri (lanjutan)

Pada tanggal 30 September 2016, Bank Mandiri menerbitkan Obligasi Berkelanjutan I Bank Mandiri Tahap I Tahun 2016 ("Obligasi Berkelanjutan I Tahap I") dengan nilai nominal sebesar Rp5.000.000. Penawaran Umum Berkelanjutan Obligasi Berkelanjutan I Tahap I, Obligasi Berkelanjutan I Tahap II dan Obligasi Berkelanjutan I Tahap III efektif sesuai Surat OJK Pasar Modal No. S-530/D.04/2016 tanggal 22 September 2016.

Penawaran umum terbatas saham Bank Mandiri

Untuk penguatan struktur permodalan, Bank Mandiri meningkatkan modal ditempatkan dan disetor melalui Penawaran Umum Terbatas ("PUT") dengan Hak Memesan Efek Terlebih Dahulu ("HMETD"). Terkait dengan PUT tersebut, Bank Mandiri telah menyampaikan pernyataan pendaftaran pertama dan kedua kepada Otoritas Jasa Keuangan ("OJK"), dahulu Badan Pengawas Pasar Modal dan Lembaga Keuangan ("Bapepam dan LK"), pada tanggal 26 Desember 2010 dan tanggal 18 Januari 2011. Bapepam dan LK berdasarkan Surat Pelaksana Ketua Bapepam dan LK No. S-807/BL/2011 tanggal 27 Januari 2011 menyatakan bahwa pendaftaran PUT dengan HMETD Bank Mandiri tersebut telah efektif. Bank Mandiri juga telah memperoleh persetujuan pemegang saham sesuai hasil keputusan RUPS-LB tanggal 28 Januari 2011 sebagaimana terdapat dalam Akta Notaris Dr. A. Partomuan Pohan, S.H., LLM No. 15 tanggal 25 Februari 2011 yang telah dilaporkan kepada Menteri Hukum dan Hak Asasi Manusia Republik Indonesia dengan bukti penerimaan laporan No. AHU-AH.01.10-07446 tanggal 10 Maret 2011 dan telah didaftarkan pada Daftar Perseroan No. AHU-0019617.AH.01.09 Tahun 2011 tanggal 10 Maret 2011.

Total HMETD yang diterbitkan Bank Mandiri adalah sebanyak 2.336.838.591 lembar saham dengan harga sebesar Rp5.000 (nilai penuh) per lembar yang telah ditetapkan pada tanggal 25 Januari 2011 dan pelaksanaan periode perdagangan HMETD dimulai tanggal 14 Februari 2011 sampai dengan tanggal 21 Februari 2011.

1. GENERAL INFORMATION (continued)

- f. *Public offering of subordinated bonds and medium term notes, public offering of bonds and medium term notes, limited public offering of shares, changes in share capital of Bank Mandiri and repurchase of Bank Mandiri shares (continued)*

Public offering of Bank Mandiri bonds and medium term notes (continued)

On 30 September 2016, Bank Mandiri issued Continuous Bonds I Bank Mandiri Phase I Year 2016 ("Continuous Bonds I Phase I") with nominal amount of Rp5,000,000. Public offering of Continuous Bonds I Phase I, Continuous Bonds I Phase II, and Continuous Bonds I Phase III was effective based on Letter of FSA Capital Market No. S-530/D.04/2016 dated on 22 September 2016.

Limited public offering of Bank Mandiri shares

To strengthen the capital structure, the Bank increased its issued and paid-up capital through the Limited Public Offering ("LPO") with Pre-emptive Rights ("HMETD"). Bank Mandiri had submitted the first and second registration statement regarding of this LPO to the Financial Services Authority ("FSA"), previously the Capital Market Supervisory Board and Financial Institution ("Bapepam and LK") on 26 December 2010 and 18 January 2011. Capital Market Supervisory Board and Financial Institution on 27 January 2011 based on the Bapepam and LK Acting Chief Letter No. S-807/BL/2011 stated that the LPO with HMETD of Bank Mandiri had been effective. The Bank also obtained an approval from the shareholders based on the decision of Extraordinary General Meeting of Shareholder dated on 28 January 2011 as stated in Notary Deed by Dr. A. Partomuan Pohan, S.H., LLM No. 15 dated 25 February 2011 and had been reported to the Ministry of Law and Human Rights Republic of Indonesia with the receipt No. AHU-AH.01.10-07446 dated 10 March 2011. The Bank also registered it to Company Listing No. AHU-0019617.AH.01.09 Year 2011 dated 10 March 2011.

Total number of HMETD issued by Bank Mandiri was 2,336,838,591 shares at a price of Rp5,000 (full amount) per share which had been determined on 25 January 2011 and the execution period of Pre-emptive Rights trading started from 14 February 2011 until 21 February 2011.

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Penawaran umum terbatas saham Bank Mandiri (lanjutan)

Pemerintah Republik Indonesia sebagai pemegang saham mayoritas Bank Mandiri, tidak melaksanakan haknya untuk memperoleh HMETD, namun mengalihkannya kepada pemegang saham publik lainnya, sehingga komposisi persentase kepemilikan saham Pemerintah pada Bank Mandiri menjadi berkurang atau mengalami dilusi dari sebesar 66,68% sebelum periode pelaksanaan HMETD menjadi sebesar 60,00% setelah pelaksanaan HMETD.

Perubahan modal saham Bank Mandiri

Rincian perubahan modal saham ditempatkan dan disetor (Catatan 40a) adalah sebagai berikut:

	Total saham/ Number of shares
Setoran awal dalam pendirian oleh Pemerintah di tahun 1998	4.000.000
Penambahan modal disetor oleh Pemerintah di tahun 1999	251.000
	4.251.000
Penambahan modal disetor oleh Pemerintah di tahun 2003	5.749.000
	10.000.000
Penurunan nilai nominal saham dari Rp1.000.000 (nilai penuh) menjadi Rp500 (nilai penuh) per saham melalui <i>stock split</i> di tahun 2003	20.000.000.000
Saham yang berasal dari konversi MSOP I pada tahun 2004	132.854.872
Saham yang berasal dari konversi MSOP I pada tahun 2005	122.862.492
Saham yang berasal dari konversi MSOP I pada tahun 2006	71.300.339
Saham yang berasal dari konversi MSOP II pada tahun 2006	304.199.764
Saham yang berasal dari konversi MSOP I pada tahun 2007	40.240.621
Saham yang berasal dari konversi MSOP II pada tahun 2007	343.135
Saham yang berasal dari konversi MSOP III pada tahun 2007	77.750.519

1. GENERAL INFORMATION (continued)

- f. *Public offering of subordinated bonds and medium term notes, public offering of bonds and medium term notes, limited public offering of shares, changes in share capital of Bank Mandiri and repurchase of Bank Mandiri shares (continued)*

Limited public offering of Bank Mandiri shares (continued)

The Government of the Republic of Indonesia as the controlling shareholder of Bank Mandiri, did not execute its right to acquire the HMETD, and transferred it to other public shareholders. As a result of this, Government's ownership in Bank Mandiri was reduced or diluted from 66.68%, prior to the execution of HMETD, to 60.00% after the execution of the HMETD.

Changes in share capital of Bank Mandiri

The details of changes in issued and fully paid-in capital (Note 40a) are as follows:

*Initial capital injection by the Government in 1998
Increase in paid-in capital by the Government in 1999

Increase in paid-in capital by the Government in 2003

Decrease in par value per share from Rp1,000,000 (full amount) to Rp500 (full amount) per share through stock split in 2003*

*Shares from conversion of MSOP I in 2004
Shares from conversion of MSOP I in 2005
Shares from conversion of MSOP I in 2006
Shares from conversion of MSOP II in 2006
Shares from conversion of MSOP I in 2007
Shares from conversion of MSOP II in 2007
Shares from conversion of MSOP III in 2007*

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Perubahan modal saham Bank Mandiri (lanjutan)

	Total saham/ Number of shares	
Saham yang berasal dari konversi MSOP I pada tahun 2008	8.107.633	Shares from conversion of MSOP I in 2008
Saham yang berasal dari konversi MSOP II pada tahun 2008	399.153	Shares from conversion of MSOP II in 2008
Saham yang berasal dari konversi MSOP III pada tahun 2008	147.589.260	Shares from conversion of MSOP III in 2008
Saham yang berasal dari konversi MSOP II pada tahun 2009	86.800	Shares from conversion of MSOP II in 2009
Saham yang berasal dari konversi MSOP III pada tahun 2009	64.382.217	Shares from conversion of MSOP III in 2009
Saham yang berasal dari konversi MSOP II pada tahun 2010	6.684.845	Shares from conversion of MSOP II in 2010
Saham yang berasal dari konversi MSOP III pada tahun 2010	19.693.092	Shares from conversion of MSOP III in 2010
Penambahan modal melalui PUT dengan HMETD pada tahun 2011	2.336.838.591	Increase of capital through Limited Public Offering (LPO) with Pre-emptive Rights in 2011
Penurunan nilai nominal saham dari Rp500 (nilai penuh) menjadi Rp250 (nilai penuh) per saham melalui <i>stock split</i> di tahun 2017	23.333.333.333	Decrease of par value of share from Rp500 (full amount) to Rp250 (full amount) per share through stock split in 2017
Penurunan nilai nominal saham dari Rp250 (nilai penuh) menjadi Rp125 (nilai penuh) per saham melalui <i>stock split</i> di tahun 2023	46.666.666.666	Decrease of par value of share from Rp250 (full amount) to Rp125 (full amount) per share through stock split in 2023
Total	93.333.333.332	Total

Pemecahan nilai nominal saham Bank Mandiri:

Berdasarkan keputusan RUPS-LB tanggal 21 Agustus 2017 yang dituangkan dalam Akta No. 36, tanggal 24 Agustus 2017, yang dibuat di hadapan Ashoya Ratam S.H., M.Kn., pemegang saham Bank Mandiri antara lain menyetujui pemecahan nilai nominal saham (*stock split*) Bank dari Rp500 (nilai penuh) per saham menjadi Rp250 (nilai penuh) per saham sehingga modal ditempatkan menjadi sejumlah 46.666.666.666 lembar saham yang terdiri atas 1 (satu) lembar saham Seri A Dwiwarna dan 46.666.666.665 lembar saham Seri B.

1. GENERAL INFORMATION (continued)

- f. *Public offering of subordinated bonds and medium term notes, public offering of bonds and medium term notes, limited public offering of shares, changes in share capital of Bank Mandiri and repurchase of Bank Mandiri shares (continued)*

Changes in share capital of Bank Mandiri (continued)

Stock split of Bank Mandiri:

Based on the decision of the Extraordinary General Meeting of Shareholders ("RUPS-LB") dated 21 August 2017 as stated in the Notarial Deed of Ashoya Ratam, S.H., M.Kn., No. 36 dated 24 August 2017, the shareholders of Bank Mandiri, approved the stock split of the Bank from Rp500 (full amount) per share to Rp250 (full amount) per share which resulted increase in issued capital into 46,666,666,666 shares consisting of 1 (one) Dwiwarna Series A share and 46,666,666,665 Series B shares.

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- f. Penawaran umum obligasi dan *medium term notes* subordinasi, penawaran umum obligasi dan *medium term notes*, penawaran umum terbatas saham, perubahan modal saham Bank Mandiri dan pembelian kembali saham Bank Mandiri (lanjutan)

**Perubahan modal saham Bank Mandiri
(lanjutan)**

Berdasarkan keputusan RUPS Tahunan tanggal 14 Maret 2023 yang dituangkan dalam Akta No. 12 tanggal 16 Maret 2023, yang dibuat di hadapan Utiek R. Abdurachman S.H., MLI., M.Kn., pemegang saham Bank Mandiri antara lain menyetujui pemecahan nilai nominal saham (*stock split*) Bank dari Rp250 (nilai penuh) per saham menjadi Rp125 (nilai penuh) per saham sehingga modal ditempatkan menjadi sejumlah 93.333.333.332 lembar saham yang terdiri atas 1 (satu) lembar saham Seri A Dwiwarna dan 93.333.333.331 lembar saham Seri B.

Untuk saham Seri A Dwiwarna milik Negara Republik Indonesia akan tetap dipertahankan 1 (satu) saham dan sisanya akan diperhitungkan untuk menambah saham Seri B milik Negara Republik Indonesia. Pelaksanaan *stock split* berlaku efektif pada tanggal 6 April 2023.

Pembelian kembali saham Bank Mandiri

Tahun 2020

Bank Mandiri melalui surat No. CEO/30/2020 tanggal 18 Maret 2020 mengajukan permohonan persetujuan pelaksanaan pembelian kembali saham Bank Mandiri kepada OJK secara bertahap sebanyak-banyaknya sebesar Rp2.000.000, dan telah disetujui oleh OJK melalui surat No. S-50/PB.31/2020 tanggal 19 Maret 2020.

Bank Mandiri melalui surat No. CEO/30/2020 tanggal 18 Maret 2020 mengajukan permohonan persetujuan pelaksanaan pembelian kembali saham Bank Mandiri kepada OJK secara bertahap sebanyak-banyaknya sebesar Rp2.000.000, dan telah disetujui oleh OJK melalui surat No. S-50/PB.31/2020 tanggal 19 Maret 2020. Selanjutnya, Bank Mandiri telah menyampaikan keterbukaan informasi kepada Bursa Efek Indonesia ("BEI") tanggal 20 Maret 2020 sehubungan dengan rencana pembelian kembali saham yang telah dikeluarkan dan tercatat di BEI sebanyak-banyaknya sebesar Rp2.000.000. Pembelian kembali tersebut akan dilakukan secara bertahap untuk periode 3 (tiga) bulan terhitung sejak tanggal 20 Maret 2020 sampai dengan tanggal 19 Juni 2020.

1. GENERAL INFORMATION (continued)

- f. *Public offering of subordinated bonds and medium term notes, public offering of bonds and medium term notes, limited public offering of shares, changes in share capital of Bank Mandiri and repurchase of Bank Mandiri shares (continued)*

***Changes in share capital of Bank Mandiri
(continued)***

Based on the decision of the Annual General Meeting of Shareholders ("RUPS") dated 14 March 2023, as stated in the Notarial Deed of Utiek R. Abdurachman S.H., MLI., M.Kn., No. 12 dated 16 March 2023, the shareholders of Bank Mandiri, among others, approved a stock split of the Bank from Rp250 (full amount) per share to Rp125 (full amount) per share. This results in an increase in the issued capital to a total of 93,333,333,332 shares, consisting of 1 (one) Dwiwarna Series A shares and 93,333,333,331 Series B common shares.

For the Dwiwarna Series A shares owned by the Republic of Indonesia, 1 (one) share will be retained, and the remaining will be allocated to increase the Series B common shares owned by the Republic of Indonesia. The stock split was effective on 6 April 2023.

Repurchase of Bank Mandiri shares

Year 2020

Bank Mandiri through letter No. CEO/30/2020 dated 18 March 2020 submit a request for approval of repurchase of the Bank's treasury stock to FSA gradually with maximum amount Rp2,000,000, and has been approved by FSA through letter No. S-50/PB.31/2020 dated 19 March 2020.

Bank Mandiri through letter No. CEO/30/2020 dated 18 March 2020 submit a request for approval of repurchase of the Bank's treasury stock to FSA gradually with maximum amount Rp2,000,000, and has been approved by FSA through letter No. S-50/PB.31/2020 dated 19 March 2020. Furthermore, Bank Mandiri has declared this information to Indonesia Stock Exchange ("IDX") on 20 March 2020 regarding execution plan of repurchase treasury stock that had been issued and registered in IDX with maximum amount Rp2,000,000. Treasury stock repurchase will be executed gradually for 3 (three) months since 20 March 2020 until 19 June 2020.

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**Pembelian kembali saham Bank Mandiri
(lanjutan)**

Tahun 2020 (lanjutan)

Bank Mandiri telah melakukan pembelian kembali saham sebanyak 35.400.000 lembar saham (nilai nominal Rp250 (nilai penuh) per lembar saham) dengan harga perolehan sebesar Rp150.895. Pada bulan Desember 2022, Bank Mandiri telah melepaskan saham treasury sebanyak 35.400.000 lembar saham.

Tahun 2025

Bank melalui surat No. CEO/60/2025 tanggal 18 Maret 2025 mengajukan permohonan persetujuan rencana pembelian kembali (*buyback*) saham Bank sebanyak-banyaknya sebesar Rp1.170.000. Rencana *buyback* saham Bank telah disetujui oleh Otoritas Jasa Keuangan (OJK) melalui surat No. S-34/PB.21/2025 pada tanggal 21 Maret 2025 dan telah mendapatkan persetujuan pada Rapat Umum Pemegang Saham Tahunan Bank yang diselenggarakan pada tanggal 25 Maret 2025, yang diaktakan oleh Notaris Utiek R. Abdurachman, SH., MLL, MKn. di Jakarta. *Buyback* saham Bank akan disimpan sebagai saham treasury dengan jumlah seluruh *buyback* sebesar-besarnya Rp1.170.000 sudah termasuk biaya *buyback* dan pajak.

Bank juga telah menyampaikan keterbukaan informasi kepada OJK sehubungan dengan rencana pembelian kembali saham yang telah dikeluarkan dan tercatat di Bursa Efek Indonesia sebanyak-banyaknya sebesar Rp1.170.000 melalui surat No. CRL.SCS/CMA.600/2025 tanggal 14 Februari 2025. Pembelian kembali tersebut dilaksanakan untuk periode 12 bulan setelah tanggal Rapat Umum Pemegang Saham Tahunan secara bertahap, yaitu dalam periode 26 Maret 2025 sampai dengan 25 Maret 2026.

Buyback Bank dilakukan antara lain dengan tujuan untuk menjaga stabilitas harga saham Bank agar tetap mencerminkan kondisi fundamental Bank serta untuk memperkuat kepercayaan pemangku kepentingan terhadap nilai dan prospek jangka panjang Bank. Lebih lanjut, tujuan lainnya adalah pengalihan saham hasil *buyback* untuk pelaksanaan program kepemilikan saham bagi pegawai.

1. GENERAL INFORMATION (continued)

- f. *Public offering of subordinated bonds and medium term notes, public offering of bonds and medium term notes, limited public offering of shares, changes in share capital of Bank Mandiri and repurchase of Bank Mandiri shares (continued)*

Repurchase of Bank Mandiri shares (continued)

Year 2020 (continued)

Bank Mandiri has executed repurchase of Bank Mandiri shares amounted to 35,400,000 shares (nominal value of Rp250 (full amount) per share) with acquisition price of Rp150,895. In December 2022, Bank Mandiri had released 35,400,000 treasury shares.

Year 2025

The Bank, through its letter No. CEO/60/2025 dated 18 March 2025, submitted a request for approval of the Bank's shares buyback for at most Rp1,170,000. The Bank's plan on shares buyback was approved by Financial Services Authority (FSA) through its letter No.S-34/PB.21/2025 dated 21 March 2025 and approved by Annual General Meeting of Shareholders held on 25 March 2025 notarized by Notary Utiek R. Abdurachman, SH., MLL, MKn. in Jakarta. The Bank's share buyback will be held as treasury shares with the total buyback amounting to a maximum of Rp1,170,000, including buyback costs and taxes.

The Bank conveyed its information disclosure to the FSA in connection with the plan of shares buyback previously issued and listed on the Indonesia Stock Exchange for as many as Rp1,170,000 through its letter No.CRL.SCS/CMA.600/2025 dated 14 February 2025. The buyback is conducted for a period of 12 months following the Annual General Meeting of Shareholders on a gradual basis, which is within a period between 25 March 2025 to 25 March 2026.

The Bank's share buyback was conducted, among other purposes, to maintain the stability of the Bank's share price so that it continues to reflect the Bank's fundamental conditions, as well as to strengthen stakeholder confidence in the Bank's value and long-term prospects. Furthermore, another objective is the transfer of shares from the buyback for the implementation of the employee stock ownership program.

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Pembelian kembali saham Bank Mandiri (lanjutan)

Tahun 2025 (lanjutan)

Pada posisi tanggal 31 Desember 2025, Bank telah melakukan pembelian kembali saham sejumlah 84.250.000 lembar saham (nilai nominal Rp125 (nilai penuh) per lembar saham) dengan harga perolehan sebesar Rp403.625 dan rata-rata harga pembelian sebesar Rp4.791 (nilai penuh) per lembar saham, berdasarkan data laporan bulanan dari PT Datindo Entrycom selaku Biro Administrasi Efek Bank Mandiri. Laporan realisasi *buyback* sudah dilakukan Bank melalui surat No. CEO/02/2026 tanggal 13 Januari 2026 perihal Penyampaian Laporan Realisasi Pembelian Kembali Saham PT Bank Mandiri (Persero) Tbk periode Desember 2025.

g. Entitas Anak

Entitas Anak yang tercakup dalam laporan keuangan konsolidasian adalah sebagai berikut:

1. GENERAL INFORMATION (continued)

- f. *Public offering of subordinated bonds and medium term notes, public offering of bonds and medium term notes, limited public offering of shares, changes in share capital of Bank Mandiri and repurchase of Bank Mandiri shares (continued)*

Repurchase of Bank Mandiri shares (continued)

Year 2025 (continued)

As of 31 December 2025, the Bank had repurchased a total of 84,250,000 shares (par value of Rp125 (full amount) per share) at an acquisition price of Rp403,625 and average purchase price of Rp4,791 (full amount) pr share, based on the monthly report data from PT Datindo Entrycom as Bank Mandiri's Share Registrar. The report on the *buyback* realization has been carried out by the Bank through letter No. CEO/02/2026 dated 13 January 2026 concerning the Submission of the Realization of the *Buyback* Report of PT Bank Mandiri (Persero) Tbk Shares for December 2025.

g. Subsidiaries

Subsidiaries included in the consolidated financial statements are as follows:

Nama Entitas Anak	Jenis Usaha/ Nature of Business	Kedudukan/ Domicile	Persentase Kepemilikan %/ Percentage of Ownership %		Name of Subsidiaries
			31 Desember 2025/ 31 December 2025	31 Desember 2024/ 31 December 2024	
PT Bank Syariah Indonesia Tbk (dahulu PT Bank Syariah Mandiri) ¹⁾	Perbankan syariah/ Sharia banking	Jakarta	51,47	51,47	PT Bank Syariah Indonesia Tbk (formerly PT Bank Syariah Mandiri) ¹⁾
Bank Mandiri (Europe) Limited (BMEL)	Commercial banking	London	100,00	100,00	Bank Mandiri (Europe) Limited (BMEL)
PT Mandiri Sekuritas	Sekuritas/Securities	Jakarta	99,99	99,99	PT Mandiri Sekuritas
PT Bank Mandiri Taspen (dahulu PT Bank Mandiri Taspen Pos)	Perbankan/ Commercial banking	Jakarta	51,10	51,10	PT Bank Mandiri Taspen (formerly PT Bank Mandiri Taspen Pos)
PT Mandiri Tunas Finance (MTF)	Pembiayaan konsumen/ Consumer financing	Jakarta	51,00	51,00	PT Mandiri Tunas Finance (MTF)
Mandiri International Remittance Sendirian Berhad (MIR)	Layanan remittance/ Remittance service	Kuala Lumpur	100,00	100,00	Mandiri International Remittance Sendirian Berhad (MIR)
PT AXA Mandiri Financial Services (AMFS)	Asuransi jiwa/ Life insurance	Jakarta	51,00	51,00	PT AXA Mandiri Financial Services (AMFS)
PT Mandiri Utama Finance (MUF)	Pembiayaan konsumen/ Consumer financing	Jakarta	99,99	99,99	PT Mandiri Utama Finance (MUF)
PT Mandiri Capital Indonesia (MCI)	Modal ventura/ Venture capital	Jakarta	99,99	99,99	PT Mandiri Capital Indonesia (MCI)

¹⁾ Lihat Catatan 68 - Peristiwa setelah tanggal laporan.

¹⁾ See Note 68 - Subsequent events

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1. INFORMASI UMUM (lanjutan)

g. Entitas Anak (lanjutan)

Total aset Entitas Anak tersebut (sebelum eliminasi) masing-masing sebagai berikut:

Nama Entitas Anak	Tahun beroperasi komersial/ Year of commercial operation	Total aset (sebelum eliminasi)/ Total assets (before elimination)		Name of Subsidiaries
		31 Desember 2025/ 31 December 2025	31 Desember 2024/ 31 December 2024	
PT Bank Syariah Indonesia Tbk (dahulu PT Bank Syariah Mandiri) ^{*)}	1955	456.192.606	408.613.432	PT Bank Syariah Indonesia Tbk (formerly PT Bank Syariah Mandiri) ^{*)}
Bank Mandiri (Europe) Limited	1999	4.974.960	4.210.018	Bank Mandiri (Europe) Limited
PT Mandiri Sekuritas	1992	6.068.239	5.161.354	PT Mandiri Sekuritas
PT Bank Mandiri Taspen (dahulu PT Bank Mandiri Taspen Pos)	1970	73.025.174	66.232.344	PT Bank Mandiri Taspen (formerly PT Bank Mandiri Taspen Pos)
PT Mandiri Tunas Finance	1989	28.008.732	34.425.456	PT Mandiri Tunas Finance
Mandiri International Remittance Sendirian Berhad	2009	37.556	33.157	Mandiri International Remittance Sendirian Berhad
PT AXA Mandiri Financial Services	1991	43.813.450	41.914.379	PT AXA Mandiri Financial Services
PT Mandiri Utama Finance	2015	18.784.576	15.191.908	PT Mandiri Utama Finance
PT Mandiri Capital Indonesia	2015	6.406.076	5.967.873	PT Mandiri Capital Indonesia
Total		637.311.369	581.749.921	Total

*) Lihat Catatan 68 - Peristiwa setelah tanggal laporan.

*) See Note 68 - Subsequent events

**PT Bank Syariah Indonesia Tbk (dahulu
PT Bank Syariah Mandiri)**

Pada tanggal 12 Oktober 2020, PT Bank Mandiri (Persero) Tbk ("Bank Mandiri"), PT Bank Rakyat Indonesia (Persero) Tbk ("BRI"), PT Bank Negara Indonesia (Persero) Tbk ("BNI"), PT Bank Syariah Mandiri ("BSM"), PT Bank BRIsyariah Tbk ("BRIS"), dan PT Bank BNI Syariah ("BNIS") telah menandatangani *Conditional Merger Agreement* ("CMA") atau Perjanjian Penggabungan Bersyarat dalam rangka penggabungan usaha BSM, BRIS, dan BNIS (Bank Peserta Penggabungan).

Berdasarkan CMA, setelah tanggal efektif penggabungan, BRIS akan menjadi entitas yang menerima penggabungan secara hukum atau *surviving legal entity* dan seluruh pemegang saham BNIS dan BSM akan menjadi pemegang saham dari entitas yang menerima penggabungan berdasarkan rasio penggabungan.

Izin Penggabungan diperoleh dari OJK melalui Salinan Keputusan Dewan Komisiner OJK No. 4/KDK.03/2021 tanggal 27 Januari 2021 tentang Pemberian Izin Penggabungan BSM dan BNIS ke dalam BRIS serta Izin Perubahan Nama dengan Menggunakan Izin Usaha PT Bank BRIsyariah Tbk Menjadi Izin Usaha Atas Nama PT Bank Syariah Indonesia Tbk Sebagai Bank Hasil Penggabungan.

**PT Bank Syariah Indonesia Tbk (formerly
PT Bank Syariah Mandiri)**

On 12 October 2020, PT Bank Mandiri (Persero) Tbk ("Bank Mandiri"), PT Bank Rakyat Indonesia (Persero) Tbk ("BRI"), PT Bank Negara Indonesia (Persero) Tbk ("BNI"), PT Bank Syariah Mandiri ("BSM"), PT Bank BRIsyariah Tbk ("BRIS"), and PT Bank BNI Syariah ("BNIS") have signed a *Conditional Merger Agreement* ("CMA") for the business merger of BSM, BRIS, and BNIS (Merger Participating Banks).

Based on CMA, after the effective date of the merger, BRIS will become the surviving legal entity and all shareholders of BNIS and BSM will become shareholders of the entity receiving the amalgamation based on the amalgamation ratio.

The Merger Approval was obtained from the FSA through a copy of the Decree of the FSA Board of Commissioners No. 4/KDK.03/2021 dated 27 January 2021 regarding the Granting of Permits to Merge BSM and BNIS into BRIS as well as Permits to Change Names by Using PT Bank BRIsyariah Tbk Business Permit to Become Business Permit in the Name of PT Bank Syariah Indonesia Tbk as the Merged Bank.

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1. INFORMASI UMUM (lanjutan)

g. Entitas Anak (lanjutan)

PT Bank Syariah Indonesia Tbk (dahulu PT Bank Syariah Mandiri) (lanjutan)

BRIS awalnya didirikan dengan nama PT Bank Jasa Arta ("BJA") berdasarkan Akta Pendirian No. 4 tanggal 3 April 1969 yang dibuat dihadapan Liem Toeng Kie, S.H., notaris di Jakarta. Akta pendirian ini disahkan oleh Menteri Kehakiman Republik Indonesia dalam Surat Keputusan No. J.A.5/70/4 tanggal 28 Mei 1970 dan telah diumumkan dalam Berita Negara Republik Indonesia No. 43 tanggal 28 Mei 1971, Tambahan No. 242/1971.

BJA memperoleh izin usaha untuk beroperasi sebagai bank umum dari Menteri Keuangan Republik Indonesia No. D.15.1-4-40 tanggal 3 Juli 1969. Sejak tanggal 16 Oktober 2008, BJA telah memperoleh izin perubahan kegiatan usaha bank, dari bank konvensional menjadi bank umum yang melaksanakan kegiatan usaha berdasarkan prinsip syariah dari Bank Indonesia.

Perubahan nama dan kegiatan usaha berdasarkan prinsip syariah dari BJA menjadi PT Bank Syariah BRI didasarkan pada Pernyataan Keputusan Persetujuan Bersama Seluruh Pemegang Saham Perseroan Terbatas BJA, sesuai dengan Akta No. 45 tanggal 22 April 2008 yang dibuat di hadapan Fathiah Helmi, S.H., notaris di Jakarta.

Pada tahun 2009, PT Bank Syariah BRI melakukan perubahan nama menjadi PT Bank BRISyariah sesuai dengan Akta Keputusan Persetujuan Bersama Seluruh Pemegang Saham PT Bank Syariah BRI No. 18 tanggal 14 April 2009 dibuat dihadapan Fathiah Helmi, S.H., notaris di Jakarta yang selanjutnya diubah dengan Akta Keputusan Persetujuan Bersama Seluruh Pemegang Saham PT Bank Syariah BRI No. 20 tanggal 17 September 2009, dibuat di hadapan Fathiah Helmi, S.H., notaris di Jakarta, yang telah mendapat persetujuan dari Menteri Hukum dan Hak Asasi Manusia Republik Indonesia dalam Surat Keputusan No. AHU-53631.AH.01.02.TH2009 tanggal 5 November 2009 yang telah diumumkan dalam Berita Negara Republik Indonesia No. 96 tanggal 1 Desember 2009, Tambahan No. 27908 dan Surat Keputusan Gubernur Bank Indonesia No. 11/63/KEP.GBI/DpG/2009 tanggal 15 Desember 2009.

1. GENERAL INFORMATION (continued)

g. Subsidiaries (continued)

PT Bank Syariah Indonesia Tbk (formerly PT Bank Syariah Mandiri) (continued)

BRIS was initially established under the name of PT Bank Jasa Arta ("BJA") based on the Deed of Establishment No. 4 dated 3 April 1969 of Liem Toeng Kie, S.H., notary in Jakarta. The deed has been approved by the Minister of Law of Republic of Indonesia in its Decision Letter No. J.A.5/70/4 dated 28 May 1970 and has been published in the State Gazette of Republic of Indonesia No. 43 dated 28 May 1971, Supplement No. 242/1971.

BJA obtained its business license to operate as a commercial bank from Minister of Finance of the Republic of Indonesia No. D.15.1-4-40 dated 3 July 1969. Since 16 October 2008, BJA has obtained license from Bank Indonesia to change its business activities, from a conventional bank into a commercial bank based on sharia principles.

The changes in name and business activity based on sharia principles from BJA to PT Bank Syariah BRI was based on BJA Shareholders' Approval Decision Statement, as stated in the Deed No. 45 dated 22 April 2008 made before Fathiah Helmi, S.H., notary in Jakarta.

In 2009, PT Bank Syariah BRI changed its name to PT Bank BRISyariah based on PT Bank Syariah BRI Shareholders' Approval Decision Statement, as stated in Notarial Deed No. 18 dated 14 April 2009 made before Fathiah Helmi, S.H., notary in Jakarta which was subsequently amended by PT Bank Syariah BRI Shareholders' Approval Decision Statement, as stated in Notarial Deed No. 20 dated 17 September 2009 made, before Fathiah Helmi, S.H., notary in Jakarta, which has been approved by the Minister of Law and Human Rights of the Republic of Indonesia in its Decision Letter No. AHU-53631.AH.01.02.TH2009 dated 5 November 2009. It was announced in the State Gazette of the Republic of Indonesia No. 96 dated 1 December 2009, Supplement No. 27908 and Decision Letter from the Governor of Bank Indonesia No. 11/63/KEP.GBI/DpG/2009 dated 15 December 2009.

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1. INFORMASI UMUM (lanjutan)

g. Entitas Anak (lanjutan)

PT Bank Syariah Indonesia Tbk (dahulu PT Bank Syariah Mandiri) (lanjutan)

Pada tanggal 27 Desember 2013, PT Bank BRISyariah mendapatkan izin sebagai bank devisa berdasarkan surat keputusan Gubernur Bank Indonesia No. 15/139/KEP.GBI/DpG/2013.

Perjanjian Antar Pemegang Saham Bank Hasil Penggabungan tanggal 26 Januari 2021 antara PT Bank Mandiri (Persero) Tbk ("Bank Mandiri"), PT Bank Negara Indonesia (Persero) Tbk ("BNI"), dan PT Bank Rakyat Indonesia (Persero) Tbk ("BRI") menyetujui bahwa Bank Mandiri merupakan pihak yang melakukan Pengendalian atas Bank Hasil Penggabungan.

Selanjutnya keputusan RUPS-LB BRIS terkait penggabungan BSM dan BNIS kedalam BRIS dinyatakan kembali dalam Akta Pernyataan Keputusan Rapat PT Bank BRISyariah Tbk No. 37 tanggal 14 Januari 2021 yang dibuat di hadapan notaris Jose Dima Satria S.H., M.Kn., notaris di Jakarta.

Perubahan ini telah diterima dan dicatat oleh Menteri Hukum dan Hak Asasi Manusia Republik Indonesia dalam surat keputusan No. AHU-AH.01.10-0011384 tanggal 28 Januari 2021 yang berlaku efektif 1 Februari 2021.

Transaksi pembentukan PT Bank Syariah Indonesia Tbk tersebut merupakan kombinasi bisnis entitas sepengendali dimana pemegang saham pengendali (*ultimate shareholder*) dari Bank Mandiri, BNI dan BRI adalah Pemerintah Republik Indonesia. Oleh karena itu, transaksi diperlakukan berdasarkan metode penyatuan kepemilikan sesuai Pernyataan Standar Akuntansi Keuangan ("PSAK") 338 "Kombinasi Bisnis Entitas Sepengendali".

Perbedaan antara jumlah imbalan yang dialihkan dan jumlah tercatat investasi yang diperoleh dari transaksi ini diakui sebagai "Selisih Nilai Transaksi Kombinasi Bisnis Entitas Sepengendali" dan disajikan sebagai bagian "Tambahan Modal Disetor" di bagian ekuitas pada laporan posisi keuangan konsolidasian. Ekuitas dari PT BRISyariah Tbk dan PT Bank BNI Syariah sebelum tanggal penggabungan disajikan sebagai "ekuitas *merging entities*" pada bagian ekuitas.

1. GENERAL INFORMATION (continued)

g. Subsidiaries (continued)

PT Bank Syariah Indonesia Tbk (formerly PT Bank Syariah Mandiri) (continued)

On 27 December 2013, PT Bank BRISyariah obtained a license to operate as foreign exchange bank based on the Decision Letter of the Governor of Bank Indonesia No. 15/139/KEP.GBI/DpG/2013.

Agreement between Shareholders of the Merged Bank dated 26 January 2021 between PT Bank Mandiri (Persero) Tbk ("Bank Mandiri"), PT Bank Negara Indonesia (Persero) Tbk ("BNI"), and PT Bank Rakyat Indonesia (Persero) Tbk ("BRI") agreed that Bank Mandiri is a party who exercises control over the Merged Bank.

Subsequently, the decision of the BRIS' EGMS regarding the merger of BSM and BNIS into BRIS was restated in the Deed of Statement of Meeting Resolutions of PT Bank BRISyariah Tbk No. 37 dated 14 January 2021 made before notary Jose Dima Satria S.H., M.Kn., notary in Jakarta.

This amendment was accepted and recorded by the Minister of Law and Human Rights of the Republic of Indonesia in its Decision Letter No. AHU-AH.01.10-0011384 dated 28 January 2021 which was effective on 1 February 2021.

The transaction for the establishment of PT Bank Syariah Indonesia Tbk is a business combination of entities under common control where the controlling shareholder (*ultimate shareholder*) of Bank Mandiri, BNI and BRI is the Government of the Republic of Indonesia. Therefore, transactions are treated based on the pooling of interest method in accordance with Statement of Financial Accounting Standards ("SFAS") 338 "Business Combination of Entities Under Common Control".

The difference between the amount of consideration transferred and the carrying amount of the investment obtained from this transaction is recognised as "Difference in Value from Business Combination Transactions of Entities Under Common Control" and presented as "Additional Paid-in Capital" in the equity section in the consolidated statement of financial position. Prior to the date of the merger, the equity of PT BRISyariah Tbk and PT Bank BNI Syariah is presented as "merging entities equity" in the equity section.

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g. Entitas Anak (lanjutan)

PT Bank Syariah Indonesia Tbk (dahulu PT Bank Syariah Mandiri) (lanjutan)

Rincian jumlah imbalan yang dialihkan dan jumlah tercatat yang diperoleh adalah sebagai berikut:

	Jumlah imbalan yang dialihkan/ The consideration transferred	Jumlah tercatat investasi/ Investment carrying amount	Tambahan modal disetor/ Additional paid-in capital
PT Bank Syariah Indonesia Tbk	10.905.424	11.232.496	327.072

Selanjutnya keputusan RUPS-LB BRIS antara lain terkait Perubahan Anggaran Dasar BRIS dinyatakan kembali dalam Akta Pernyataan Keputusan Rapat Perubahan Anggaran Dasar Perubahan Nama PT Bank BRISyariah Tbk No. 38 tanggal 14 Januari 2021 yang dibuat di hadapan Jose Dima Satria S.H., M.Kn., notaris di Jakarta yang antara lain perubahan nama menjadi PT Bank Syariah Indonesia Tbk.

Perubahan ini telah mendapat persetujuan Menteri Hukum dan Hak Asasi Manusia Republik Indonesia dalam Surat Keputusan No. AHU-0006268.AH.01.02 tahun 2021, dan telah diterima dan dicatatkan Menteri Hukum dan Hak Asasi Manusia Republik Indonesia dalam Surat Keputusan No. AHU-AH.01.03.0061498 dan No. AHU-AH.01.03.0061501 yang seluruhnya ditetapkan tanggal 1 Februari 2021.

Selanjutnya perubahan Anggaran Dasar PT Bank Syariah Indonesia Tbk melalui Akta Pernyataan Perubahan Anggaran Dasar PT Bank Syariah Indonesia Tbk No. 146 tanggal 24 Juni 2022 yang dibuat di hadapan Jose Dima Satria S.H., M.Kn., notaris di Jakarta mengenai penambahan klasifikasi saham Entitas Anak sehingga mengakibatkan Perubahan Komposisi Kepemilikan Entitas Anak dan Perubahan Pengendalian dari Negara Republik Indonesia yang semula Pemegang Saham Pengendali Terakhir (PSPT) menjadi Pemegang Saham Pengendali (PSP) dan telah diterima dan dicatat oleh Menteri Hukum dan Hak Asasi Manusia Republik Indonesia dalam Surat Keputusan No. AHU-AH.01.03-0269107 tanggal 22 Juli 2022 perihal Penerimaan Pemberitahuan Perubahan Anggaran Dasar PT Bank Syariah Indonesia Tbk.

1. GENERAL INFORMATION (continued)

g. Subsidiaries (continued)

PT Bank Syariah Indonesia Tbk (formerly PT Bank Syariah Mandiri) (continued)

Details of the amount of consideration transferred and the carrying amount received are as follows:

Furthermore, the decisions of the BRIS' EGMS, among others related to the Amendment to the BRIS Articles of Association, were restated in the Deed of Statement of Meeting Resolutions on the Amendment of the Articles of Association for the Change of Name of PT Bank BRISyariah Tbk No. 38 dated 14 January 2021 made before Jose Dima Satria S.H., M.Kn., notary in Jakarta, which, among others, changed its name to PT Bank Syariah Indonesia Tbk.

This change was approved by the Minister of Law and Human Rights of the Republic of Indonesia in its Decision Letter No. AHU-0006268.AH.01.02 year 2021, and has been received and recorded by the Minister of Law and Human Rights of the Republic of Indonesia in its Decision Letter No. AHU-AH.01.03.0061498 and No. AHU-AH.01.03.0061501 which are all set on 1 February 2021.

Furthermore, changes to the PT Bank Syariah Indonesia Tbk Articles of Association through the Deed of Statement of Amendment to the Articles of Association of PT Bank Syariah Indonesia Tbk No. 146 dated 24 June 2022 made before Jose Dima Satria, S.H., M.Kn., notary in Jakarta, regarding the addition of the classification of the Subsidiary's shares resulting in a Change in the Composition of Subsidiary's Ownership and a Change in Control from the Republic of Indonesia which was originally Ultimate Controlling Shareholders (PSPT) to Controlling Shareholders (PSP) and has been accepted and recorded by the Minister of Law and Human Rights of the Republic of Indonesia in its Decision Letter No. AHU-AH.01.03-0269107 dated 22 July 2022 regarding Acceptance of Notification of Amendments to the Articles of Association of PT Bank Syariah Indonesia Tbk.

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g. Entitas Anak (lanjutan)

PT Bank Syariah Indonesia Tbk (dahulu PT Bank Syariah Mandiri) (lanjutan)

Selanjutnya perubahan Anggaran Dasar PT Bank Syariah Indonesia Tbk melalui Akta Pernyataan Keputusan Rapat Perubahan Anggaran Dasar PT Bank Syariah Indonesia Tbk No. 191 tanggal 29 Desember 2022 dibuat di hadapan Muhammad Muazzir, S.H., M.Kn., sebagai pengganti dari Jose Dima Satria S.H., M.Kn., notaris di Jakarta mengenai modal ditempatkan dan disetor PT Bank Syariah Indonesia Tbk melalui mekanisme Penambahan Modal dengan Memberikan Hak Memesan Efek Terlebih Dahulu I ("PMHMETD I").

Anggaran Dasar ini terkait modal ditempatkan dan disetor PT Bank Syariah Indonesia Tbk menjadi sebanyak 46.129.260.138 (empat puluh enam miliar seratus dua puluh sembilan juta dua ratus enam puluh ribu seratus tiga puluh delapan) lembar saham dengan nilai nominal seluruhnya sebesar Rp23.064.630.

Anggaran Dasar ini telah diterima dan dicatat oleh Menteri Hukum dan Hak Asasi Manusia Republik Indonesia dalam Surat Keputusan No. AHU-AH.01.03-0497431 tanggal 29 Desember 2022 perihal Penerimaan Pemberitahuan Perubahan Anggaran Dasar PT Bank Syariah Indonesia Tbk ("BSI").

Perubahan Anggaran Dasar BSI melalui Akta Pernyataan Keputusan Rapat Umum Pemegang Saham Tahunan PT Bank Syariah Indonesia Tbk No. 37 tanggal 17 Mei 2024 yang dibuat dihadapan Ashoya Ratam S.H., M.Kn., notaris di Jakarta mengenai penyesuaian Anggaran Dasar BSI dengan ketentuan-ketentuan baru yang terkait dengan BSI sebagai Bank Umum Syariah dan telah mendapatkan persetujuan dari Menteri Hukum dan Hak Asasi Manusia Republik Indonesia dalam Surat Keputusan No. AHU-0035266.AH.01.02.Tahun 2024 tanggal 13 Juni 2024 dan telah diterima dan dicatat oleh Menteri Hukum dan Hak Asasi Manusia Republik Indonesia dalam Surat Keputusan No. AHU-AH.01.03-0145286 tanggal 13 Juni 2024 perihal Penerimaan Pemberitahuan Perubahan Anggaran Dasar PT Bank Syariah Indonesia Tbk.

1. GENERAL INFORMATION (continued)

g. Subsidiaries (continued)

PT Bank Syariah Indonesia Tbk (formerly PT Bank Syariah Mandiri) (continued)

Furthermore, the latest changes to the PT Bank Syariah Indonesia Tbk Articles of Association through the Deed of Statement of Meeting Resolutions on Amendments to the Articles of Association of PT Bank Syariah Indonesia Tbk No. 191 dated 29 December 2022 made before Muhammad Muazzir, S.H., M.Kn., as a replacement for Jose Dima Satria S.H., M.Kn., notary in Jakarta regarding the issued and paid-up capital of PT Bank Syariah Indonesia Tbk through the Capital Increase mechanism by Providing Pre-emptive Rights I ("PMHMETD I").

This Article of Association regarding PT Bank Syariah Indonesia Tbk's issued and paid-up capital become 46,129,260,138 (forty six billion one hundred and twenty nine million two hundred sixty thousand one hundred thirty eight) shares with a total nominal value of Rp23,064,630.

This Article of Association has been received and recorded by the Minister of Law and Human Rights of the Republic of Indonesia in its Decision Letter No. AHU-AH.01.03-0497431 dated 29 December 2022 regarding Acceptance of Notification of Amendments to the Articles of Association of PT Bank Syariah Indonesia Tbk ("BSI").

The amendment to BSI's Articles of Association was made through the Deed of Decision of the Annual General Meeting of Shareholders PT Bank Syariah Indonesia Tbk No. 37 dated 17 May 2024, which made before Ashoya Ratam S.H., M.Kn., a notary in Jakarta, regarding the adjustment of BSI's Articles of Association with new provisions related to BSI as a Sharia Commercial Bank. BSI had received approval from the Minister of Law and Human Rights of the Republic of Indonesia in its Decision Letter No. AHU-0035266.AH.01.02.Year 2024 dated 13 June 2024, and was received and recorded by the Minister of Law and Human Rights of the Republic of Indonesia in its Decision Letter No. AHU-AH.01.03-0145286 dated 13 June 2024, regarding the Receipt of Notification of Amendments to the Articles of Association of PT Bank Syariah Indonesia Tbk.

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1. INFORMASI UMUM (lanjutan)

g. Entitas Anak (lanjutan)

PT Bank Syariah Indonesia Tbk (dahulu PT Bank Syariah Mandiri) (lanjutan)

Selanjutnya perubahan Anggaran Dasar terakhir diputuskan dalam RUPS Luar Biasa BSI tanggal 22 Desember 2025, dengan keputusannya antara lain menyetujui perubahan Anggaran Dasar Perseroan dalam rangka penyesuaian dengan peraturan perundang-undangan dan kebijakan antara lain (a) Undang-Undang No. 19 Tahun 2003 tentang Badan Usaha Milik Negara sebagaimana diubah terakhir dengan Undang-Undang No. 16 Tahun 2025 tentang Perubahan keempat atas Undang-Undang No. 19 Tahun 2003 tentang Badan Usaha Milik Negara dan (b) Peraturan Otoritas Jasa Keuangan No. 2 Tahun 2024 mengenai Penerapan Tata Kelola Syariah Bagi Bank Umum Syariah dan Unit Usaha Syariah berikut peraturan pelaksanaannya.

Perubahan Anggaran Dasar Perseroan ini berlaku efektif sejak tanggal 23 Januari 2026, yaitu sejak diberitkannya Keputusan Menteri Hukum Republik Indonesia Nomor AHU-0003351.AH.01.02.TAHUN 2026 tentang Persetujuan Perubahan Anggaran Dasar Perseroan Terbatas PT Perusahaan Perseroan (Persero) PT Bank Syariah Indonesia Tbk dan Penerimaan Pemberitahuan Perubahan Anggaran Dasar PT Perusahaan Perseroan (Persero) PT Bank Syariah Indonesia Tbk dari Menteri Hukum Republik Indonesia Nomor AHU-AH.01.03-0019406.

BSI melaksanakan layanan *bullion* berdasarkan persetujuan OJK sebagaimana Surat OJK No S-53/PB.22/2025 tanggal 12 Februari 2025 perihal Penyelenggaraan Kegiatan Usaha Bulion PT Bank Syariah Indonesia Tbk. Izin yang diperoleh BSI tersebut mencakup kegiatan perdagangan emas dan penitipan emas sesuai dengan ketentuan POJK No. 17 Tahun 2024 tentang Penyelenggaraan Kegiatan Usaha Bulion. Bank memperoleh tambahan izin layanan *bullion* dalam hal simpanan emas berdasarkan surat OJK No S-259/PB.22/2025 tanggal 10 November 2025 perihal Penyelenggaraan Produk Simpanan Emas Kegiatan Usaha Bulion Bank Saudara.

Layanan bulion dilakukan melalui *digital channel* BYOND yang memungkinkan BSI menyediakan berbagai produk terkait emas bagi nasabahnya, seperti jual-beli, penitipan dan simpanan emas sesuai prinsip syariah.

1. GENERAL INFORMATION (continued)

g. Subsidiaries (continued)

PT Bank Syariah Indonesia Tbk (formerly PT Bank Syariah Mandiri) (continued)

Subsequently, the most recent amendment to the Articles of Association was decided at the Extraordinary General Meeting of Shareholders (EGMS) of BSI on 22 December 2025, with decisions including approving changes to the Company's Articles of Association in order to comply with laws and regulations and policies, including (a) Law No. 19 of 2003 concerning State-Owned Enterprises, as last amended by Law No. 16 of 2025 concerning the Fourth Amendment to Law No. 19 of 2003 concerning State-Owned Enterprises, and (b) Financial Services Authority Regulation No. 2 of 2024 concerning the Implementation of Sharia Governance for Sharia Commercial Banks and Sharia Business Units, along with its implementing regulations.

The amendment to the Company's Articles of Association shall become effective as of 23 January 2026, being the date of issuance of the Decree of the Minister of Law of the Republic of Indonesia Number AHU-0003351.AH.01.02.TAHUN 2026 concerning the Approval of the Amendment to the Articles of Association of the Limited Liability Company PT Perusahaan Perseroan (Persero) PT Bank Syariah Indonesia Tbk and the Acceptance of Notification of Amendments to the Articles of Association of PT Perusahaan Perseroan (Persero) PT Bank Syariah Indonesia Tbk from the Minister of Law and Human Rights of the Republic of Indonesia Number AHU-AH.01.03-0019406.

BSI conducts *bullion* services based on the approval of OJK as stated in OJK Letter No. S-53/PB.22/2025 dated 12 February 2025, regarding the Implementation of Bullion Business Activities of PT Bank Syariah Indonesia Tbk. The license obtained by BSI includes gold trading and gold custody activities in accordance with the provisions of POJK No. 17 of 2024 concerning the Implementation of Bullion Business Activities. The bank obtained an additional bullion service license for gold deposits based on OJK Letter No. S-259/PB.22/2025 dated 10 November 2025.

Bullion services are conducted through the digital channel BYOND, which allows BSI to provide various gold-related products for its customers, such as buying and selling, custody, and gold deposits in accordance with Sharia principles.

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g. Entitas Anak (lanjutan)

PT Bank Syariah Indonesia Tbk (dahulu PT Bank Syariah Mandiri) (lanjutan)

Sejak tanggal 27 Januari 2026, Bank Mandiri tidak lagi memiliki pengendalian atas BSI (Catatan 68).

Kantor Pusat PT Bank Syariah Indonesia Tbk beralamat di Gedung The Tower, Jalan Gatot Subroto No. 27, Kel. Karet Semanggi, Kec. Setiabudi, Jakarta Selatan 12930.

Bank Mandiri (Europe) Limited

Selanjutnya perubahan Anggaran Dasar terakhir diputuskan dalam RUPS Luar Biasa BSI tanggal 22 Desember 2025, dengan keputusannya antara lain menyetujui perubahan Anggaran Dasar Perseroan dalam rangka penyesuaian dengan peraturan perundang-undangan dan kebijakan antara lain (a) Undang-Undang Nomor 19 Tahun 2003 tentang Badan Usaha Milik Negara sebagaimana diubah terakhir dengan Undang-Undang Nomor 16 Tahun 2025 tentang Perubahan keempat atas Undang-Undang Nomor 19 Tahun 2003 tentang Badan Usaha Milik Negara dan (b) Peraturan Otoritas Jasa Keuangan Nomor 2 Tahun 2024 mengenai Penerapan Tata Kelola Syariah Bagi Bank Umum Syariah dan Unit Usaha Syariah berikut peraturan pelaksanaannya.

Bank Mandiri (Europe) Limited ("BMEL") didirikan dan berkedudukan di London, Inggris pada tanggal 22 Juni 1999 berdasarkan "The Companies Act 1985 of the United Kingdom". BMEL didirikan melalui konversi dari Bank Exim cabang London menjadi Entitas Anak yang dimiliki penuh oleh Bank Mandiri dan efektif beroperasi sejak tanggal 31 Juli 1999.

Sebagai Entitas Anak yang memiliki lisensi Bank Komersial di United Kingdom, BMEL disupervisi oleh Prudential Regulation Authority ("PRA") dan Financial Conduct Authority ("FCA") di bawah naungan Bank of England serta HM Treasury of the United Kingdom.

PT Mandiri Sekuritas

PT Mandiri Sekuritas ("Mandiri Sekuritas"), dahulu bernama PT Merincorp Securities Indonesia ("MSI"), didirikan berdasarkan Akta No. 1 tanggal 2 Desember 1991 yang dibuat di hadapan notaris Sutjipto, S.H.

1. GENERAL INFORMATION (continued)

g. Subsidiaries (continued)

PT Bank Syariah Indonesia Tbk (formerly PT Bank Syariah Mandiri) (continued)

Since 27 January 2026, Bank Mandiri lost its control over BSI (Note 68).

The Head Office of PT Bank Syariah Indonesia Tbk is located at The Tower Building, Jalan Gatot Subroto No. 27, Karet Semanggi Sub-district, Setiabudi District, South Jakarta 12930.

Bank Mandiri (Europe) Limited

Furthermore, the last amendment to the Articles of Association was decided at the Extraordinary General Meeting of Shareholders of BSI on 22 December 2025, with decisions including approving amendments to the Company's Articles of Association in order to adjust to laws and regulations and policies, including (a) Law Number 19 of 2003 concerning State-Owned Enterprises as last amended by Law Number 16 of 2025 concerning the Fourth Amendment to Law Number 19 of 2003 regarding State-Owned Enterprises, and (b) Financial Services Authority Regulation Number 2 of 2024 regarding the Implementation of Sharia Governance for Sharia Commercial Banks and Sharia Business Units along with its implementing regulations.

Bank Mandiri (Europe) Limited ("BMEL") was established and domiciled in London, United Kingdom on 22 June 1999 based on "The Companies Act 1985 of the United Kingdom". BMEL was established through the conversion of the London branch of Bank Exim into a wholly owned Subsidiary of Bank Mandiri and has been operating effectively since 31 July 1999.

As a Subsidiary that has a Commercial Bank license in the United Kingdom, BMEL is supervised by the Prudential Regulation Authority ("PRA") and The Financial Conduct Authority ("FCA"), which are under the supervision of the Bank of England and HM Treasury of the United Kingdom.

PT Mandiri Sekuritas

PT Mandiri Sekuritas ("Mandiri Sekuritas"), formerly known as PT Merincorp Securities Indonesia ("MSI"), incorporated under Deed No. 1 dated 2 December 1991 of notary Sutjipto, S.H.

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1. INFORMASI UMUM (lanjutan)

g. Entitas Anak (lanjutan)

PT Mandiri Sekuritas (lanjutan)

Mandiri Sekuritas merupakan hasil penggabungan usaha PT Bumi Daya Sekuritas ("BDS"), PT Exim Sekuritas ("ES") dan PT Merincorp Securities Indonesia ("MSI") yang ditempuh dengan cara meleburkan BDS dan ES ke dalam MSI.

MSI memperoleh izin usaha sebagai perantara perdagangan portofolio efek dan penjamin emisi portofolio efek dari Ketua Badan Pengawas Pasar Modal dan Lembaga Keuangan ("Bapepam dan LK") berdasarkan Surat Keputusan No. KEP-12/PM/1992 dan No. KEP-13/PM/1992 dan memulai kegiatan operasionalnya pada tanggal 23 Januari 1992. Penggabungan usaha tersebut berdasarkan Akta No. 116 tanggal 31 Juli 2000 yang dibuat di hadapan notaris Ny. Vita Buena, S.H., yang telah disetujui oleh Menteri Hukum dan Perundang-undangan Republik Indonesia pada tanggal 25 Agustus 2000 berdasarkan Surat Keputusan No. C-18762.HT.01.04-TH.2000 dan izin usaha yang diperoleh MSI sebelumnya masih bisa tetap digunakan oleh PT Mandiri Sekuritas.

PT Mandiri Sekuritas memiliki 99,93% dari total saham PT Mandiri Manajemen Investasi, Entitas Anak yang didirikan tanggal 26 Oktober 2004 dan bergerak di bidang manajemen dan penasihat investasi. Mandiri Sekuritas juga memiliki 100% dari total saham Mandiri Securities Pte. Ltd., perusahaan yang memperoleh lisensi layanan pasar modal untuk jenis usaha "Dealing in Securities and Advising Corporate Finance and Monetary Authority of Singapore" berdasarkan lisensi No. CMS100566-1 tanggal 10 November 2016.

Pada tanggal 28 Desember 2012, Bank Mandiri melakukan penambahan penyertaan modal dalam bentuk tunai pada Mandiri Sekuritas, sebesar Rp29.512. Bank Mandiri telah memperoleh persetujuan dari Bank Indonesia melalui surat tertanggal 31 Oktober 2012 dan Keputusan Pemegang Saham Di Luar Rapat (*circular resolution*) tertanggal 27 Desember 2012 atas penambahan penyertaan modal tersebut.

Setelah dilaksanakannya penambahan penyertaan modal tersebut, porsi kepemilikan Bank Mandiri pada Mandiri Sekuritas meningkat dari 95,69% menjadi 99,99% dari total seluruh saham yang telah dikeluarkan Mandiri Sekuritas. Mandiri Sekuritas berdomisili di Menara Mandiri 1, Jalan Jenderal Sudirman Kav. 54-55, Jakarta.

1. GENERAL INFORMATION (continued)

g. Subsidiaries (continued)

PT Mandiri Sekuritas (continued)

Mandiri Sekuritas is the result of the merger of PT Bumi Daya Sekuritas ("BDS"), PT Exim Sekuritas ("ES") and PT Merincorp Securities Indonesia ("MSI") which was accomplished by merging BDS and ES into MSI.

MSI obtained a license as a securities portfolio broker and underwriter of the securities portfolio from the Chairman of the Capital Market and Financial Institutions Supervisory Agency ("Bapepam and LK") by its decree letter No. KEP-12/PM/1992 and No. KEP-13/PM/1992 and started its operational activities on 23 January 1992. The merger was based on the Deed No. 116 dated 31 July 2000 of notary Ny. Vita Buena, S.H., which was approved by the Minister of Law and Legislation of the Republic of Indonesia on 25 August 2000 by Decree No. C-18762.HT.01.04-TH.2000 and business permits obtained previously by MSI can still be used by PT Mandiri Sekuritas.

PT Mandiri Sekuritas owns 99.93% of total shares of PT Mandiri Manajemen Investasi, a Subsidiary that was established on 26 October 2004 and engaged in investment management and advisory. Mandiri Sekuritas also owns 100% of the total shares of Mandiri Securities Pte. Ltd., a company which obtained a capital market service license for the business type "Dealing in Securities and Advising Corporate Finance and Monetary Authority of Singapore" based on license No. CMS100566-1 dated 10 November 2016.

On 28 December 2012, Bank Mandiri increased its capital investment in form of cash at Mandiri Sekuritas, amounted to Rp29,512. Bank Mandiri obtained approval from Bank Indonesia through its letter dated 31 October 2012 and the circular resolution of shareholders dated 27 December 2012 for the capital investment increment.

After the execution of the additional capital investment, the Bank's ownership at Mandiri Sekuritas increased from 95.69% to 99.99% of the total shares issued by Mandiri Sekuritas. Mandiri Sekuritas is domiciled at Menara Mandiri 1, Jalan Jenderal Sudirman Kav. 54-55, Jakarta.

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g. Entitas Anak (lanjutan)

PT Bank Mandiri Taspen

PT Bank Sinar Harapan Bali ("BSHB") didirikan sebagai Bank Pasar pada tanggal 23 Februari 1970 dengan nama MAI Bank Pasar Sinar Harapan Bali.

Selanjutnya, pada tanggal 3 November 1992, BSHB mengalami perubahan bentuk badan hukum menjadi Perseroan Terbatas berdasarkan Akta No. 4 yang dibuat di hadapan Ida Bagus Alit Sudiatmika, S.H., notaris di Denpasar dan memperoleh izin usaha sebagai Bank Umum berdasarkan surat keputusan Menteri Keuangan Republik Indonesia No. 77/KMK.017/1994 tanggal 10 Maret 1994.

Pada tanggal 3 Mei 2008, dilangsungkan penandatanganan Akta Akuisisi antara pemegang saham BSHB dan Bank Mandiri, sebagaimana tertuang dalam Akta Akuisisi No. 4 tanggal 3 Mei 2008 dibuat oleh I Wayan Sugitha, S.H., Notaris di Denpasar. Penandatanganan Akta Akuisisi ini menandai awal kepemilikan Bank Mandiri atas 80,00% saham BSHB, dimana selanjutnya pengelolaan BSHB akan dilakukan secara terpisah dari Bank Mandiri sebagai bank yang tetap berdiri sendiri (*stand-alone bank*) dengan fokus utama pada pengembangan bisnis Mikro dan Usaha Kecil.

Pada tanggal 24 Juli 2015, OJK telah menyetujui perubahan nama PT Bank Sinar Harapan Bali menjadi PT Bank Mandiri Taspen Pos dan memberikan izin untuk melakukan kegiatan usaha dengan nama Bank Mantap. Perubahan nama disertai pula izin perubahan logo dari OJK pada tanggal 31 Juli 2015. Perubahan nama dan logo tersebut telah diumumkan kepada publik pada tanggal 7 Agustus 2015.

Pada tanggal 9 Oktober 2017, Bank Mandiri Taspen Pos mengadakan RUPS-LB yang menyetujui perubahan komposisi pemegang saham dan perubahan nama dari semula bernama PT Bank Mandiri Taspen Pos menjadi PT Bank Mandiri Taspen ("Bank Mantap").

Untuk menguatkan ekspansi usaha dan menjadi Bank Nasional yang memiliki jaringan usaha di seluruh pelosok Indonesia, berdasarkan Akta Keputusan Rapat Umum Pemegang Saham No. 53 tanggal 31 Oktober 2016 dari notaris I Gusti Ngurah Putra Wijaya, S.H., notaris di Denpasar, yang mana kemudian ditegaskan dengan Penegasan Keputusan Rapat No. 7 tanggal 5 Maret 2019 mengenai Pemindahan Kedudukan Kantor Pusat Bank.

1. GENERAL INFORMATION (continued)

g. Subsidiaries (continued)

PT Bank Mandiri Taspen

PT Bank Sinar Harapan Bali ("BSHB") was established as the Micro Banking on 23 February 1970 under the name MAI Bank Pasar Sinar Harapan Bali.

Subsequently, on 3 November 1992, BSHB transformed into Limited Liability Company based on Deed No. 4 by notary Ida Bagus Alit Sudiatmika, S.H., notary in Denpasar and obtained a business license as a Commercial Bank under the decree letter of the Minister of Finance of the Republic of Indonesia No. 77/KMK.017/1994 dated 10 March 1994.

On 3 May 2008, shareholders of BSHB and Bank Mandiri signed the acquisition deed as stated in the Acquisition Deed No. 4 dated 3 May 2008 of notary I Wayan Sugitha, S.H., notary in Denpasar. The signing of the Acquisition deed is the beginning of Bank Mandiri's ownership of 80.00% BSHB shares, wherein the management of BSHB will be carried out separately from Bank Mandiri as a stand-alone bank with the main focus on developing Micro and Small Businesses.

On 24 July 2015, the FSA has approved the name changes of PT Bank Sinar Harapan Bali to PT Bank Mandiri Taspen Pos and given permission to conduct business under the name of Bank Mantap. Name and logo changes approved by FSA on 31 July 2015 and announced to public on 7 August 2015.

On 9 October 2017, Bank Mandiri Taspen Pos held an Extraordinary General Meeting of Shareholders which approved the changes in the composition of shareholders and the changes of name from PT Bank Mandiri Taspen Pos to PT Bank Mandiri Taspen ("Bank Mantap").

To expand the business and become National Bank that have branches in all over Indonesia, based on Deed of General Meeting of Shareholders Decision No. 53 dated 31 October 2016 of notary I Gusti Ngurah Putra Wijaya, S.H., notary in Denpasar as affirmed by Meeting Affirmation Decision No. 7 dated 5 March 2019 regarding Transfer of Bank's Head Office Location.

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g. Entitas Anak (lanjutan)

PT Bank Mandiri Taspen (lanjutan)

Akta perubahan tersebut telah dilaporkan kepada Menteri Hukum dan Hak Asasi Manusia Republik Indonesia sebagaimana surat penerimaan pemberitahuan perubahan data Perseroan tertanggal 11 Maret 2019 No. AHU-AH.01.03-138220 dan telah didaftarkan pada daftar Perseroan No. AHU-0039461.AH.01.11 Tahun 2019 tanggal 11 Maret 2019.

Perubahan Anggaran Dasar tersebut juga telah disetujui berdasarkan Keputusan Menteri Hukum dan Hak Asasi Manusia Republik Indonesia No. AHU-0012925.AH.01.02 Tahun 2019 tentang Persetujuan Perubahan Anggaran Dasar Perseroan Terbatas PT Bank Mandiri Taspen serta telah mendapat persetujuan dari Otoritas Jasa Keuangan No. S-5/PB.1/2019 tanggal 28 Januari 2019 tentang Rencana Pemisahan dan Pemindahan Alamat Kantor Pusat ("KP"), Bank Mantap memindahkan Kantor Pusatnya yang semula berkedudukan dan berkantor pusat di Denpasar-Bali menjadi berkedudukan dan berkantor pusat di Jakarta Pusat. Perpindahan kantor pusat tersebut kemudian dilaksanakan secara efektif pada tanggal 11 Maret 2019.

Berdasarkan Keputusan Sirkuler Pemegang Saham PT Bank Mandiri Taspen tanggal 16 Desember 2020 sebagaimana telah dituangkan dalam Akta Pernyataan Keputusan Rapat No. 41 tanggal 28 Desember 2020, komposisi kepemilikan saham Bank Mandiri di Bank Mantap menjadi 51,098%, dan saham PT Taspen (Persero) menjadi 48,437% serta pemegang saham individual menjadi 0,465%. Perubahan komposisi kepemilikan saham tersebut berlaku efektif sejak tanggal 13 Januari 2021 dengan didapatkannya persetujuan dan penerimaan pemberitahuan perubahan Anggaran Dasar PT Bank Mandiri Taspen dari Kementerian Hukum dan Hak Asasi Manusia terkait perubahan modal dasar, modal ditempatkan dan modal disetor, serta dari sisi administratif dengan dilakukannya laporan perubahan komposisi permodalan ke Otoritas Jasa Keuangan.

Sebelum tanggal 1 Januari 2011, *goodwill* yang timbul dari akuisisi PT Bank Mandiri Taspen sebesar Rp19.219 diamortisasi dengan menggunakan metode garis lurus selama 5 (lima) tahun dengan pertimbangan atas estimasi manfaat ekonomis atas *goodwill* tersebut. Efektif tanggal 1 Januari 2011, sesuai PSAK 103, "Kombinasi Bisnis", *goodwill* tidak diamortisasi tapi diuji penurunan nilai setiap tahunnya. Bank Mandiri secara berkala melakukan evaluasi terhadap penurunan nilai *goodwill* tersebut sesuai PSAK 236 "Penurunan Nilai Aset" (Catatan 2r).

1. GENERAL INFORMATION (continued)

g. Subsidiaries (continued)

PT Bank Mandiri Taspen (continued)

The Deed has been submitted to Ministry of Law and Human Right of Republic of Indonesia as stated on notification acceptance letter of the change of the Company's Information dated 11 March 2019 No. AHU-AH.01.03.-138220 and registered on the Company register No. AHU-0039461.AH.01.11 Year 2019 dated 11 March 2019.

The Change of Bank's Article of Association has also been approved based on the Decree of Ministry of Law and Human Right of Republic Indonesia No. AHU-0012925.AH.01.02 Year 2019 regarding Approval of Amendments to the Article of Association of PT Bank Mandiri Taspen and has received approval from FSA No. S-5/PB.1/2019 dated 28 January 2019 regarding Separation and Transfer of Head Office Location Plan, Bank Mantap transferred their Head Office from Denpasar-Bali to Central Jakarta. The head office relocation was then carried out effectively on 11 March 2019.

Based on Circular Decision of Shareholder PT Bank Mandiri Taspen dated 16 December 2020 as stated on Deed of General Meeting of Shareholders Resolutions Statement No. 41 dated 28 December 2020, the ownership of Bank Mandiri in Bank Mantap become 51.098%, PT Taspen (Persero) became 48.437%, and individual ownership became 0.465%. The change in the composition of share ownership has been effective since 13 January 2021 with the approval and receipt of notification of the changes to the Article of Association of PT Bank Mandiri Taspen from Ministry Law and Human Rights regarding the changes in authorised capital, issued capital and paid-in in capital, and from administrative perspective, by reporting to FSA about the Change of the Shareholder Composition.

Prior to 1 January 2011, *goodwill* arising from the acquisition of PT Bank Mandiri Taspen amounted to Rp19,219 was amortised using the straight-line method over 5 (five) years with the consideration of estimation of economic benefits of the *goodwill*. Effective on 1 January 2011, in accordance with SFAS 103, "Business Combinations", *goodwill* is not amortised but tested for impairment annually. Bank Mandiri periodically evaluates the impairment of *goodwill* in accordance with SFAS 236, "Impairment of Assets" (Note 2r).

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g. Entitas Anak (lanjutan)

PT Mandiri Tunas Finance

PT Mandiri Tunas Finance ("MTF"), dahulu PT Tunas Financindo Corporation ("TFC") adalah perusahaan yang bergerak dalam kegiatan pembiayaan konsumen.

TFC didirikan berdasarkan Akta Notaris Misahardi Wilamarta, S.H., No. 262 tanggal 17 Mei 1989 dan disahkan oleh Menteri Kehakiman dalam Surat Keputusan No. C2-4868.HT.01.01.TH.89 tanggal 1 Juni 1989 serta diumumkan dalam Lembaran Berita Negara No. 57, Tambahan No. 1369 tanggal 18 Juli 1989. Kegiatan komersial TFC dimulai tahun 1989. TFC memperoleh izin usaha sebagai perusahaan pembiayaan dalam bidang sewa menyewa biasa, anjak piutang dan pembiayaan konsumen dari Menteri Keuangan berdasarkan Surat Keputusan No. 1021/KMK.013/1989 tanggal 7 September 1989, No. 54/KMK.013/1992 tanggal 15 Januari 1992.

Pada tahun 2000 PT Tunas Financindo Corporation (TFC) telah berubah nama menjadi PT Tunas Financindo Sarana (TFS) berdasarkan Akta Notaris Adam Kasdarmadji, S.H., No. 49 tanggal 18 Agustus 2000 dan disahkan oleh Menteri Hukum dan Perundang-Undangan dalam Surat Keputusan No. C-21195 HT.01.04.TH.2000 tanggal 22 September 2000. TFC memperoleh izin usaha untuk melakukan kegiatan sewa guna usaha, ajak piutang dan pembiayaan konsumendari Menteri Keuangan berdasarkan Surat Keputusan No. 19/KMK.017/2001 tanggal 19 Januari 2001.

Sesuai dengan Akta Notaris Dr. A. Partomuan Pohan, S.H., LLM pada tanggal 6 Februari 2009, dilakukan penandatanganan Akta Jual Beli antara pemegang saham TFS (PT Tunas Ridean Tbk dan PT Tunas Mobilindo Parama) dengan Bank Mandiri, dimana Bank Mandiri mengakuisisi 51,00% kepemilikan saham atas TFS melalui pembelian 1.275.000.000 lembar saham TFS (nilai nominal Rp100 (nilai penuh)) per lembar saham dengan harga Rp290.000.

Pengalihan 51,00% kepemilikan TFS kepada Bank Mandiri ini telah disahkan dalam RUPS-LB TFS sebagaimana tertuang dalam Berita Acara RUPS-LB No. 8 tanggal 6 Februari 2009 dan telah dicatatkan dalam Sistem Administrasi Badan Hukum Kementerian Hukum dan Hak Asasi Manusia sebagaimana ditegaskan melalui Surat Kementerian Hukum dan Hak Asasi Manusia No. AHU-AH.01.10-01575 tertanggal 11 Maret 2009.

1. GENERAL INFORMATION (continued)

g. Subsidiaries (continued)

PT Mandiri Tunas Finance

PT Mandiri Tunas Finance ("MTF"), formerly PT Tunas Financindo Corporation ("TFC") is a company that engaged in consumer financing activities.

TFC was established based on Notarial Deed of Misahardi Wilamarta, S.H., No. 262 dated 17 May 1989 and approved by the Ministry of Justice through its Decision Letter No. C2-4868.HT.01.01.TH.89 dated 1 June 1989 and published in State Gazette No. 57, Supplement No. 1369 dated 18 July 1989. TFC commenced its commercial activities in 1989. TFC obtained a business license to operate as leasing, factoring and consumer financing company from Minister of Finance based on its Decision Letter No. 1021/KMK.013/1989 dated 7 September 1989, No. 54/KMK.013/1992 dated 15 January 1992.

In 2000, PT Tunas Financindo Corporation (TFC) changed its name to PT Tunas Financindo Sarana (TFS) based on Notarial Deed of Adam Kasdarmadji, S.H No. 49 dated 18 August 2000 and was approved by the Minister of Law and Legislation under Decree No. C-21195 HT.01.04.TH.2000 dated 22 September 2000. TFC obtained a business license to conduct leasing, factoring, and consumer financing activities from the Minister of Finance based on its Decision Letter No. 19/KMK.017/2001 dated 19 January 2001.

Based on Notarial Deed of Dr. A. Partomuan Pohan, S.H., LLM, dated 6 February 2009, entered into and signed a sales and purchase agreement with TFS's shareholders (PT Tunas Ridean Tbk and PT Tunas Mobilindo Parama) and Bank Mandiri to acquire 51.00% ownership of TFS through purchase of 1,275,000,000 shares of TFS (the nominal value of Rp100 (full amount)) per share amounted to Rp290,000.

The acquisition of 51.00% of TFS shares ownership by Bank Mandiri was approved in the Extraordinary General meeting of Shareholders Meeting of TFS as stated in the Minutes of Extraordinary General meeting of Shareholders' No. 8 dated 6 February 2009 and listed in Legal Entity Administration System of Ministry of Law and Human Rights as affirmed by the Ministry of Law and Human Rights through its Letter No. AHU-AH.01.10-01575 dated 11 March 2009.

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1. INFORMASI UMUM (lanjutan)

g. Entitas Anak (lanjutan)

PT Mandiri Tunas Finance (lanjutan)

Akuisisi ini juga telah disetujui oleh Bank Indonesia melalui Keputusan Gubernur Bank Indonesia No. 11/3/DPB1/TPB1-1 tertanggal 8 Januari 2009.

Perubahan nama TFS menjadi MTF dilaksanakan pada tanggal 26 Juni 2009, sesuai Akta Pernyataan Keputusan Rapat PT Tunas Financindo Sarana No. 181 tanggal 26 Juni 2009 yang ditandatangani oleh notaris Dr. Irawan Soerodjo, S.H., M.Si dan telah disahkan oleh Menteri Hukum dan Hak Asasi Manusia Republik Indonesia dalam Surat Keputusan No. AHU-40506.AH.01.02.Tahun 2009 pada tanggal 20 Agustus 2009 dan MTF telah memperoleh izin usaha sebagai perusahaan pembiayaan dalam bidang sewa guna usaha, anjak piutang, dan pembiayaan konsumen dari Menteri Keuangan berdasarkan Surat Keputusan Menteri Keuangan No. KEP-352/KM.10/2009 tanggal 29 September 2009. MTF berdomisili di Graha Mandiri, Jalan Imam Bonjol No. 61, Jakarta Pusat 10310.

Mandiri International Remittance Sendirian Berhad

Mandiri International Remittance Sendirian Berhad ("MIR") merupakan Entitas Anak yang seluruh sahamnya dimiliki oleh Bank Mandiri dan menjadi badan hukum Malaysia sejak tanggal 17 Maret 2009 dengan registrasi No. 850077-P. MIR merupakan perusahaan penyedia jasa pengiriman uang (*remittances*) di bawah ketentuan Bank Negara Malaysia ("BNM").

MIR telah mendapat persetujuan dari Bank Indonesia ("BI") melalui surat No. 10/548/DPB1 tanggal 14 November 2008 dan persetujuan dari BNM untuk melakukan kegiatan operasional melalui surat No. KL.EC.150/1/8562 tanggal 18 November 2009. Pembukaan kantor MIR dilakukan pada tanggal 29 November 2009 yang berlokasi di Wisma MEPRO, Kuala Lumpur, Malaysia. MIR telah memiliki 8 cabang di Malaysia dan telah dapat melayani kiriman uang ke 9 (sembilan) negara, yaitu Indonesia, Filipina, Thailand, Singapura, India, Nepal, Pakistan, Bangladesh, dan Vietnam.

1. GENERAL INFORMATION (continued)

g. Subsidiaries (continued)

PT Mandiri Tunas Finance (continued)

This acquisition had been approved by Bank Indonesia through the Decree of the Governor of Bank Indonesia No. 11/3/DPB1/TPB1-1 dated 8 January 2009.

The amendment of the TFS' name to become MTF was undertaken on 26 June 2009, in accordance with a Deed of Resolution of Meeting Decision of PT Tunas Financindo Sarana No. 181 dated 26 June 2009, notarised by notary Dr. Irawan Soerodjo, S.H., M.Si and the articles of Association was approved by the Ministry of Law and Human Rights Republic of Indonesia in its Decision Letter No. AHU-40506.AH.01.02.Tahun 2009 dated 20 August 2009 and MTF has obtained a business license to operate as leasing, factoring, and consumer financing company from Ministry of Finance in its Decision Letter No. KEP-352/KM.10/2009 dated on 29 September 2009. MTF is domiciled in Graha Mandiri, Jalan Imam Bonjol No. 61, Central Jakarta 10310.

Mandiri International Remittance Sendirian Berhad

Mandiri International Remittance Sendirian Berhad ("MIR"), a wholly owned Subsidiary of Bank Mandiri and became a Malaysian legal entity since 17 March 2009 based on registration No. 850077-P. MIR is engaged in money remittance service under the regulations of the Bank Negara Malaysia ("BNM").

MIR has obtained an approval from Bank Indonesia ("BI") through letter No. 10/548/DPB1 dated 14 November 2008 and approval from BNM to conduct operational activities through its letter No. KL.EC.150/1/8562 dated 18 November 2009. MIR officially commenced its operations on 29 November 2009 and is currently located in Wisma MEPRO, Kuala Lumpur, Malaysia. MIR has 8 branches around Malaysia and could provide remittance service to 9 (nine) countries which are Indonesia, Philippines, Thailand, Singapore, India, Nepal, Pakistan, Bangladesh and Vietnam.

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1. INFORMASI UMUM (lanjutan)

g. Entitas Anak (lanjutan)

PT AXA Mandiri Financial Services

PT AXA Mandiri Financial Services ("AXA Mandiri") merupakan perusahaan *joint venture* antara PT Bank Mandiri (Persero) Tbk ("Bank Mandiri") dengan National Mutual International Pty. Limited ("NMI") yang bergerak di bidang asuransi jiwa. AXA Mandiri didirikan dengan nama PT Asuransi Jiwa Staco Raharja pada 30 September 1991 dengan Akta Notaris Muhani Salim, S.H., No. 179.

Akta pendirian disetujui oleh Menteri Kehakiman Republik Indonesia melalui surat No. C2-6144.HT.01.01.TH.91 tanggal 28 Oktober 1991. Entitas Anak mendapatkan ijin usaha asuransi jiwa melalui Surat Keputusan Direktorat Jenderal Lembaga Keuangan No. KEP.605/KM.13/1991 tentang Pemberian Izin Usaha Asuransi Jiwa Nasional dan memulai kegiatan operasionalnya pada tanggal 4 Desember 1991.

Nama Entitas Anak lalu berubah menjadi PT Asuransi Jiwa Mandiri dan selanjutnya berubah menjadi PT AXA Mandiri Financial Services.

Perubahan ini disetujui oleh Menteri Kehakiman dan Hak Asasi Manusia dalam surat No. C-28747.HT.01.04.TH.2003 pada tanggal 10 Desember 2003 dan diumumkan pada Lembaran Berita Negara Republik Indonesia No. 64, Tambahan No. 7728 tanggal 10 Agustus 2004 dengan komposisi pemegang saham NMI sebesar 51,00% dan Bank Mandiri sebesar 49,00%.

Pada Rapat Umum Pemegang Saham tanggal 17 Mei 2010 (dalam pasal 7), pemegang saham Bank Mandiri telah menyetujui pembelian saham oleh Bank Mandiri sebesar 2,00% dari total saham yang diterbitkan dan disetor penuh secara langsung dari NMI.

Sebelum tanggal 1 Januari 2011, *goodwill* yang timbul dari akuisisi AXA Mandiri sebesar Rp40.128 diamortisasi dengan menggunakan metode garis lurus selama 5 (lima) tahun dengan pertimbangan atas estimasi manfaat ekonomis atas *goodwill* tersebut. Efektif tanggal 1 Januari 2011, sesuai PSAK 103 "Kombinasi Bisnis", *goodwill* tidak diamortisasi tapi diuji penurunan nilai setiap tahunnya. Bank Mandiri secara berkala melakukan evaluasi terhadap penurunan nilai *goodwill* tersebut sesuai PSAK 236 "Penurunan Nilai Aset" (Catatan 2r).

1. GENERAL INFORMATION (continued)

g. Subsidiaries (continued)

PT AXA Mandiri Financial Services

PT AXA Mandiri Financial Services ("AXA Mandiri") is a joint venture company between PT Bank Mandiri (Persero) Tbk ("Bank Mandiri") and National Mutual International Pty. Limited ("NMI") that is engaged in life insurance. AXA Mandiri was formerly established under the name of PT Asuransi Jiwa Staco Raharja on 30 September 1991 by Notarial Deed No. 179 of Muhani Salim, S.H.

The deed of establishment was approved by the Minister of Justice of the Republic of Indonesia through its letter No. C2-6144.HT.01.01.TH.91 dated 28 October 1991. The Subsidiary obtained its life insurance license through General Directorate of Finance Institution Decision Letter No. KEP.605/KM.13/1991 regarding Granting of National Life Insurance Business License and officially commenced its operations activities on 4 December 1991.

The Subsidiary's name was then changed to PT Asuransi Jiwa Mandiri and subsequently changed to PT AXA Mandiri Financial Services.

This change was approved by the Ministry of Justice and Human Rights in its Decision Letter No. C-28747.HT.01.04.TH.2003 dated 10 December 2003, and was published in State Gazette of the Republic of Indonesia No. 64, Supplement No. 7728 dated 10 August 2004 with shareholders composition consists of NMI 51.00% and Bank Mandiri amounting to 49.00%.

At the General Meeting of Shareholders on 17 May 2010 (in article 7), Bank Mandiri's shareholders approved the purchase of shares by Bank Mandiri amounting to 2.00% of the total shares issued and fully paid up directly from NMI.

Prior to 1 January 2011, *goodwill* arising from the acquisition of AXA Mandiri amounted to Rp40,128 was amortised using the straight-line method over 5 (five) years with the estimation of economic benefits of the *goodwill*. Effective on 1 January 2011, in accordance with SFAS 103 "Business Combinations", *goodwill* is not amortised but tested for impairment annually. Bank Mandiri periodically evaluates the impairment of *goodwill* in accordance with SFAS 236, "Impairment of Assets" (Note 2r).

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1. INFORMASI UMUM (lanjutan)

g. Entitas Anak (lanjutan)

PT AXA Mandiri Financial Services (lanjutan)

Saldo *goodwill* pada tanggal 31 Desember 2025 dan 2024 adalah sebesar Rp37.194. Kantor Pusat AXA Mandiri terletak di AXA Tower, Jalan Prof. Dr. Satrio Kav. 18, Jakarta Selatan 12940.

PT Mandiri Utama Finance

Pada tanggal 16 April 2014, Bank Mandiri bersama PT Asco Investindo ("ASCO") dan PT Tunas Ridean ("TURI"), telah menandatangani perjanjian kesepakatan awal untuk mendirikan sebuah perusahaan pembiayaan untuk mengakselerasi penyaluran pembiayaan Bank Mandiri khususnya pada segmen pembiayaan kendaraan bermotor.

Pada tanggal 22 Oktober 2014, Bank Mandiri bersama ASCO dan TURI telah menandatangani perjanjian pemegang saham dimana telah disepakati pendirian suatu perusahaan pembiayaan dengan modal dasar Rp400.000 dengan komposisi kepemilikan adalah Bank Mandiri (51%), ASCO (37%) dan TURI (12%). Selanjutnya, pada tanggal 23 Desember 2014 sebagaimana disebutkan dalam surat No. S-137/PB.31/2014, Bank Mandiri telah memperoleh izin prinsip penyertaan modal pada perusahaan pembiayaan baru tersebut dari OJK Pengawasan Bank.

Akta ini telah disahkan oleh Kementerian Hukum dan Hak Asasi Manusia Republik Indonesia dalam Surat Keputusan No. AHU-0003452.AH.01.01 Tahun 2015 tanggal 26 Januari 2015.

Bersamaan dengan penandatanganan akta pendirian tersebut dilakukan penempatan modal sebesar Rp100.000 dan Bank Mandiri juga melakukan penyeteroran modal sebesar Rp51.000 sesuai dengan komposisi kepemilikan saham Bank Mandiri di PT Mandiri Utama Finance (MUF).

Pasca penandatanganan akta pendirian, MUF menyampaikan permohonan izin usaha perusahaan pembiayaan kepada OJK Industri Keuangan Non Bank ("OJK IKNB"). Atas permohonan tersebut, OJK IKNB telah menerbitkan Surat Keputusan Dewan Komisiner Otoritas Jasa Keuangan No. KEP-81/D.05/2015 tentang "Pemberian Izin Usaha Perusahaan Pembiayaan kepada PT Mandiri Utama Finance" pada tanggal 25 Juni 2015 yang disampaikan melalui surat OJK No. SR-3516/NB.111/2015 tanggal 26 Juni 2015 perihal "Pemberian Izin Usaha Perusahaan Pembiayaan PT Mandiri Utama Finance".

1. GENERAL INFORMATION (continued)

g. Subsidiaries (continued)

PT AXA Mandiri Financial Services (continued)

The balance of goodwill on 31 December 2025 and 2024 amounted to Rp37,194. The Head Office of AXA Mandiri is located at AXA Tower, Jalan Prof. Dr. Satrio Kav. 18, South Jakarta 12940.

PT Mandiri Utama Finance

On 16 April 2014, Bank Mandiri and PT Asco Investindo ("ASCO") and PT Tunas Ridean ("TURI"), signed an agreement of preliminary agreement to set up a financing company to accelerate Bank Mandiri financing portfolio distribution, especially in the segment of vehicle financing.

On 22 October 2014, Bank Mandiri with ASCO and TURI signed a shareholders' agreement for establishment of a financing company with an authorised capital of Rp400,000 and an ownership composition of the Bank Mandiri (51%), ASCO (37%) and TURI (12%). Subsequently, on 23 December 2014, in accordance with letter No. S-137/PB.31/2014, Bank Mandiri obtained a principle license of equity participation in the new financing company from Bank Supervision FSA.

The deed was approved by the Ministry of Law and Human Rights of the Republic of Indonesia in Decree Letter No. AHU-0003452.AH.01.01 Year 2015 dated 26 January 2015.

Concurrent with the signing of the deed of incorporation, a capital placement of Rp100,000 had been done and the Bank also made capital injection amounted to Rp51,000 as stipulated in the Bank's shareholding composition in PT Mandiri Utama Finance (MUF).

After the signing of the establishment deed, MUF submitted application of financing company business license to FSA Non-Bank Financial Industry ("FSA IKNB"). Upon request, the FSA IKNB has issued a decree letter of IKNB Board of Commissioners of the FSA No. KEP-81/D.05/2015 regarding the "Granting Financing Company to PT Mandiri Utama Finance" on 25 June 2015 through FSA letter No. SR-3516/NB.111/2015 dated 26 June 2015, regarding "Granting Financing Company Business License to PT Mandiri Utama Finance".

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g. Entitas Anak (lanjutan)

PT Mandiri Utama Finance (lanjutan)

Pada tanggal 24 Agustus 2015, MUF mulai melaksanakan tahapan kegiatan operasional awal melalui kerja sama dengan *dealer-dealer* dan *showroom-showroom* utama serta pencairan pembiayaan kendaraan bermotor kepada nasabah terbatas untuk memenuhi persyaratan OJK IKNB, dan pada akhirnya di bulan Januari 2016, MUF telah dapat beroperasi komersial secara penuh melalui jaringan kantor yang sudah mendapatkan izin dari OJK IKNB.

Pada tanggal 28 Desember 2016, telah dilakukan penandatanganan akta yang dituangkan dalam Akta Notaris Utiok Rochmuljati Abdurachman, S.H., M.LI., M.Kn., No. 16 tanggal 28 Desember 2016, dan telah disahkan oleh Kementerian Hukum dan Hak Asasi Manusia Republik Indonesia dalam Surat Keputusan No. AHU-AH.01.03-0113772 Tahun 2016 tanggal 29 Desember 2016 dimana menyetujui penambahan penempatan modal sebesar Rp200.000, sehingga modal ditempatkan dan modal disetor MUF menjadi Rp300.000.

Pada tanggal 11 April 2017, telah dilakukan penandatanganan akta yang dituangkan dalam Akta Notaris Ashoya Ratam S.H., M.Kn., No. 10 tanggal 11 April 2017 dan telah disahkan oleh Kementerian Hukum dan Hak Asasi Manusia Republik Indonesia dalam Surat Keputusan No. AHU-0010397.AH.01.02 Tahun 2017 tanggal 10 Mei 2017 dimana dilakukan perubahan modal dasar menjadi Rp500.000.

Pada tanggal 29 Agustus 2017, telah dilakukan penandatanganan akta yang dituangkan dalam Akta Notaris Ashoya Ratam S.H., M.Kn., No. 56 tanggal 29 Agustus 2017, dan telah disahkan oleh Kementerian Hukum dan Hak Asasi Manusia Republik Indonesia dalam Surat Keputusan No. AHU-AH.01.03-0169081 Tahun 2017 tanggal 6 September 2017 dimana menyetujui penambahan penempatan modal sebesar Rp100.000, sehingga modal ditempatkan dan modal disetor MUF menjadi Rp400.000.

Pada tanggal 24 November 2017, telah dilakukan penandatanganan akta yang dituangkan dalam Akta Notaris Ashoya Ratam S.H., M.Kn., No. 60 tanggal 24 November 2017 dan telah disahkan oleh Kementerian Hukum dan Hak Asasi Manusia Republik Indonesia dalam Surat Keputusan No. AHU-AH.01.03-0195073 Tahun 2017 tanggal 27 November 2017 dimana menyetujui penambahan penempatan modal sebesar Rp100.000, sehingga modal ditempatkan dan modal disetor MUF secara penuh menjadi Rp500.000.

1. GENERAL INFORMATION (continued)

g. Subsidiaries (continued)

PT Mandiri Utama Finance (continued)

On 24 August 2015, MUF has performed the initial operational activities through cooperation with primary dealers and showrooms, as well as vehicle financing disbursement to limited customers to meet the requirements of the FSA IKNB, and fully operated commercially on January 2016 through its branches which already have operational permit from FSA IKNB.

On 28 December 2016, the signing of the deed has been executed as outlined in Notarial Deed of Utiok Rochmuljati Abdurachman, S.H., M.LI., M.Kn., No. 16 dated 28 December 2016, and was approved by the Ministry of Law and Human Rights of the Republic of Indonesia in Decree letter No. AHU-AH.01.03-0113772 Year 2016 dated 29 December 2016 which approved the increase in capital placement by Rp200,000, therefore increase the issued capital and paid-up capital of MUF become amounted to Rp300,000.

On 11 April 2017, the signing of the deed has been executed as outlined in Notarial Deed of Ashoya Ratam S.H., M.Kn., No. 10 dated 11 April 2017 and was approved by the Ministry of Law and Human Rights of the Republic of Indonesia in Decree letter No. AHU-0010397.AH.01.02 Year 2017 dated 10 May 2017 which changed the authorised capital to Rp500,000.

On 29 August 2017, the signing of the deed has been executed as outlined in Notarial Deed of Ashoya Ratam S.H., M.Kn., No. 56 dated 29 August 2017, and was approved by the Ministry of Law and Human Rights of the Republic of Indonesia in Decree Letter No. AHU-AH.01.03-0169081 Year 2017 dated 6 September 2017 which approved the increase in capital placement by Rp100,000, therefore increase the issued capital and paid-up capital of MUF become amounted to Rp400,000.

On 24 November 2017, the signing of the deed has been executed as outlined in Notarial Deed of Ashoya Ratam S.H., M.Kn., No. 60 dated 24 November 2017, and was approved by the Ministry of Law and Human Rights of the Republic of Indonesia in Decree Letter No. AHU-AH.01.03-0195073 Year 2017 dated 27 November 2017 Which approved the increase in capital placement by Rp100,000, therefore increase the issued capital and paid-up capital of MUF become amounted to Rp500,000.

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1. INFORMASI UMUM (lanjutan)

g. Entitas Anak (lanjutan)

PT Mandiri Utama Finance (lanjutan)

Selanjutnya, MUF mengurus izin Unit Usaha Syariah ("UUS") ke OJK-IKNB Syariah dan telah memperoleh izin Unit Usaha Syariah ("UUS") MUF melalui Surat Keputusan Dewan Komisiner Otoritas Jasa Keuangan No. KEP-36/NB.223/2018 tentang "Pemberian Izin Pembukaan Unit Usaha Syariah Perusahaan Pembiayaan kepada PT Mandiri Utama Finance" pada tanggal 27 April 2018 yang disampaikan melalui surat OJK No. S-626/NB.223/2018 tanggal 15 Mei 2018 perihal "Penyampaian Salinan Izin Pembukaan Unit Usaha Syariah Perusahaan Pembiayaan PT Mandiri Utama Finance". Pada tahun 2021, MUF telah melakukan peningkatan alokasi ekuitas untuk bisnis Unit Usaha Syariah ("UUS") dari Rp50.000 menjadi Rp75.000.

Sesuai dengan kebijakan mengenai Qanun Aceh, maka MUF pada tanggal 19 November 2021, telah melakukan penutupan Izin Pembiayaan Konvensional untuk Kantor Cabang ("KC") Banda Aceh, namun tetap memiliki Izin Pembiayaan Syariah sebagai Kantor Cabang Unit Syariah ("KC-US") Banda Aceh. MUF berdomisili di Menara Mandiri 1, Jalan Jenderal Sudirman Kav. 54-55, Jakarta Selatan 12190.

Pada tanggal 28 November 2024, Bank Mandiri telah menandatangani dokumen Akta Jual Beli Saham No. 44 antara Bank Mandiri dengan PT Asco Investindo dan Akta Jual Beli Saham No. 46 antara Bank Mandiri dengan PT Tunas Ridean. Sejak ditandatanganinya Akta tersebut, Bank Mandiri memiliki sebesar 99,99% saham yang sebelumnya 51%.

1. GENERAL INFORMATION (continued)

g. Subsidiaries (continued)

PT Mandiri Utama Finance (continued)

Furthermore, MUF processed the Sharia Business Unit ("UUS") license to FSA-IKNB Sharia and has obtained MUF Sharia Business Unit ("UUS") license through the Decree Letter of the Board of Commissioners of the Financial Services Authority No. KEP-36/NB.223/2018 regarding "Granting the License of Opening Sharia Business Unit of Financing Company to PT Mandiri Utama Finance" dated 27 April 2018 through FSA letter No. S-626/NB.223/2018 dated 15 May 2018 regarding to "Transmission of copy of License for Opening Sharia Business Unit of Financing Company to PT Mandiri Utama Finance". In 2021, MUF has increased its equity allocation for the Sharia Business Unit ("UUS") operation from Rp50,000 to Rp75,000.

In accordance with the policy regarding Aceh Qanun, on 19 November 2021, MUF has closed the Conventional Financing License for the Banda Aceh Branch Office ("KC"), but still has Sharia Financing License as the Banda Aceh Sharia Unit Branch Office ("KC-US"). MUF is domiciled at Menara Mandiri 1, Jalan Jenderal Sudirman Kav. 54-55, South Jakarta 12190.

On 28 November 2024, Bank Mandiri has signed the Share Sale and Purchase Deed No. 44 between Bank Mandiri and PT Asco Investindo and the Share Sale and Purchase Deed No. 46 between Bank Mandiri and PT Tunas Ridean. Since the signing of the Deed, Bank Mandiri has 99.99% of the shares from the previous 51%.

	Jumlah imbalan yang dialihkan/ The consideration transferred	Jumlah tercatat kepentingan nonpengendali yang dialihkan/ Carrying amount of non-controlling interest transferred	Selisih transaksi dengan pihak nonpengendali/ Difference in transactions with non- controlling parties	
PT Mandiri Utama Finance	1.019.000	713.514	(305.486)	PT Mandiri Utama Finance

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1. INFORMASI UMUM (lanjutan)

g. Entitas Anak (lanjutan)

PT Mandiri Capital Indonesia

Pada tanggal 23 Juni 2015, Bank Mandiri bersama PT Mandiri Sekuritas telah mendirikan Entitas Anak baru yang bergerak di bidang modal ventura dengan nama PT Mandiri Capital Indonesia ("MCI").

Pendirian perusahaan ditandai dengan penandatanganan akta pendirian antara Bank Mandiri dan PT Mandiri Sekuritas dimana Bank Mandiri melakukan penyertaan modal sebesar Rp9.900 yang mewakili 99% kepemilikan saham dalam MCI dan PT Mandiri Sekuritas melakukan penyertaan modal sebesar Rp100 yang mewakili 1% kepemilikan saham dalam MCI, sehingga struktur permodalan MCI adalah sebesar Rp10.000.

Penyertaan modal Bank Mandiri dalam rangka pendirian MCI telah memperoleh persetujuan Otoritas Jasa Keuangan sebagaimana tercantum dalam surat Otoritas Jasa Keuangan No. S-48/PB.31/2015 perihal Permohonan Persetujuan Penyertaan Modal PT Bank Mandiri (Persero) Tbk dalam Rangka Pendirian Perusahaan Modal Ventura pada tanggal 11 Juni 2015.

Pada tanggal 26 Juni 2015, pendirian MCI telah memperoleh pengesahan dari Menteri Hukum dan Hak Asasi Manusia melalui Surat Pengesahan Pendirian No. AHU-2445684.AH.01.01. Tahun 2015. MCI telah memperoleh izin untuk melaksanakan kegiatan usaha di bidang modal ventura pada tanggal 10 November 2015 melalui Surat Keputusan Dewan Komisiner Otoritas Jasa Keuangan No. KEP-113/D.05/2015, sehingga MCI dapat melaksanakan kegiatan operasional secara penuh.

MCI memiliki 99,99% dari total saham PT Mitra Transaksi Indonesia yang merupakan pengolah pihak ketiga dan penyedia layanan pengakuisisi yang menghadirkan proses dan jaringan *end-to-end* untuk solusi pembayaran di Indonesia. Entitas Anak MCI yang didirikan tanggal 13 Januari 2016 dan bergerak di bidang jasa penunjang usaha terkait jasa keuangan, secara khusus jasa keuangan dalam bidang pembayaran dengan menggunakan kartu.

1. GENERAL INFORMATION (continued)

g. Subsidiaries (continued)

PT Mandiri Capital Indonesia

On 23 June 2015, Bank Mandiri and PT Mandiri Sekuritas have established new subsidiary engaged in venture capital under the name of PT Mandiri Capital Indonesia ("MCI").

The establishment of the company was marked by the signing of the establishment deed between Bank Mandiri and PT Mandiri Sekuritas in which the Bank invested capital amounted to Rp9,900, representing 99% share ownership in MCI and PT Mandiri Sekuritas injected capital amounted to Rp100 which represents a 1% share ownership in MCI, therefore the capital structure of MCI is amounted to Rp10,000.

Bank Mandiri's equity participation in the establishment of MCI was approved by the FSA as stated in its letter No. S-48/PB.31/2015 regarding the Application for Approval of Equity Participation of PT Bank Mandiri (Persero) Tbk for the Establishment of Venture Capital Company on 11 June 2015.

On 26 June 2015, the establishment of MCI was approved by the Minister of Law and Human Rights through Letter of Legalization of Establishment No. AHU-2445684.AH.01.01. Year 2015. MCI obtained a license to carry out business activities in the venture capital sector on 10 November 2015 through the Decree Letter of the Board of Commissioners of the Financial Services Authority No. KEP-113/D.05/2015, therefore MCI may carry out full operational activities.

MCI owns 99.99% of the total shares of PT Mitra Transaksi Indonesia which is a third party processor and acquirer service provider that provides end-to-end processes and networks for payment solutions in Indonesia, a Subsidiary of MCI which was established on 13 January 2016 and engaged in business support services related to financial services, specifically financial services in the field of payment by card.

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1. INFORMASI UMUM (lanjutan)

g. Entitas Anak (lanjutan)

PT Mandiri Capital Indonesia (lanjutan)

Terakhir, pada tanggal 27 Desember 2022, MCI telah memperoleh persetujuan perubahan Anggaran Dasar terkait peningkatan modal dasar dan modal ditempatkan dari Menteri Hukum dan Hak Asasi Manusia dengan Surat Persetujuan Perubahan Anggaran Dasar No. AHU-0129677.AH.01.02. Tahun 2022 sebagaimana tertuang di dalam Akta No. 7 tanggal 26 Desember 2022 dimana penyertaan saham Bank Mandiri menjadi sebesar Rp3.358.400 yang mewakili 99,99% kepemilikan saham dalam MCI dan PT Mandiri Sekuritas menjadi sebesar Rp100 yang mewakili 0,01% kepemilikan saham dalam MCI, sehingga struktur permodalan MCI adalah sebesar Rp3.358.500. MCI berlokasi di Menara Mandiri 2, Lantai 10, Jalan Jenderal Sudirman Kav. 54-55, Jakarta Selatan 12190.

h. Struktur dan manajemen

Kantor pusat Bank Mandiri berkedudukan di Jalan Jenderal Sudirman Kavling 54-55 Jakarta Selatan, Indonesia.

Struktur dan jumlah kantor dalam dan luar negeri Bank Mandiri adalah sebagai berikut:

	31 Desember 2025/ 31 December 2025	31 Desember 2024/ 31 December 2024
Kantor wilayah dalam negeri	12	12
Kantor cabang dalam negeri:		
Kantor Cabang	139	139
Kantor Cabang Pembantu	2.014	2.053
Total kantor cabang dalam negeri	2.153	2.192
Kantor luar negeri	7	7

1. GENERAL INFORMATION (continued)

g. Subsidiaries (continued)

PT Mandiri Capital Indonesia (continued)

Lastly, on 27 December 2022, MCI had obtained approval for the amendment to the Articles of Association regarding the increase in authorised and issued capital by the Minister of Law and Human Rights with Letter of Approval of the Amendments to the Articles of Association No. AHU-0129677.AH.01.02. Year 2022 as stated in Deed No. 7 dated 26 December 2022 in which investment in shares of Bank Mandiri amounted to Rp3,358,400 representing 99.99% share ownership in MCI and PT Mandiri Sekuritas amounted to Rp100 representing 0.01% share ownership in MCI, therefore MCI's capital structure is Rp3,358,500. MCI is located at Menara Mandiri 2, 10th floor, Jalan Jenderal Sudirman Kav. 54-55, South Jakarta 12190.

h. Structure and management

Bank Mandiri's head office is located at Jalan Jenderal Sudirman Kavling 54-55, South Jakarta, Indonesia.

Bank Mandiri's structure and number of Bank Mandiri's domestic and foreign offices are as follows:

Domestic regional offices

Domestic branches:

Branch Offices

Sub-Branch Offices

Total domestic branches

Overseas offices

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1. INFORMASI UMUM (lanjutan)

h. Struktur dan manajemen (lanjutan)

Untuk mendukung pencapaian aspirasi Bank Mandiri, yaitu menjadi partner finansial pilihan utama nasabah, Bank Mandiri mengelompokkan unit-unit kerja di struktur organisasinya menjadi 3 kelompok, yaitu:

1. *Business Units*, berfungsi sebagai motor utama pengembangan bisnis Bank atau unit yang menjadi segmen operasional (Segmen Operasi), yang terdiri dari dua segmen utama yaitu segmen *Wholesale Banking* yang terdiri dari *Corporate Banking*, *Commercial Banking*, *Hubungan Kelembagaan*, *Treasury & International Banking* dan segmen *Consumer Banking* terdiri dari *Credit Cards*, *Consumer Loans*, *Personal Loan*, dan *Micro Development & Agent Banking*.
2. *Support Functions*, berfungsi sebagai *supporting unit* yang mendukung operasional Bank secara keseluruhan yang terdiri dari *Special Asset Management*, *Risk Management* yang membawahi *Wholesale Risk* dan unit kerja di bawah *Risk Management*, *Information Technology* yang membawahi *Teknologi dan Informasi* dan *Digital Banking*, *Operations*, *Human Capital and Compliance*, *Finance and Strategy*, *Internal Audit*, dan *Corporate Relations*.
3. *Network and Retail Banking* yang berfungsi sebagai direktorat yang melakukan penjualan produk dan jasa kepada segmen *retail* nasabah Bank Mandiri, terdiri dari 12 Kantor Wilayah yang tersebar di seluruh wilayah Indonesia dan *wealth management*.

Bank Mandiri telah melakukan perubahan struktur organisasi yang berlaku efektif tanggal 27 November 2025 sebagaimana tertuang dalam Keputusan Direksi No. KEP.DIR/088/2025 tanggal 22 Desember 2025 tentang Struktur Organisasi. Perubahan struktur organisasi Bank Mandiri tersebut dengan menata ulang organisasi untuk memenuhi kebutuhan dan perkembangan Bank.

1. GENERAL INFORMATION (continued)

h. Structure and management (continued)

To support Bank Mandiri in achieving its aspiration to be the primary customers' financial partner, Bank Mandiri divided its organisation structure into strategic business units ("SBU") to 3 (three) major groups, which are:

1. *Business Units*, are responsible as the Bank's main business development or operational segment unit (operating segment), consists of two main segments, which are *Wholesale Banking* segment which consists of *Corporate Banking*, *Commercial Banking*, *Government Institutional*, *Treasury & International Banking* and *Consumer Banking* segment which consists of *Credit Cards*, *Consumer Loan*, *Personal Loan*, and *Micro Development & Agent Banking*.
2. *Support Functions*, are responsible as supporting units that provide overall support to Bank's operations consisting of *Special Asset Management*, *Risk Management* which supervises *Wholesale Risk* and work units under the *Risk Management*, *Information Technology*, which oversees *Technology and Information*, *Digital Banking*, *Operations*, *Human Capital and Compliance*, *Finance and Strategy*, *Internal Audit*, and *Corporate Relations*.
3. *Network and Retail Banking* are responsible as directorate that sell products and services to retail segments of Bank's customers, consisting of 12 *Regional Offices* that are spread out across *Indonesia* and *wealth management*.

Bank Mandiri has made changes to the organisational structure which effective on 27 November 2025 as stated in the Board of Directors' Decision No. KEP.DIR/088/2025 dated 22 December 2025 regarding Organisational Structure. Changes in the organisational structure of Bank Mandiri by rearranging the organisation to meet the needs and development of the Bank.

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1. INFORMASI UMUM (lanjutan)

h. Struktur dan manajemen (lanjutan)

Susunan Dewan Komisaris Bank Mandiri adalah sebagai berikut:

	31 Desember 2025/ 31 December 2025
<u>Dewan Komisaris</u>	
Komisaris Utama/	
Komisaris Independen	: Zulkifli Zaini ^{*)}
Wakil Komisaris	
Utama/Komisaris Independen	: Rudy Salahuddin Ramto ^{**)}
Komisaris Independen	: Muhammad Yusuf Ateh
Komisaris	: Luky Alfirman ^{***)}
Komisaris	: Yuliot
Komisaris Independen	: Mia Amiati
Komisaris Independen	: Bintoro K. Pardewo ^{**)}
Komisaris	: -
Komisaris	: -
Komisaris	: -

^{*)} Sesuai hasil keputusan Rapat Umum Pemegang Saham Luar Biasa Bank Mandiri tanggal 19 Desember 2025, yang bersangkutan dialihkan jabatannya dimana pengalihan jabatan tersebut berlaku efektif setelah mendapat persetujuan dari Otoritas Jasa Keuangan atas pelaksanaan Penilaian Kemampuan dan Kepatutan serta memenuhi peraturan perundang-undangan yang berlaku.

^{**)} Sesuai hasil keputusan Rapat Umum Pemegang Saham Luar Biasa Bank Mandiri tanggal 19 Desember 2025, yang bersangkutan diangkat sebagai anggota Dewan Komisaris Bank Mandiri, dimana pengangkatan tersebut berlaku efektif setelah mendapat persetujuan dari Otoritas Jasa Keuangan atas Penilaian Kemampuan dan Kepatutan serta memenuhi peraturan perundang-undangan yang berlaku.

^{***)} Sesuai hasil keputusan Rapat Umum Pemegang Saham Tahunan Bank Mandiri tanggal 25 Maret 2025, yang bersangkutan diangkat sebagai anggota Dewan Komisaris Bank Mandiri, dimana pengangkatan tersebut berlaku efektif setelah mendapat persetujuan dari Otoritas Jasa Keuangan atas Penilaian Kemampuan dan Kepatutan serta memenuhi peraturan perundang-undangan yang berlaku.

Susunan Direksi Bank Mandiri adalah sebagai berikut:

	31 Desember 2025/ 31 December 2025
<u>Direksi</u>	
Direktur Utama	: Riduan
Wakil Direktur Utama	: Henry Panjaitan
Direktur Operations	: Timothy Utama
Direktur Human Capital and Compliance	: Eka Fitria
Direktur Risk Management	: Danis Subyantoro
Direktur Commercial Banking	: Totok Priyambodo
Direktur Corporate Banking	: Mochamad Rizaldi
Direktur Consumer Banking	: Saptari
Direktur Treasury and International Banking	: Ari Rizaldi
Direktur Finance and Strategy	: Novita Widya Anggraini
Direktur Network and Retail Funding	: Jan Winston Tambunan
Direktur Information Technology	: Sunarto

1. GENERAL INFORMATION (continued)

h. Structure and management (continued)

The members of Bank Mandiri's Board of Commissioners are as follows:

	31 Desember 2024/ 31 December 2024	
		<u>Board of Commissioners</u>
Muhamad Chatib Basri		President Commissioner/
		Independent Commissioner
		Deputy President Commissioner/
Zainudin Amali		Independent Commissioner
Loeke Larasati A.		Independent Commissioner
Muliadi Rahardja		Independent Commissioner
Heru Kristiyana		Independent Commissioner
Rionald Silaban		Commissioner
Fariad Utomo		Commissioner
Arif Budimanta		Commissioner
Muhammad Yusuf Ateh		Commissioner
Tedi Bharata		Commissioner

^{*)} In accordance with the resolution of the Extraordinary General Meeting of Shareholders of Bank Mandiri dated 19 December 2025, the individual has been reassigned, with the reassignment becoming effective upon obtaining approval from the Financial Services Authority for the Fit and Proper Test and compliance with the applicable laws and regulations.

^{**)} In accordance with the resolution of the Extraordinary General Meeting of Shareholders of Bank Mandiri held on 19 December 2025, the individual was appointed as a member of Bank Mandiri's Board of Commissioners, with the appointment becoming effective upon obtaining approval from the Financial Services Authority for the Fit and Proper Test and compliance with the applicable laws and regulations.

^{***)} In accordance with the resolution of the Annual General Meeting of Shareholders of Bank Mandiri on 25 March 2025, these individuals were appointed as member of Bank Mandiri's Board of Commissioners, with the appointment becoming effective upon obtaining approval from the Financial Services Authority for the Fit and Proper Test and compliance with the applicable laws and regulations.

The members of Bank Mandiri's Board of Directors are as follows:

	<u>Board of Directors</u>
	President Director
	Deputy of President Director
	Director of Operations
	Director of Human Capital and Compliance
	Director of Risk Management
	Director of Commercial Banking
	Director of Corporate Banking
	Director of Consumer Banking
	Director of Treasury and International Banking
	Director of Finance and Strategy
	Director of Network and Retail Funding
	Director of Information Technology

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1. INFORMASI UMUM (lanjutan)

h. Struktur dan manajemen (lanjutan)

Susunan Direksi Bank Mandiri adalah sebagai berikut: (lanjutan)

	31 Desember 2024/ 31 December 2024
<u>Direksi</u>	
Direktur Utama	: Darmawan Junaidi
Wakil Direktur Utama	: Alexandra Askandar
Direktur Kepatuhan dan SDM	: Agus Dwi Handaya
Direktur Corporate Banking	: Riduan
Direktur Jaringan dan Retail Banking	: Aquarius Rudianto
Direktur Operation	: Toni E. B. Subari
Direktur Hubungan Kelembagaan	: Rohan Hafas
Direktur Keuangan dan Strategi	: Sigit Prastowo
Direktur Information Technology	: Timothy Utama
Direktur Treasury dan International Banking	: Eka Fitria
Direktur Manajemen Risiko	: Danis Subyantoro
Direktur Commercial Banking	: Totok Priyambodo

Komite Audit^{***}) Bank Mandiri terdiri dari:

	31 Desember 2025/ 31 December 2025
Ketua merangkap anggota	: Kuswiyoto ^{*)}
Anggota	: Zainudin Amali ^{**)}
Anggota	: Mia Amiati
Anggota	: Zulkifli Zaini ^{*)}
Anggota	: Rasyid Darajat
Anggota	: Rubi Pertama
Anggota	: -

Komite Remunerasi dan Nominasi^{***}) Bank Mandiri terdiri dari:

	31 Desember 2025/ 31 December 2025
Ketua merangkap anggota	: Zainudin Amali ^{*)}
Anggota	: Kuswiyoto ^{*)}
Anggota	: Mia Amiati
Anggota	: Muhammad Yusuf Ateh
Anggota	: Yuliot
Anggota	: Luky Alfirmans ^{*)}
Anggota	: Zulkifli Zaini ^{*)}
Sekretaris (ex-officio) merangkap anggota	: SEVP/Group Head Human Capital

^{*)} Individu yang bersangkutan dapat melaksanakan tugasnya setelah mendapat persetujuan Otoritas Jasa Keuangan atas pelaksanaan Penilaian Kemampuan dan Kepatutan dan memenuhi peraturan perundang-undangan yang berlaku.

^{**)} Individu yang bersangkutan diberhentikan dengan hormat dari jabatannya sesuai dengan keputusan Rapat Umum Pemegang Saham Luar Biasa tanggal 19 Desember 2025.

^{***}) Terdapat perubahan susunan keanggotaan komite di bawah dewan komisaris efektif pada tanggal 27 Januari 2026 (Catatan 68).

1. GENERAL INFORMATION (continued)

h. Structure and management (continued)

The members of Bank Mandiri's Board of Directors are as follows: (continued)

	<u>Board of Directors</u>
	President Director
	Deputy of President Director
	Director of Compliance and Human Resources
	Director of Corporate Banking
	Director of Network and Retail Banking
	Director of Operation
	Director of Institutional Relationship
	Director of Finance and Strategy
	Director of Information Technology
	Director of Treasury and International Banking
	Director of Risk Management
	Director of Commercial Banking

The members of Bank Mandiri's Audit Committee^{***}) are as follows:

	31 Desember 2024/ 31 December 2024	
Heru Kristiyana		Chairman and member
Muhamad Chatib Basri		Member
Zainudin Amali		Member
Loeke Larasati A.		Member
Muliadi Rahardja		Member
Rasyid Darajat		Member
Rubi Pertama		Member

Bank Mandiri's Remuneration and Nomination Committee^{***}) are as follows:

	31 Desember 2024/ 31 December 2024	
Muhamad Chatib Basri		Chairman and member
Muliadi Rahardja		Member
Rionald Silaban		Member
Arif Budimanta		Member
Fariet Utomo		Member
Muhammad Yusuf Ateh		Member
Tedi Bharata		Member
SEVP/Group Head Human Capital		Secretary (ex-officio) concurrently a member

^{*)} The individual concerned may carry out their duties after obtaining approval from the Financial Services Authority for the Fit and Proper Test assessment and in compliance with the applicable laws and regulations.

^{**)} The individual concerned had been honorably discharged from the position based on the Extraordinary General Meeting of Shareholders dated 19 December 2025.

^{***}) There are changes in the composition of committees under the board of commissioners effective on 27 January 2026 (Note 68).

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1. INFORMASI UMUM (lanjutan)

h. Struktur dan manajemen (lanjutan)

Komite Pemantau Risiko Bank Mandiri terdiri dari:

	31 Desember 2025/ 31 December 2025
Ketua merangkap anggota	: Kuswiyoto ^{**)}
Anggota	: Zainudin Amali ^{**)}
Anggota	: Muhammad Yusuf Ateh
Anggota	: Mia Amiati
Anggota	: Yuliot
Anggota	: Luky Alfirman
Anggota	: Zulkifli Zaini
Anggota Independen (Non Komisaris)	: Taufik Hidayat
Anggota Independen (Non Komisaris)	: Caroline Halim

Komite Tata Kelola Terintegrasi^{***)} Bank Mandiri terdiri dari:

	31 Desember 2025/ 31 December 2025
Ketua merangkap anggota	: Zainudin Amali ^{**)}
Anggota	: Kuswiyoto ^{**)}
Anggota	: Mia Amiati
Anggota Independen (Non Komisaris)	: Taufik Hidayat
Anggota Independen (Non Komisaris)	: Rasyid Darajat
Anggota	: -
Anggota	: -
Anggota	: Perwakilan Komisaris Independen Bank Mantap ^{*)} / Representative of Independent Commissioner Bank Mantap ^{*)}
Anggota	: Perwakilan Komisaris Independen Mansek ^{*)} / Representative of Independent Commissioner Mansek ^{*)}
Anggota	: Perwakilan Komisaris Independen AMFS ^{*)} / Representative of Independent Commissioner AMFS ^{*)}
Anggota	: Perwakilan Komisaris Independen MTF ^{*)} / Representative of Independent Commissioner MTF ^{*)}
Anggota	: Perwakilan Komisaris Independen MUF ^{*)} / Representative of Independent Commissioner MUF ^{*)}

^{*)} Menyesuaikan dengan Pejabat dari Entitas Anak terkait.

^{**)} Individu yang bersangkutan diberhentikan dengan hormat dari jabatannya sesuai dengan keputusan Rapat Umum Pemegang Saham Luar Biasa tanggal 19 Desember 2025.

^{***)} Terdapat perubahan susunan keanggotaan komite di bawah dewan komisaris efektif pada tanggal 27 Januari 2026 (Catatan 68).

1. GENERAL INFORMATION (continued)

h. Structure and management (continued)

Bank Mandiri's Risk Oversight Committee are as follows:

	31 Desember 2024/ 31 December 2024	
Muliadi Rahardja		Chairman and member
Loeke Larasati A.		Member
Arif Budimanta		Member
Heru Kristiyana		Member
Tedi Bharata		Member
Taufik Hidayat		Member
Caroline Halim		Member
-		Member
-		Member

Bank Mandiri's Integrated Governance Committee^{***)} are as follows:

	31 Desember 2024/ 31 December 2024	
Muhamad Chatib Basri		Chairman and member
Zainudin Amali		Member
Loeke Larasati A.		Member
Muliadi Rahardja		Member
Heru Kristiyana		Member
Taufik Hidayat		Member
Rasyid Darajat		Member
Perwakilan Komisaris Independen Bank Mantap ^{*)} / Representative of Independent Commissioner Bank Mantap ^{*)}		Member
Perwakilan Komisaris Independen Mansek ^{*)} / Representative of Independent Commissioner Mansek ^{*)}		Member
Perwakilan Komisaris Independen AMFS ^{*)} / Representative of Independent Commissioner AMFS ^{*)}		Member
Perwakilan Komisaris Independen MTF ^{*)} / Representative of Independent Commissioner MTF ^{*)}		Member
Perwakilan Komisaris Independen MUF ^{*)} / Representative of Independent Commissioner MUF ^{*)}		Member

^{*)} Adjusted to the Officers of the relevant Subsidiaries..

^{**)} The individual concerned had been honorably discharged from the position based on the Extraordinary General Meeting of Shareholders dated 19 December 2025.

^{***)} There are changes in the composition of committees under the board of commissioners effective on 27 January 2026 (Note 68).

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1. INFORMASI UMUM (lanjutan)

h. Struktur dan manajemen (lanjutan)

Komite Tata Kelola Terintegrasi^{***}) Bank Mandiri terdiri dari: (lanjutan)

	31 Desember 2025/ 31 December 2025
Anggota	: Perwakilan Komisaris Independen MCI ^{*)} / Representative of Independent Commissioner MCI ^{*)}
Anggota	: Perwakilan Komisaris Independen BSI ^{*)} / Representative of Independent Commissioner BSI ^{*)}
Anggota	: Dewan Pengawas Syariah dari Entitas Anak ^{*)} / Sharia Supervisory Board from Subsidiary ^{*)}

^{*)} Menyesuaikan dengan Pejabat dari Entitas Anak terkait.

^{***}) Terdapat perubahan susunan keanggotaan komite di bawah dewan komisaris efektif pada tanggal 27 Januari 2026 (Catatan 68).

Cakupan manajemen dan karyawan kunci antara lain mencakup Dewan Komisaris, Direksi, Komite Audit dan Komite Pemantau Risiko, Dewan Pengawas Syariah serta *Senior Executive Vice President, Senior Vice President, Area Head, Kepala Kantor Cabang KC dan Kepala Kantor Cabang Luar Negeri*.

Pada tanggal 31 Desember 2025 dan 2024, Ketua Internal Audit Bank Mandiri adalah Adi Pranantias.

Pada tanggal 31 Desember 2025 Sekretaris Perusahaan Bank Mandiri adalah M. Ashidiq Iswara dan 31 Desember 2024 Sekretaris Perusahaan Bank Mandiri adalah Teuku Ali Usman.

Jumlah karyawan Bank Mandiri pada tanggal 31 Desember 2025 sebanyak 38.751 orang (31 Desember 2024: sebanyak 38.898 orang) (tidak diaudit).

1. GENERAL INFORMATION (continued)

h. Structure and management (continued)

Bank Mandiri's Integrated Governance Committee^{***}) are as follows: (continued)

	31 Desember 2024/ 31 December 2024	
Perwakilan Komisaris Independen MCI ^{*)} / Representative of Independent Commissioner MCI ^{*)}		Member
Perwakilan Komisaris Independen BSI ^{*)} / Representative of Independent Commissioner BSI ^{*)}		Member
Dewan Pengawas Syariah dari Entitas Anak ^{*)} / Sharia Supervisory Board from Subsidiary ^{*)}		Member

^{*)} Adjusted to the Officers of the relevant Subsidiaries..

^{***}) There are changes in the composition of committees under the board of commissioners effective on 27 January 2026 (Note 68).

Management and key personnel includes the Board of Commissioners, Board of Directors, Audit Committee and Risk Oversight Committee, Sharia Supervisory Board as well as Senior Executive Vice President, Senior Vice President, Area Head, KC Branch Manager and Overseas Branch Manager.

As of 31 December 2025 and 2024, the Head of Bank Mandiri's Internal Audit is Adi Pranantias.

As of 31 December 2025, the Corporate Secretary of Bank Mandiri was M. Ashidiq Iswara, and as of 31 December 2024, the Corporate Secretary of Bank Mandiri was Teuku Ali Usman.

The number of Bank Mandiri employees as of 31 December 2025 was 38,751 persons (31 December 2024: 38,898 persons) (unaudited).

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2. INFORMASI KEBIJAKAN AKUNTANSI MATERIAL

Laporan keuangan konsolidasian Bank dan Entitas Anak ("Grup") ini diselesaikan dan disetujui untuk diterbitkan oleh Direksi pada tanggal 5 Februari 2026.

Laporan keuangan konsolidasian 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 dan Dewan Standar Akuntansi Syariah Ikatan Akuntan Indonesia serta peraturan regulator pasar modal yaitu Peraturan No. VIII.G.7 tentang Penyajian dan Pengungkapan Laporan Keuangan Emiten atau Perusahaan Publik.

a. Dasar penyusunan laporan keuangan konsolidasian

Kebijakan akuntansi utama yang diterapkan dalam penyusunan laporan keuangan konsolidasian Bank dan Entitas Anak adalah seperti dijabarkan di bawah ini.

Laporan keuangan konsolidasian disusun berdasarkan harga perolehan, kecuali untuk aset keuangan yang diklasifikasikan dalam kelompok nilai wajar melalui penghasilan komprehensif lain, aset dan liabilitas keuangan yang diukur pada nilai wajar melalui laba rugi dan seluruh instrumen derivatif yang diukur berdasarkan nilai wajar. Laporan keuangan konsolidasian disusun berdasarkan akuntansi berbasis akrual, kecuali laporan arus kas konsolidasian.

Laporan arus kas konsolidasian disusun dengan menggunakan metode langsung dengan mengelompokkan arus kas dalam aktivitas-aktivitas operasional, investasi dan pendanaan.

Pos-pos dalam penghasilan komprehensif lainnya disajikan terpisah antara akun-akun yang akan direklasifikasikan ke laba rugi dan akun-akun yang tidak akan direklasifikasikan ke laba rugi.

Laporan keuangan Entitas Anak yang bergerak dalam bidang perbankan syariah disusun berdasarkan:

- PSAK 401 "Penyajian Laporan Keuangan Syariah".
- PSAK 402 "Akuntansi Murabahah".
- PSAK 404 "Akuntansi Istishna".

2. MATERIAL ACCOUNTING POLICY INFORMATION

The consolidated financial statements of Bank and its Subsidiaries ("Group") were completed and authorised for issuance by the Board of Directors on 5 February 2026.

The consolidated financial statements have been prepared and presented in accordance with the Indonesian Financial Accounting Standards which comprised of the Statements and Interpretations issued by the Board of Financial Accounting Standards of the Indonesian Institute of Accountants and Board of Sharia Accounting Standards of the Indonesian Institute of Accountants and capital market regulation No. VIII.G.7 regarding Financial Statements Presentation and Disclosure for Issuer or Public Companies.

a. Basis of preparation of the consolidated financial statements

The principal accounting policies adopted in preparing the consolidated financial statement of the Bank and Subsidiaries are set out below.

The consolidated financial statements have been prepared under the historical cost, except for financial assets classified as fair value through other comprehensive income, financial assets and liabilities measured at fair value through profit or loss and all derivative instruments which have been measured at fair value. The consolidated financial statement is prepared under the accrual basis of accounting, except for the consolidated statements of cash flows.

Consolidated statements of cash flows are prepared using the direct method by classifying cash flows in operating, investing and financing activities.

Items within other comprehensive income are classified separately, between accounts which will be reclassified to profit or loss and will not be reclassified to profit or loss.

The financial statement of a Subsidiary engaged in sharia banking have been prepared based on:

- SFAS 401 "Presentation of Financial Statements for Sharia Banking".
- SFAS 402 "Accounting for Murabahah".
- SFAS 404 "Accounting for Istishna".

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**2. INFORMASI KEBIJAKAN AKUNTANSI MATERIAL
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a. Dasar penyusunan laporan keuangan konsolidasian (lanjutan)

Laporan keuangan Entitas Anak yang bergerak dalam bidang perbankan syariah disusun berdasarkan: (lanjutan)

- PSAK 405 "Akuntansi Mudharabah".
- PSAK 406 "Akuntansi Musyarakah".
- PSAK 407 "Akuntansi Ijarah".
- PSAK 410 "Akuntansi Sukuk".
- PSAK 411 "Akuntansi Wa'd".
- PSAK 412 "Akuntansi Wakaf".
- PSAK lain selama tidak bertentangan dengan prinsip syariah dan Pedoman Akuntansi Perbankan Syariah Indonesia (PAPSI).

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 Grup. Area yang kompleks atau memerlukan tingkat pertimbangan yang lebih tinggi atau area di mana asumsi dan estimasi dapat berdampak signifikan terhadap laporan keuangan konsolidasian diungkapkan di Catatan 3.

Seluruh angka dalam laporan keuangan konsolidasian ini, dibulatkan dan disajikan dalam jutaan Rupiah ("Rp"), kecuali dinyatakan lain.

b. Perubahan kebijakan akuntansi

Pada tanggal 1 Januari 2025, terdapat standar baru dan penyesuaian atau amendemen terhadap beberapa standar yang masih berlaku yang relevan dengan operasi Grup yang berlaku efektif sejak tanggal tersebut yaitu sebagai berikut:

1. PSAK 117 "Kontrak Asuransi". PSAK ini mengatur pencatatan dan pelaporan kontrak asuransi dengan menerapkan model pengukuran yang dapat memberikan transparansi keuntungan maupun kerugian yang terjadi atas kontrak asuransi, serta faktor-faktor yang mempengaruhi perubahan keuntungan atau kerugian. Selain itu, pengungkapan dan penyajian kontrak asuransi juga ditingkatkan, khususnya terkait dengan rekonsiliasi angka laporan keuangan dan distribusi keuntungan di masa depan.

**2. MATERIAL ACCOUNTING POLICY INFORMATION
(continued)**

a. Basis of preparation of the consolidated financial statements (continued)

The financial statement of a Subsidiary engaged in sharia banking have been prepared based on: (continued)

- SFAS 405 "Accounting for Mudharabah".
- SFAS 406 "Accounting for Musyarakah".
- SFAS 407 "Accounting for Ijarah".
- SFAS 410 "Accounting for Sukuk".
- SFAS 411 "Accounting for Wa'd".
- SFAS 412 "Accounting for Wakaf".
- Other prevailing SFAS, as long as it does not contradict with Sharia principle on Accounting Guidelines for Indonesian Sharia Banking (PAPSI).

The preparation of financial statements in accordance with Indonesian Financial Accounting Standards that requires the use of estimates and assumptions. It also requires management to make judgements in the process of applying the accounting policies of the Group. The area that is complex or requires a higher level of consideration or areas where assumptions and estimates could have a significant impact on the consolidated financial statements is disclosed in Note 3.

All figures in the consolidated financial statements, are rounded and presented in millions Rupiah ("Rp"), unless otherwise stated.

b. Changes in accounting policies

On 1 January 2025, there are new and revised or amended towards several standards that are relevant to the Group operation which is effective for application from that date as follows:

1. SFAS 117 "Insurance Contracts". This SFAS regulates the recording and reporting of insurance contracts by applying a measurement model that can provide transparency in the profits and losses arising from insurance contracts, as well as the factors influencing changes in profits or losses. In addition, the disclosure and presentation of insurance contracts are also enhanced, particularly concerning the reconciliation of financial statement figures and the distribution of future profits.

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**2. INFORMASI KEBIJAKAN AKUNTANSI MATERIAL
(lanjutan)**

b. Perubahan kebijakan akuntansi (lanjutan)

Pada tanggal 1 Januari 2025, terdapat standar baru dan penyesuaian atau amendemen terhadap beberapa standar yang masih berlaku yang relevan dengan operasi Grup yang berlaku efektif sejak tanggal tersebut yaitu sebagai berikut:

2. PSAK 109 "Instrumen Keuangan". PSAK ini mengatur pengakuan, pengukuran, dan pengungkapan instrumen keuangan sehubungan dengan penerapan PSAK 117.

Metode Transisi

PSAK 117 mengubah secara signifikan pengakuan, pengukuran dan pengungkapan terhadap aset/liabilitas kontrak asuransi, serta pendapatan dan beban terkait kontrak asuransi (Catatan 2z).

Sehubungan dengan transisi ke PSAK 117 "Kontrak Asuransi", standar mengharuskan penerapan secara retrospektif menggunakan Pendekatan Retrospektif Penuh ("PKP") kecuali jika tidak praktis, dalam hal ini, terdapat dua opsi yang memungkinkan:

- i. Pendekatan Retrospektif yang Termodifikasi ("PRT"); atau
- ii. Pendekatan Nilai Wajar ("PNW").

Berdasarkan identifikasi Entitas Anak, pendekatan transisi yang digunakan adalah sebagai berikut:

- Metode Pendekatan Retrospektif Penuh (PRP) untuk produk tradisional dengan Model Pengukuran Umum (MPU) untuk penerbitan *Cohort* mulai tanggal 1 Januari 2017 hingga 31 Desember 2023 (yaitu *Cohort Post 2017*).
- Metode Pendekatan Retrospektif Termodifikasi (PRT) untuk semua Produk Unit Link dengan model pengukuran Pendekatan Biaya Variabel (PBV) untuk semua penerbitan *Cohort* sejak tanggal penerbitan hingga 31 Desember 2023.
- Metode Pendekatan Nilai Wajar (PNW) untuk produk tradisional dengan MPU untuk penerbitan *Cohort* sejak tanggal penerbitan hingga 31 Desember 2016 (yaitu *Cohort Pre 2017*).

Entitas Anak telah menerapkan PSAK 117 "Kontrak Asuransi" bersamaan dengan penerapan PSAK 109 "Instrumen Keuangan" mulai tahun berjalan.

**2. MATERIAL ACCOUNTING POLICY INFORMATION
(continued)**

b. Changes in accounting policies (continued)

On 1 January 2025, there are new and revised or amended towards several standards that are relevant to the Group operation which is effective for application from that date as follows:

2. SFAS 109 "Financial Instruments" addresses the recognition, measurement, and disclosure of financial instruments coinciding with the implementation of SFAS 117.

Transition methods

SFAS 117 significantly changes the recognition, measurement and disclosure in relation to insurance contract assets/liabilities also revenue and expenses from insurance contract (Note 2z).

In relation to transition approach of PSAK 117 "Insurance Contract", the standard requires retrospectively application using the Full Retrospective Approach ("FRA") unless impracticable, in which case two options are possible:

- i. The Modified Retrospective Approach ("MRA"); or
- ii. The Fair Value approach ("FVA").

Based on the identification of the Subsidiary, the transition approach used are as follows:

- Full Retrospective Approach (FRA) method for traditional products with General Measurement Model (GMM) for Cohort issue from 1 January 2017 until 31 December 2023 (i.e., Cohort Post 2017).
- Modified Retrospective Approach (MRA) method for all Unit Link Products with Variable Fee Approach (VFA) measurement model for all Cohort issue from inception date until 31 December 2023.
- Fair Value Approach (FVA) method for traditional products with GMM model measurement model for Cohort issue from inception until 31 December 2016 (i.e., Cohort Pre 2017).

The Subsidiary has adopted SFAS 117 "Insurance Contract" together with SFAS 109 "Financial Instruments" effective this current year.

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**2. INFORMASI KEBIJAKAN AKUNTANSI MATERIAL
(lanjutan)**

b. Perubahan kebijakan akuntansi (lanjutan)

Pada tanggal 1 Januari 2025, terdapat standar baru dan penyesuaian atau amendemen terhadap beberapa standar yang masih berlaku yang relevan dengan operasi Grup yang berlaku efektif sejak tanggal tersebut yaitu sebagai berikut: (lanjutan)

Metode Transisi (lanjutan)

2. PSAK 109 "Instrumen Keuangan". PSAK ini mengatur pengakuan, pengukuran, dan pengungkapan instrumen keuangan sehubungan dengan penerapan PSAK 117. (lanjutan)

Dampak penerapan awal dari PSAK 117 dan PSAK 109 adalah sebesar Rp385.209 (meningkatkan beban - bersih setelah pajak). Dikarenakan dampak penerapan awal ini tidak signifikan terhadap laporan keuangan konsolidasian sehingga Manajemen memutuskan untuk mencatat dampak penerapan tersebut pada laporan keuangan konsolidasian periode berjalan dan tidak melakukan penyajian kembali laporan keuangan konsolidasian periode terdahulu.

3. Amendemen PSAK 221 "Pengaruh Perubahan Kurs Valuta Asing", yang berlaku efektif 1 Januari 2025. Amendemen tentang kekurangan ketertukaran. Amendemen ini memperjelas pengaturan terkait kondisi ketika suatu mata uang tidak bertukarkan serta pengungkapannya. Dampak atas penerapan amendemen tersebut di atas tidak material terhadap laporan keuangan konsolidasian Grup.

c. Instrumen keuangan

i. Aset keuangan

Grup mengklasifikasikan aset keuangannya dalam kategori (a) aset keuangan yang diukur pada nilai wajar melalui laba rugi, (b) aset keuangan yang diukur pada nilai wajar melalui penghasilan komprehensif lain dan (c) aset keuangan yang diukur pada biaya perolehan diamortisasi.

Grup memiliki instrumen keuangan utang dan instrumen keuangan ekuitas. Grup selanjutnya mengukur semua investasi ekuitas pada nilai wajar. Saat pengakuan awal, Grup dapat membuat pilihan yang tak terbatal untuk menyajikan perubahan selanjutnya pada nilai wajar investasi dalam instrumen ekuitas dalam penghasilan komprehensif lain.

**2. MATERIAL ACCOUNTING POLICY INFORMATION
(continued)**

b. Changes in accounting policies (continued)

On 1 January 2025, there are new and revised or amended towards several standards that are relevant to the Group operation which is effective for application from that date as follows: (continued)

Transition methods (continued)

2. SFAS 109 "Financial Instruments" addresses the recognition, measurement, and disclosure of financial instruments coinciding with the implementation of SFAS 117. (continued)

The impact of this initial implementation of SFAS 117 and SFAS 109 is amounted to Rp385,209 (increase expense - net of tax). Since the initial implementation is insignificant to the interim consolidated financial statements, therefore Management decided to recognise the impact of this implementation in the consolidated financial statements for the current period and not restating the prior period consolidated financial statements.

3. Amendments to SFAS 221 "The Effects of Changes in Foreign Exchange Rates", is effective 1 January 2025. This amendment clarifies the requirements regarding the condition where the a currency is not exchangeable and its disclosure. The impact of the implementation of the amendments mentioned above are not material to the Group's consolidated financial statements.

c. Financial instruments

i. Financial assets

The Group classified its financial assets in the following categories (a) financial assets measured at fair value through profit or loss, (b) financial assets measured at fair value through other comprehensive income, and (c) financial assets measured at amortised cost.

The Group has debt financial instruments and equity financial instruments. The Group further measures all equity investments at fair value. On initial recognition, the Group may make an irrevocable choice to subsequent changes in the fair value of investments in equity instruments in other comprehensive income.

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**2. INFORMASI KEBIJAKAN AKUNTANSI MATERIAL
(lanjutan)**

c. Instrumen keuangan (lanjutan)

i. Aset keuangan (lanjutan)

Grup menggunakan 2 (dua) dasar untuk mengklasifikasikan aset keuangan yaitu model bisnis Grup dalam mengelola aset keuangan dan karakteristik arus kas kontraktual pembayaran pokok dan bunga (*Solely Payment of Principal and Interest* ("SPPI")) dari aset keuangan.

Pengujian SPPI

Sebagai langkah pertama dari proses klasifikasi, Grup menilai persyaratan kontraktual keuangan untuk mengidentifikasi apakah mereka memenuhi pengujian SPPI.

Pokok pinjaman untuk tujuan pengujian ini didefinisikan sebagai nilai wajar dari aset keuangan pada pengakuan awal dan dapat berubah selama umur aset keuangan (misalnya, jika ada pembayaran pokok atau amortisasi premi/diskon).

Elemen bunga yang paling signifikan dalam perjanjian kredit biasanya adalah pertimbangan atas nilai waktu dari uang dan risiko kredit. Untuk membuat penilaian SPPI, Grup menerapkan pertimbangan dan memperhatikan faktor-faktor yang relevan seperti mata uang dimana aset keuangan didenominasikan dan periode pada saat suku bunga ditetapkan.

Penilaian model bisnis

Grup menentukan model bisnisnya berdasarkan tingkat yang paling mencerminkan bagaimana Grup mengelola kelompok atas aset keuangannya untuk mencapai tujuan bisnisnya.

Model bisnis Grup tidak dinilai berdasarkan masing-masing instrumennya, tetapi pada tingkat portofolio secara agregat yang lebih tinggi dan didasarkan pada faktor-faktor yang dapat diamati seperti:

- Bagaimana kinerja model bisnis dan aset keuangan yang dimiliki dalam model bisnis tersebut dievaluasi dan dilaporkan kepada personel manajemen kunci;

**2. MATERIAL ACCOUNTING POLICY INFORMATION
(continued)**

c. Financial instruments (continued)

i. Financial assets (continued)

The Group used 2 (two) methods to classify its financial assets, which based on the Group's business model in managing the financial asset, and the contractual cash flow of the financial assets *Solely Payment of Principal and interest* ("SPPI").

SPPI test

As a first step of its classification process, the Group assesses the contractual terms of financial to identify whether they meet the SPPI test.

Principal, for the purpose of this test is defined as the fair value of the financial asset at initial recognition and may change over the life of the financial asset (for example, if there are repayments of principal or amortisation of the premium/discount).

The most significant element of interest within a credit contract are typically the consideration for the time value of money and credit risk. To perform the SPPI assessment, the Group applies judgement and considers relevant factors such as the currency in which the financial asset is denominated, and the period for which the interest rate is set.

Business model assessment

The Group determines its business model at the level that best reflects how the group manages a group of financial assets to achieve its business objective.

The Group's business model is not assessed by each instrument, but at a higher level of aggregated portfolios and is based on observable factors such as:

- How the performance of the business model and the financial assets held within that business model are evaluated and reported to the entity's key management personnel;

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(lanjutan)**

c. Instrumen keuangan (lanjutan)

i. Aset keuangan (lanjutan)

Penilaian model bisnis (lanjutan)

Model bisnis Grup tidak dinilai berdasarkan masing-masing instrumennya, tetapi pada tingkat portofolio secara agregat yang lebih tinggi dan didasarkan pada faktor-faktor yang dapat diamati seperti: (lanjutan)

- Risiko yang mempengaruhi kinerja model bisnis (dan aset keuangan yang dimiliki dalam model bisnis tersebut) dan khususnya, bagaimana cara risiko tersebut dikelola;
- Bagaimana manajer bisnis dikompensasi (misalnya, apakah kompensasi didasarkan pada nilai wajar dari aset yang dikelola atau pada arus kas kontraktual yang tertagih);
- Frekuensi, nilai dan waktu penjualan yang diharapkan, juga merupakan aspek penting dari penilaian Grup.

Penilaian model bisnis didasarkan pada skenario yang diharapkan secara wajar tanpa mempertimbangkan skenario "worst case" atau "stress case".

Jika arus kas setelah pengakuan awal direalisasikan dengan cara yang berbeda dari yang awal diharapkan, Grup tidak mengubah klasifikasi aset keuangan dimiliki yang tersisa dalam model bisnis tersebut, tetapi memasukkan informasi tersebut dalam melakukan penilaian atas aset keuangan yang baru atau yang baru dibeli selanjutnya.

(a) Aset keuangan yang diukur pada nilai wajar melalui laba rugi

Aset keuangan diukur pada nilai wajar melalui laba rugi kecuali tes model bisnis dan tes arus kas kontraktual menunjukkan bahwa aset keuangan masuk ke dalam klasifikasi diukur pada biaya perolehan diamortisasi atau nilai wajar melalui penghasilan komprehensif lain.

Klasifikasi ini ditujukan untuk instrumen keuangan yang dimiliki untuk diperdagangkan atau pada saat pengakuan awal telah ditetapkan oleh Grup untuk diukur pada nilai wajar melalui laba rugi.

**2. MATERIAL ACCOUNTING POLICY INFORMATION
(continued)**

c. Financial instruments (continued)

i. Financial assets (continued)

Business model assessment (continued)

The Group's business model is not assessed by each instrument, but at a higher level of aggregated portfolios and is based on observable factors such as: (continued)

- The risks that affect the performance of the business model (and the financial assets held within that business model) and, in particular the way those risks are managed;
- How business managers are compensated (for example, whether the compensation is based on the fair value of the assets managed or on the contractual cash flows collected);
- The expected frequency, value, and timing of sales are also important aspects of the Group's assessment.

The business model assessment is based on reasonably expected scenarios without taking "worst case" or "stress case" scenarios into account.

If cash flows after initial recognition are realised in a way that is different from the Group's initial expectations, the Group does not change the classification of the remaining financial assets held in that business model, but incorporates such information when assessing newly originated or newly purchased financial assets going forward.

(a) Financial assets measured at fair value through profit or loss

Financial assets are measured at fair value through profit or loss unless the business model test and the contractual cash flow test show that financial assets entering into classifications are measured at amortised cost or fair value through other comprehensive income.

This classification is intended for held for trading financial instruments or at the time of initial recognition has been determined by the Group to be measured at fair value through profit or loss.

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**2. INFORMASI KEBIJAKAN AKUNTANSI MATERIAL
(lanjutan)**

c. Instrumen keuangan (lanjutan)

i. Aset keuangan (lanjutan)

Penilaian model bisnis (lanjutan)

- (a) Aset keuangan yang diukur pada nilai wajar melalui laba rugi (lanjutan)

Aset keuangan dikategorikan sebagai dimiliki untuk diperdagangkan jika diperoleh atau dimiliki terutama untuk tujuan dijual atau dibeli kembali dalam waktu dekat atau jika merupakan bagian dari portofolio instrumen keuangan tertentu yang dikelola bersama dan terdapat bukti mengenai pola ambil untung dalam jangka pendek yang terkini.

Untuk entitas anak asuransi, aset keuangan dikategorikan sebagai aset keuangan diukur pada nilai wajar melalui laba rugi, jika dimiliki untuk mencadangkan liabilitas asuransi yang diukur pada nilai wajar dari aset terkait. Instrumen keuangan yang dikelompokkan ke dalam kategori ini diakui pada nilai wajarnya pada saat pengakuan awal. Biaya transaksi diakui secara langsung ke dalam laporan laba rugi dan penghasilan komprehensif lain konsolidasian.

Keuntungan dan kerugian yang timbul dari perubahan nilai wajar, penjualan instrumen keuangan dan pendapatan bunga dari instrumen keuangan dalam kelompok nilai wajar melalui laba rugi dicatat di akun pendapatan dari kelompok nilai wajar melalui laba rugi - neto pada laporan laba rugi dan penghasilan komprehensif lain konsolidasian.

- (b) Aset keuangan yang diukur pada nilai wajar melalui penghasilan komprehensif lain

Aset keuangan dikelola dalam model bisnis yang tujuannya akan terpenuhi dengan mendapatkan arus kas kontraktual dan menjual aset keuangan dan persyaratan kontraktual dari aset keuangan yang pada tanggal tertentu memperoleh arus kas yang semata dari pembayaran pokok dan bunga (*solely payments of principal and interest*) dari jumlah pokok terutang.

**2. MATERIAL ACCOUNTING POLICY INFORMATION
(continued)**

c. Financial instruments (continued)

i. Financial assets (continued)

Business model assessment (continued)

- (a) Financial assets measured at fair value through profit or loss (continued)

A financial asset is classified as held for trading, if it has been acquired or held principally for the purpose of selling or buying in the near term or on initial recognition it is part of a portfolio of identified financial instruments that the entity manages together and has a recent actual pattern of short-term profit-taking.

Financial assets for subsidiary in insurance industry classified at fair value through profit or loss if the financial assets are held to cover its insurance liabilities which measure at fair value of the underlying assets. Financial instruments classified into this category are recognised at fair value on initial recognition, transaction costs are recognised directly in the consolidated statements of profit or loss and other comprehensive income.

Gains and losses arising from changes in fair value, sale of financial instruments and interest income on financial instruments measured at fair value through profit or loss are recognised in the consolidated statement of profit or loss and other comprehensive income recorded as income from fair value through profit or loss classification - net.

- (b) Financial assets measured at fair value through other comprehensive income

Financial assets are managed in a business model which objectives will be fulfilled by obtaining contractual cash flows and selling financial assets and contractual requirements of financial assets which on a certain date received cash flow solely from payment of principal and interest of the amount owed.

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i. Aset keuangan (lanjutan)

Penilaian model bisnis (lanjutan)

- (b) Aset keuangan yang diukur pada nilai wajar melalui penghasilan komprehensif lain (lanjutan)

Pada saat pengakuan awalnya, instrumen utang yang diukur pada nilai wajar melalui penghasilan komprehensif lain diakui pada nilai wajarnya ditambah biaya transaksi dan selanjutnya diukur pada nilai wajarnya dimana keuntungan atau kerugian atas perubahan nilai wajar, keuntungan atau kerugian atas selisih kurs dan kerugian penurunan nilai, diakui sebagai penghasilan komprehensif lain. Dividen dari instrumen ekuitas diakui di dalam pos laba rugi.

Kerugian kredit ekspektasian diakui sebagai penambah dari penghasilan komprehensif lain di dalam laporan posisi keuangan (tidak mengurangi jumlah tercatat aset keuangan dalam laporan keuangan). Pendapatan bunga dihitung menggunakan metode suku bunga efektif.

Grup selanjutnya mengukur semua investasi ekuitas pada nilai wajar. Jika manajemen Grup telah memilih untuk menyajikan keuntungan dan kerugian nilai wajar atas investasi ekuitas dalam penghasilan komprehensif lain, tidak ada reklasifikasi keuntungan dan kerugian nilai wajar ke laba rugi setelah penghentian pengakuan investasi tersebut. Dividen dari instrumen ekuitas diakui di dalam pos laba rugi.

- (c) Aset keuangan yang diukur pada biaya perolehan diamortisasi

Aset keuangan diukur pada biaya perolehan diamortisasi jika aset keuangan dikelola dalam model bisnis yang bertujuan untuk memiliki aset keuangan dalam rangka mendapatkan arus kas kontraktual dan persyaratan kontraktual dari aset keuangan yang pada tanggal tertentu memperoleh arus kas semata dari pembayaran pokok dan bunga (*solely payments of principal and interest*) dari jumlah pokok terutang.

**2. MATERIAL ACCOUNTING POLICY INFORMATION
(continued)**

c. Financial instruments (continued)

i. Financial assets (continued)

Business model assessment (continued)

- (b) Financial assets measured at fair value through other comprehensive income (continued)

At the initial recognition, debt instruments measured at fair value through other comprehensive income are recognised at the fair value plus the transaction costs and subsequently measured at fair value where the gain or loss from changes in fair value, gain or loss from the exchange rate, and impairment, are recognised as other comprehensive income. Dividend from equity instrument is recognised in profit or loss.

Expected credit losses are recognised as additions of other comprehensive income in the statement of financial position (not reducing the number of recorded financial assets in financial statements). Interest income is calculated using the effective interest rate method.

The Group further measures all equity investments at fair value. If Group management has chosen to present fair value gains and losses on equity investments in other comprehensive income, there is no reclassification of fair value gains and losses to profit or loss upon derecognition of those investments. Dividends from equity instruments are recognised in profit or loss.

- (c) Financial assets measured at amortised cost

Financial assets are measured at amortised cost if the financial asset is managed in a business model to obtain a contractual cash flow and the contractual arrangement of a financial asset at certain date to obtain cash flow solely from payments of principal and interest of the amount owed.

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c. Instrumen keuangan (lanjutan)

i. Aset keuangan (lanjutan)

Penilaian model bisnis (lanjutan)

(c) Aset keuangan yang diukur pada biaya perolehan diamortisasi (lanjutan)

Pada saat pengakuan awal, aset keuangan yang diukur pada biaya perolehan diamortisasi diakui pada nilai wajarnya ditambah biaya transaksi dan selanjutnya diukur pada biaya perolehan diamortisasi dengan menggunakan suku bunga efektif.

Pendapatan bunga dari aset keuangan yang diukur pada biaya perolehan diamortisasi dicatat dalam laporan laba rugi dan penghasilan komprehensif lain konsolidasian dan diakui sebagai "Pendapatan bunga". Ketika penurunan nilai terjadi, kerugian penurunan nilai diakui sebagai pengurang dari nilai tercatat aset keuangan dan diakui di dalam laporan keuangan konsolidasian sebagai "Pembentukan cadangan kerugian penurunan nilai".

Pengakuan

Bank menggunakan akuntansi tanggal perdagangan untuk mencatat transaksi efek-efek dan obligasi pemerintah.

ii. Liabilitas keuangan

Grup mengklasifikasikan liabilitas keuangan dalam kategori (a) liabilitas keuangan yang diukur pada nilai wajar melalui laba rugi dan; (b) liabilitas keuangan yang diukur dengan biaya perolehan diamortisasi.

(a) Liabilitas keuangan yang diukur pada nilai wajar melalui laba rugi

Kategori ini terdiri dari dua sub-kategori: liabilitas keuangan diklasifikasikan sebagai nilai wajar melalui laba rugi dan liabilitas keuangan yang pada saat pengakuan awal telah ditetapkan oleh Grup untuk diukur pada nilai wajar melalui laba rugi.

**2. MATERIAL ACCOUNTING POLICY INFORMATION
(continued)**

c. Financial instruments (continued)

i. Financial assets (continued)

Business model assessment (continued)

(c) Financial assets measured at amortised cost (continued)

At initial recognition, the financial assets measured at amortised cost are recognised at the fair value plus the transaction costs and subsequently measured at amortised cost by using the effective interest rate.

Interest income from financial assets measured at amortised cost is recorded in the consolidated statements of profit or loss and other comprehensive income and is recognised as "Interest income". When the decline in value occurs, the impairment loss is recognised as a deduction to the carrying amount of the financial asset and is recognised in the financial statements as "Allowance for impairment losses".

Recognition

The Bank use transactions date record to transactions in securities and government bonds.

ii. Financial liabilities

The Group classifies its financial liabilities into the category of (a) financial liabilities measured at fair value through profit or loss and; (b) financial liabilities measured at amortised cost.

(a) Financial liabilities measured at fair value through profit or loss

This category comprises of two sub-categories: financial liabilities classified as fair value through profit or loss and financial liabilities designated by the Group as at fair value through profit or loss upon initial recognition.

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c. Instrumen keuangan (lanjutan)

ii. Liabilitas keuangan (lanjutan)

- (a) Liabilitas keuangan yang diukur pada nilai wajar melalui laba rugi (lanjutan)

Liabilitas keuangan diklasifikasikan sebagai nilai wajar melalui laba rugi jika diperoleh terutama untuk tujuan dijual atau dibeli kembali dalam waktu dekat atau jika merupakan bagian dari portofolio instrumen keuangan tertentu yang dikelola bersama dan terdapat bukti mengenai pola ambil untung dalam jangka pendek yang terkini. Derivatif diklasifikasikan sebagai liabilitas nilai wajar melalui laba rugi kecuali ditetapkan dan efektif sebagai instrumen lindung nilai arus kas.

Keuntungan dan kerugian yang timbul dari perubahan nilai wajar liabilitas keuangan yang diklasifikasikan sebagai nilai wajar melalui laba rugi dicatat dalam laporan laba rugi dan penghasilan komprehensif lain konsolidasian sebagai pendapatan dari kelompok nilai wajar melalui laba rugi - neto. Beban bunga dari liabilitas keuangan diklasifikasikan sebagai nilai wajar melalui laba rugi dicatat di akun pendapatan dari kelompok nilai wajar melalui laba rugi - neto.

Jika Grup pada pengakuan awal telah menetapkan instrumen utang tertentu sebagai nilai wajar melalui laba rugi (opsi nilai wajar), maka selanjutnya, penetapan ini tidak dapat diubah.

Perubahan nilai wajar terkait dengan liabilitas keuangan yang ditetapkan untuk diukur pada nilai wajar melalui laba rugi diakui di dalam pendapatan dari kelompok nilai wajar melalui laba rugi - neto.

**2. MATERIAL ACCOUNTING POLICY INFORMATION
(continued)**

c. Financial instruments (continued)

ii. Financial liabilities (continued)

- (a) Financial liabilities measured at fair value through profit or loss (continued)

A financial liability is classified as fair value through profit or loss, if it is acquired or incurred principally for the purpose of selling or repurchasing it in the near term or if it is part of a portfolio of identified financial instruments that are managed together and for which there is evidence of a recent actual pattern of short-term profit-taking. Derivatives are also categorised as fair value through profit or loss liabilities unless they are designated and effective as hedging instruments.

Gains and losses arising from changes in fair value of financial liabilities classified as fair value through profit or loss are recorded in the consolidated statements of profit or loss and other comprehensive income as income from fair value through profit or loss - net. Interest expense from financial liability classified as trading are recorded as income from fair value through profit or loss - net.

If the Group designated certain debt securities upon initial recognition as at fair value through profit or loss (fair value option), then this designation cannot be changed subsequently.

Changes of fair value related to financial liabilities designated at fair value through profit or loss are recognised in income from fair value through profit or loss - net.

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c. Instrumen keuangan (lanjutan)

ii. Liabilitas keuangan (lanjutan)

- (a) Liabilitas keuangan yang diukur pada nilai wajar melalui laba rugi (lanjutan)

Beban bunga dari liabilitas keuangan yang ditetapkan untuk diukur pada nilai wajar melalui laba rugi dicatat di akun pendapatan dari kelompok nilai wajar melalui laba rugi - neto.

- (b) Liabilitas keuangan yang diukur dengan biaya perolehan diamortisasi

Grup mengklasifikasikan seluruh liabilitas keuangan sehingga setelah pengakuan awal liabilitas keuangan diukur pada biaya perolehan diamortisasi, kecuali:

1. Liabilitas keuangan yang diukur pada nilai wajar melalui laba rugi;
2. Liabilitas keuangan yang timbul ketika pengalihan aset keuangan tidak memenuhi syarat penghentian pengakuan atau ketika pendekatan keterlibatan berkelanjutan diterapkan;
3. Kontrak jaminan keuangan;
4. Komitmen untuk menyediakan pinjaman dengan suku bunga di bawah pasar;
5. Imbalan kontijensi yang akan diselesaikan dengan kas, dimana Grup bertindak selaku pihak pengakuisisi dalam kombinasi bisnis.

Pada saat pengakuan awal, liabilitas keuangan yang diukur dengan biaya perolehan diamortisasi diukur pada nilai wajar dikurangi biaya transaksi. Setelah pengakuan awal, Grup mengukur seluruh liabilitas keuangan yang diukur dengan biaya perolehan diamortisasi dengan menggunakan metode suku bunga efektif. Amortisasi suku bunga efektif diakui sebagai "Beban bunga".

**2. MATERIAL ACCOUNTING POLICY INFORMATION
(continued)**

c. Financial instruments (continued)

ii. Financial liabilities (continued)

- (a) Financial liabilities measured at fair value through profit or loss (continued)

Interest expense from financial liabilities designated at fair value through profit or loss are recorded as income from fair value through profit or loss - net.

- (b) Financial liabilities at amortised cost

The Group classifies all financial liabilities after initial recognition as measured at amortised cost, except:

1. Financial liabilities measured at fair value through profit or loss;
2. Financial liabilities that arise when a transfer of a financial asset does not qualify for derecognition or when the continuing involvement approach is applied;
3. Financial guarantee contracts;
4. Commitment to provide loans at below market interest rates;
5. Contingent reward recognised by the acquirer in the business combination.

At initial recognition, financial liabilities at amortised cost measured at fair value are deducted by transaction cost. After initial recognition, the Group measures all financial liabilities at amortised cost using the effective interest rate method. Effective interest rate amortisation is recognised as "Interest expense".

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c. Instrumen keuangan (lanjutan)

iii. Penghentian pengakuan

Penghentian Pengakuan Aset Keuangan

Penghentian pengakuan aset keuangan dilakukan ketika hak kontraktual atas arus kas yang berasal dari aset keuangan tersebut berakhir, atau ketika aset keuangan tersebut telah ditransfer dan secara substansial seluruh risiko dan manfaat atas kepemilikan aset tersebut telah ditransfer (jika, secara substansial seluruh risiko dan manfaat tidak ditransfer, maka Grup melakukan evaluasi untuk memastikan keterlibatan berkelanjutan atas kendali yang masih dimiliki tidak mencegah penghentian pengakuan).

Agunan yang diserahkan oleh Grup di dalam perjanjian efek-efek yang dijual dengan janji untuk dibeli kembali dan transaksi *securities lending* dan *borrowing* tidak dihentikan pengakuannya karena Grup secara substansial masih memiliki seluruh risiko dan manfaat atas agunan tersebut, berdasarkan kesepakatan bahwa harga pembelian kembali telah ditentukan di awal, sehingga kriteria penghentian pengakuan tidak terpenuhi.

Aset keuangan yang dialihkan kepada pihak ketiga tetapi tidak memenuhi syarat penghentian pengakuan disajikan di dalam laporan posisi keuangan konsolidasian sebagai "Aset lain-lain - Tagihan atas efek-efek dan obligasi pemerintah yang diagunkan", dimana pihak penerima memiliki hak untuk menjual atau mentransfer kembali.

Penghentian Pengakuan Liabilitas Keuangan

Penghentian pengakuan liabilitas keuangan dilakukan jika liabilitas keuangan tersebut telah berakhir karena kewajiban yang ditetapkan dalam kontrak telah dilepaskan, dibatalkan atau kedaluwarsa atau apabila terdapat perubahan yang substansial dalam persyaratan suatu liabilitas keuangan, maka kontrak liabilitas keuangan sebelum perubahan akan dihapus dan Grup akan mengakui liabilitas keuangan baru.

**2. MATERIAL ACCOUNTING POLICY INFORMATION
(continued)**

c. Financial instruments (continued)

iii. Derecognition

Derecognition of Financial Assets

Financial assets are derecognised when the contractual rights to receive the cash flows from these assets have expired or matured or the assets have been transferred and substantially all the risks and rewards of ownership of the assets are also transferred (if substantially all the risks and rewards have not been transferred, the Group evaluates to ensure that continuing involvement on the basis of any retained powers of control does not prevent derecognition).

Collateral that is provided by the Group under the agreement of securities sold under agreements to repurchase and securities lending and borrowing transactions are not derecognised because the Group substantially has all the risks and benefits of the collateral, based on the requirement that the repurchase price that has been determined at the beginning, so that the criteria for derecognition are not met.

Financial assets that are transferred to third parties but do not qualify for derecognition criteria are presented in the consolidated statements of financial position as "Other assets - Receivables from securities and government bonds pledged as collateral", which the recipient has the right to sell or transfer back.

Derecognition of Financial Liabilities

Financial liabilities are derecognised when the financial liabilities have expired because the obligations specified in the contract have been released, canceled or expired or if there is a substantial change in the terms of a financial liability, the financial liability contract before the change will be written off and the Group will recognize the new financial liability.

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iii. Penghentian pengakuan (lanjutan)

Hapus buku

Dalam hal penghapusbukuan aset keuangan merupakan kelanjutan dari tindakan penyelesaian aset keuangan dengan cara pengambilalihan agunan, maka jumlah yang dihapusbuku adalah sebesar selisih kurang antara nilai wajar agunan yang diambil alih setelah memperhitungkan taksiran biaya penjualan dengan nilai tercatat aset keuangan.

Aset keuangan dapat dihapusbuku apabila cadangan kerugian penurunan nilai telah dibentuk 100%.

Penghapusbukuan dilakukan secara keseluruhan terhadap nilai tercatat aset keuangan dengan mendebit cadangan kerugian penurunan nilai.

iv. Modifikasi atas arus kas aset keuangan

Penilaian apakah modifikasi atau restrukturisasi atas suatu aset keuangan menghasilkan atau tidak menghasilkan penghentian pengakuan, dilakukan oleh unit bisnis yang berwenang melakukan restrukturisasi aset keuangan tersebut.

Grup mengakui aset keuangan dimodifikasi atau direstrukturisasi secara substansial dan menghasilkan penghentian pengakuan ketika:

- (a) aset keuangan (atau bagiannya) berakhir, yaitu jika debitur secara hukum dibebaskan dari tanggung jawab utama atas aset tersebut (atau bagiannya), baik melalui proses hukum maupun oleh kreditur pembuatan kontrak kredit baru (sebagai contoh, opsi *equity conversion*); atau
- (b) terdapat konversi mata uang.

**2. MATERIAL ACCOUNTING POLICY INFORMATION
(continued)**

c. Financial instruments (continued)

iii. Derecognition (continued)

Write-offs

In the case of financial assets' write-off is a continuation of the financial assets' settlement by taking over collaterals, the written-off amount is approximately equal to the difference between the fair value of repossessed assets after taking into account the financial assets' cost of sales and carrying amount.

Financial assets can be written-off when the allowance for impairment losses have been 100% established.

Full write-off is done to the financial assets' carrying amount by debiting the allowance for impairment losses.

iv. Modification of financial assets cash flow

An assessment of whether a financial asset has been modified or restructured substantially or not substantially derecognised is carried out by a business unit whose authorised to modify or restructure financial assets.

Modifications or restructuring to financial assets are considered substantial and the Group will cease to recognize the original financial assets when:

- (a) *the financial asset (or portion thereof) expires, that is, if the debtor is legally released from primary responsibility for the asset (or any portion thereof), either by legal process or by the creditor entering into a new credit contract (for example, the equity conversion option); or*
- (b) *there is a currency conversion.*

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**2. INFORMASI KEBIJAKAN AKUNTANSI MATERIAL
(lanjutan)**

c. Instrumen keuangan (lanjutan)

**iv. Modifikasi atas arus kas aset keuangan
(lanjutan)**

Grup menilai apakah modifikasi atau restrukturisasi atas suatu aset keuangan menghasilkan atau tidak menghasilkan penghentian pengakuan dengan cara berikut:

- (a) Modifikasi aset keuangan yang menghasilkan penghentian pengakuan aset keuangan
 1. Saat arus kas kontraktual atas aset keuangan direstrukturisasi atau dimodifikasi (antara lain ketika kredit direstrukturisasi) dimana restrukturisasi atau modifikasi tersebut menghasilkan penghentian pengakuan aset keuangan, Grup akan mencatat aset keuangan tersebut sebagai aset keuangan baru/modifikasian pada tanggal modifikasi/restrukturisasi.
 2. Selisih nilai tercatat aset keuangan sebelum modifikasi/restrukturisasi dengan nilai wajar aset setelah modifikasi/restrukturisasi diakui di laba rugi.
 3. Saat arus kas kontraktual atas aset keuangan direstrukturisasi atau dimodifikasi (antara lain ketika kredit direstrukturisasi) dimana restrukturisasi atau modifikasi tersebut menghasilkan penghentian pengakuan aset keuangan, Grup akan mencatat aset keuangan tersebut sebagai aset keuangan baru/modifikasian pada tanggal modifikasi/restrukturisasi.
 4. Selisih nilai tercatat aset keuangan sebelum modifikasi/restrukturisasi dengan nilai wajar aset setelah modifikasi/restrukturisasi diakui di laba rugi.
 5. Pendapatan atau biaya transaksi yang terjadi sehubungan dengan kejadian modifikasi diakui sebagai bagian dari keuntungan atau kerugian atas modifikasi tersebut.
 6. Grup melakukan penilaian apakah aset keuangan baru/modifikasian merupakan aset yang berasal dari aset keuangan memburuk atau *Purchased or Originated Credit-Impaired ("POCI") Financial Asset*.

**2. MATERIAL ACCOUNTING POLICY INFORMATION
(continued)**

c. Financial instruments (continued)

**iv. Modification of financial assets cash flow
(continued)**

The Group will measure the substantially and not substantially modified financial assets as follows:

- (a) Substantial modification of financial assets
 1. When the contractual cashflow on a financial asset is restructured or modified (including when a credit is restructured) and the restructuring or modification results in derecognition of the financial asset, therefore the Group will record the financial asset as a new/modified financial asset on the modification/restructuring date.
 2. The difference between the gross amount of the initial financial assets and the fair value of the modified or restructuring assets recorded as profit or loss.
 3. When the contractual cashflow on a financial asset is restructured or modified (including when a credit is restructured) and the restructuring or modification results in derecognition of the financial asset, therefore the Group will record the financial asset as a new/modified financial asset on the modification/restructuring date.
 4. The difference between the gross amount of the initial financial assets and the fair value of the modified or restructuring assets recorded as profit or loss.
 5. Transaction income or costs incurred in connection with a modification event recognised as part of gain or loss on the modification.
 6. Group assess whether new/modified financial assets are assets originating from impaired financial assets or *Purchased or Originated Credit-Impaired ("POCI") Financial Asset*.

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c. Instrumen keuangan (lanjutan)

**iv. Modifikasi atas arus kas aset keuangan
(lanjutan)**

Grup menilai apakah modifikasi atau restrukturisasi atas suatu aset keuangan menghasilkan atau tidak menghasilkan penghentian pengakuan dengan cara berikut: (lanjutan)

(a) Modifikasi aset keuangan yang menghasilkan penghentian pengakuan aset keuangan (lanjutan)

7. Pengakuan pendapatan bunga atas aset yang berasal dari aset keuangan memburuk ditentukan berdasarkan suku bunga efektif yang telah disesuaikan dengan risiko kredit (*risk-adjusted effective interest rate*) untuk mendiskontokan arus kas aset keuangan yang telah dimodifikasi.

(b) Modifikasi aset keuangan yang tidak menghasilkan penghentian pengakuan aset keuangan

1. Saat Grup melakukan renegotiasi atau modifikasi arus kas kontraktual atas aset keuangan (antara lain ketika kredit direstrukturisasi) yang tidak memenuhi kriteria modifikasi aset keuangan yang substansial di atas, maka restrukturisasi atau modifikasi tersebut tidak menghasilkan penghentian pengakuan aset keuangan.

2. Jumlah tercatat bruto aset keuangan dihitung sebesar nilai kini (*net present value*) dari arus kas neto kontraktual yang telah dimodifikasi atau direstrukturisasi yang didiskontokan menggunakan suku bunga efektif awal.

3. Grup kemudian mengakui keuntungan atau kerugian dari modifikasi (yaitu sebesar perubahan jumlah tercatat bruto aset keuangan) dalam laporan laba rugi.

4. Pendapatan atau biaya transaksi yang terjadi sehubungan dengan kejadian modifikasi diakui sebagai penyesuaian terhadap jumlah tercatat aset keuangan yang telah dimodifikasi dan diamortisasi selama sisa jangka waktu aset keuangan modifikasi tersebut dengan menggunakan suku bunga efektif awal.

**2. MATERIAL ACCOUNTING POLICY INFORMATION
(continued)**

c. Financial instruments (continued)

**iv. Modification of financial assets cash flow
(continued)**

The Group will measure the substantially and not substantially modified financial assets as follows: (continued)

(a) Substantial modification of financial assets
(continued)

7. Recognition of interest income on assets originating from Impaired financial assets is calculated based on an effective interest rate adjusted for credit risk (*risk-adjusted effective interest rate*) to discount the cash flows of modified financial assets.

(b) Non-substantial modification of financial assets

1. When the Group renegotiates or modifies contractual cash flows of financial assets (including when loans are restructured) that do not meet the criteria for substantial modification of financial assets above, the restructuring or modification does not result in derecognition of the financial assets.

2. The gross carrying amount of financial assets is computed at the net present value of modified or restructured contractual cash flows, discounted at the initial effective interest rate.

3. The Group then recognizes the gain or loss from the modification (i.e the change in the gross carrying amount of the financial asset) in the profit or loss.

4. Transaction income or costs incurred in connection with a modification event are recognised as an adjustment to the carrying amount of the modified financial asset and amortised over the remaining term of the modified financial asset using the initial effective interest rate.

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c. Instrumen keuangan (lanjutan)

**iv. Modifikasi atas arus kas aset keuangan
(lanjutan)**

Grup menilai apakah modifikasi atau restrukturisasi atas suatu aset keuangan menghasilkan atau tidak menghasilkan penghentian pengakuan dengan cara berikut: (lanjutan)

(b) Modifikasi aset keuangan yang tidak menghasilkan penghentian pengakuan aset keuangan (lanjutan)

5. Selisih antara jumlah tercatat bruto aset keuangan sebelum dan sesudah modifikasi atau restrukturisasi diakui sebagai kerugian atau keuntungan aset keuangan modifikasian, yang merupakan penyesuaian terhadap jumlah tercatat bruto awal dan diamortisasi selama sisa jangka waktu aset keuangan dengan menggunakan suku bunga efektif awal (*unwinding interest*).

v. Reklasifikasi aset keuangan

Grup diperkenankan untuk melakukan reklasifikasi atas aset keuangan yang dimiliki jika Grup mengubah model bisnis untuk pengelolaan aset keuangan dan Grup tidak diperkenankan untuk melakukan reklasifikasi atas liabilitas keuangan.

Perubahan model bisnis sifatnya harus berdampak secara signifikan terhadap kegiatan operasional Grup seperti memperoleh, melepaskan, atau mengakhiri suatu lini bisnis. Selain itu, Grup perlu membuktikan adanya perubahan tersebut kepada pihak eksternal.

Grup akan mereklasifikasi seluruh aset keuangan yang terkena dampak dari perubahan model bisnis. Perubahan tujuan model bisnis Grup harus berdampak sebelum tanggal reklasifikasi.

Yang bukan merupakan perubahan model bisnis adalah:

- (a) perubahan intensi berkaitan dengan aset keuangan tertentu (bahkan dalam situasi perubahan signifikan dalam kondisi pasar).
- (b) hilangnya sementara pasar tertentu untuk aset keuangan.
- (c) pengalihan aset keuangan antara bagian dari Grup dengan model bisnis berbeda.

**2. MATERIAL ACCOUNTING POLICY INFORMATION
(continued)**

c. Financial instruments (continued)

**iv. Modification of financial assets cash flow
(continued)**

The Group will measure the substantially and not substantially modified financial assets as follows: (continued)

(b) Non-substantial modification of financial assets (continued)

5. The difference between the gross carrying amount of a financial asset before and after modification or restructuring is recognised as a gain or loss of the modified financial asset, which is an adjustment to the initial gross carrying amount and is amortised over the remaining term of the financial asset using the initial effective interest rate (*unwinding interest*).

v. Reclassification of financial assets

The Group is allowed to reclassify the financial assets owned if the Group changes the business model for managing the financial assets and the Group is not allowed to reclassify the financial liabilities.

Changes in the business model should significantly impact the Group's operational activities such as acquiring, disposal or discontinued a line of business. In addition, the Group needs to prove the change of business model to external parties.

The Group will reclassify all financial assets impacted by changes in the business model. The changes of the Group's business model must occur before the reclassification date.

The following are not considered as change in business model:

- (a) the change of intention related to certain financial assets (even in situations of significant changes in market conditions).
- (b) temporary loss of certain markets for financial assets.
- (c) the transfer of financial assets between parts of the Group and different business models.

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c. Instrumen keuangan (lanjutan)

v. Reklasifikasi aset keuangan (lanjutan)

Dampak reklasifikasi aset keuangan

Grup menerapkan reklasifikasi secara prospektif dari tanggal reklasifikasi. Grup tidak menyajikan kembali keuntungan, kerugian (termasuk keuntungan atau kerugian penurunan nilai), atau bunga yang diakui sebelumnya.

Dampak reklasifikasi aset keuangan pada laba rugi atau ekuitas dan pengukuran awalnya adalah sebagai berikut:

**2. MATERIAL ACCOUNTING POLICY INFORMATION
(continued)**

c. Financial instruments (continued)

**v. Reclassification of financial assets
(continued)**

Impact of reclassification of financial assets

The Group applies the reclassifications prospectively from the reclassification date. The Group does not restate gain, losses (including gains and impairment losses), or previously recognised interest.

The impact of reclassification of financial asset on profit or loss or equity and its initial measurement is as follows:

Reklasifikasi/ Reclassification		Dampak Terhadap Laba Rugi/ Impact to Profit or Loss	Dampak Terhadap Ekuitas/ Impact to Equity	Nilai Tercatat Awal Setelah Reklasifikasi/ Initial Carrying Amount After Reclassification
Dari/ From	Kel/ To			
<i>FVPL</i>	<i>Amortised Cost</i>	-	-	1. Nilai wajar pada tanggal reklasifikasi menjadi jumlah tercatat bruto yang baru./ <i>Fair value at the reclassification date becomes the new gross carrying amount.</i> 2. Suku bunga efektif ditentukan pada dasar nilai wajar aset pada tanggal reklasifikasi./ <i>Effective interest rate is determined at the fair value of the asset at reclassification date.</i>
<i>FVPL</i>	<i>FVOCI</i>	-	-	1. Aset keuangan tetap diukur pada nilai wajarnya./ <i>Financial assets is measured at fair value.</i> 2. Suku bunga efektif ditentukan pada dasar nilai wajar aset pada tanggal reklasifikasi./ <i>Effective interest rate is determined at the fair value of the asset at reclassification date.</i>
<i>Amortised Cost</i>	<i>FVPL</i>	Selisih antara nilai tercatat sebelum reklasifikasi dan nilai wajar setelah reklasifikasi./ <i>Difference in carrying amount before reclassification and fair value after reclassification.</i>	-	Nilai wajarnya diukur pada tanggal reklasifikasi./ <i>Fair value is measured at reclassification date.</i>

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c. Instrumen keuangan (lanjutan)

v. Reklasifikasi aset keuangan (lanjutan)

**Dampak reklasifikasi aset keuangan
(lanjutan)**

Dampak reklasifikasi aset keuangan pada laba rugi atau ekuitas dan pengukuran awalnya adalah sebagai berikut: (lanjutan)

**2. MATERIAL ACCOUNTING POLICY INFORMATION
(continued)**

c. Financial instruments (continued)

**v. Reclassification of financial assets
(continued)**

**Impact of reclassification of financial assets
(continued)**

The impact of reclassification of financial asset on profit or loss or equity and its initial measurement is as follows: (continued)

Reklasifikasi/ Reclassification		Dampak Terhadap Laba Rugi/ Impact to Profit or Loss	Dampak Terhadap Ekuitas/ Impact to Equity	Nilai Tercatat Awal Setelah Reklasifikasi/ Initial Carrying Amount After Reclassification
Dari/ From	Kel/ To			
Amortised Cost	FVOCI	-	Selisih antara nilai tercatat sebelum reklasifikasi dan nilai wajar setelah reklasifikasi./ Difference in carrying amount before reclassification and fair value after reclassification.	1. Nilai wajarnya diukur pada tanggal reklasifikasi./ Fair value is measured at reclassification date. 2. Suku bunga efektif dan pengukuran kerugian kredit ekspektasian tidak perlu disesuaikan./ Effective interest rate and expected credit loss is not adjusted.
FVOCI	Amortised Cost	-	Keuntungan atau kerugian kumulatif dihapus dari ekuitas dan disesuaikan terhadap nilai wajar./ Cumulative gain or loss on equity is taken out and adjusted against the fair value of the financial asset	1. Nilai wajar pada tanggal reklasifikasi menjadi jumlah tercatat bruto yang baru ditambah atau dikurangi keuntungan atau kerugian kumulatif sebelumnya./ Fair value at the reclassification date becomes the new gross carrying amount by added or deducted the previous cumulative gain or loss. 2. Suku bunga efektif dan pengukuran kerugian kredit ekspektasian tidak perlu disesuaikan./ Effective interest rate and expected credit loss is not adjusted.
	FVPL	Keuntungan atau kerugian kumulatif direklasifikasi dari ekuitas menjadi laba rugi./ Cumulative gain or loss on equity is reclassified to profit or loss.		Aset keuangan tetap diukur pada nilai wajarnya./ Financial assets is measured at fair value.

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c. Instrumen keuangan (lanjutan)

vi. Klasifikasi atas instrumen keuangan

Grup mengklasifikasikan aset keuangan ke dalam klasifikasi tertentu sesuai dengan hasil pengujian model bisnis dan karakteristik arus kas kontraktual. Klasifikasi aset keuangan dapat dilihat pada tabel di bawah ini:

**2. MATERIAL ACCOUNTING POLICY INFORMATION
(continued)**

c. Financial instruments (continued)

vi. Classification of financial instruments

The Group classifies the financial instruments into classes in accordance with the results of business model testing and contractual cashflow characteristics. The classification of financial instrument can be seen in the table below:

Klasifikasi/Classification		Golongan/Class
Aset keuangan/ Financial assets	Aset keuangan yang diukur pada nilai wajar melalui laba rugi (FVPL)/ Financial assets measured at fair value through profit or loss (FVPL)	Efek-efek/Marketable securities
		Obligasi Pemerintah/Government bonds
		Tagihan derivatif (tidak terkait lindung nilai)/ Derivative receivables - non hedging related
		Kredit yang diberikan/Loans
		Penyertaan saham/Investments in shares
	Aset keuangan yang diukur pada nilai wajar melalui penghasilan komprehensif lainnya (FVOCI)/ Financial assets measured at fair value through other comprehensive income (FVOCI)	Efek-efek/Marketable securities
		Obligasi Pemerintah/Government bonds
		Kredit yang diberikan/Loans
		Penyertaan saham/Investments in shares
	Aset keuangan yang diukur pada biaya perolehan diamortisasi/ Financial assets measured at amortised cost (Amortised Cost)	Giro pada Bank Indonesia/ Current accounts with Bank Indonesia
		Giro pada bank lain/ Current accounts with other banks
		Penempatan pada Bank Indonesia dan bank lain/ Placements with Bank Indonesia and other banks
		Tagihan lainnya - transaksi perdagangan/ Other receivables - trade transaction
		Efek-efek/Marketable securities
		Obligasi Pemerintah/Government bonds
		Tagihan atas efek-efek yang dibeli dengan janji dijual kembali/ Securities purchased under agreements to resell
		Piutang pembiayaan konsumen/ Consumer financing receivables
		Kredit yang diberikan dan piutang/pembiayaan syariah/ Loans and sharia receivable/financing
		Tagihan akseptasi/Acceptance receivables

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c. Instrumen keuangan (lanjutan)

**vi. Klasifikasi atas instrumen keuangan
(lanjutan)**

Grup mengklasifikasikan aset keuangan ke dalam klasifikasi tertentu sesuai dengan hasil pengujian model bisnis dan karakteristik arus kas kontraktual. Klasifikasi aset keuangan dapat dilihat pada tabel di bawah ini: (lanjutan)

**2. MATERIAL ACCOUNTING POLICY INFORMATION
(continued)**

c. Financial instruments (continued)

**vi. Classification of financial instruments
(continued)**

The Group classifies the financial instruments into classes in accordance with the results of business model testing and contractual cashflow characteristics. The classification of financial instrument can be seen in the table below: (continued)

Klasifikasi/Classification		Golongan/Class
Liabilitas keuangan/ Financial liabilities	Liabilitas keuangan yang diukur pada nilai wajar melalui laba rugi/ Financial liabilities measured at fair value through profit or loss	Liabilitas derivatif bukan lindung nilai/ Derivative payables - non hedging related
	Liabilitas keuangan yang diukur dengan biaya perolehan diamortisasi/ Financial liabilities measured at amortised cost	Giro/Demand deposits
		Tabungan/Saving deposits
		Deposito berjangka/Time deposits
		Simpanan dari bank lain/Deposits from other banks
		Liabilitas atas efek-efek yang dijual dengan janji dibeli kembali/Securities sold under agreements to repurchase
		Liabilitas akseptasi/Acceptance payables
		Efek-efek yang diterbitkan/Debt securities issued
		Pinjaman yang diterima/Fund borrowings
Rekening administratif/ Administrative accounts	Fasilitas kredit yang diberikan yang belum digunakan (committed)/ Unused loan facilities (committed)	Pinjaman subordinasi/Subordinated loans
	Letters of credit yang tidak dapat dibatalkan/Irrevocable letter of credit	Setoran jaminan/Guarantee deposits
	Garansi yang diberikan yang memenuhi definisi kontrak jaminan keuangan/ Bank guarantees issued that meet the definition of a financial guarantee contract	
	Standby letters of credit	

vii. Saling hapus instrumen keuangan

Aset keuangan dan liabilitas keuangan saling hapus disajikan dalam laporan posisi keuangan konsolidasian jika memiliki hak yang berkekuatan hukum untuk melakukan saling hapus atas jumlah yang telah diakui tersebut dan berniat untuk menyelesaikan secara neto atau untuk merealisasikan aset dan menyelesaikan liabilitasnya secara simultan.

vii. Offsetting financial instruments

Financial assets and liabilities are offset and the net amount presented in the consolidated statement of financial position when there is a legally enforceable right to offset the recognised amounts and an intention to settle on a net basis or realised the asset and settle the liability simultaneously.

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c. Instrumen keuangan (lanjutan)

**vii. Saling hapus instrumen keuangan
(lanjutan)**

Hak yang berkekuatan hukum berarti:

- a. tidak terdapat kontinjensi di masa yang akan datang, dan
- b. hak yang dapat dipaksakan secara hukum pada kondisi-kondisi berikut ini:
 - i. kegiatan bisnis normal;
 - ii. kondisi kegagalan usaha; dan
 - iii. kondisi gagal bayar atau bangkrut.

viii. Cadangan kerugian penurunan nilai aset keuangan

Penerapan PSAK 109 "Instrumen Keuangan" telah mengubah metode perhitungan kerugian penurunan nilai dari pendekatan kerugian yang telah terjadi (*incurred loss*) dalam PSAK 239 "Instrumen Keuangan: Pengakuan dan Pengukuran" dengan pendekatan kerugian kredit ekspektasian.

Ruang lingkup penurunan nilai

- a) Aset keuangan dalam klasifikasi selain yang diukur pada nilai wajar melalui laba rugi
 - 1) Penurunan nilai atas aset keuangan pada biaya perolehan diamortisasi diakui sebagai pengurang dari nilai tercatat aset di dalam laporan posisi keuangan konsolidasian, dan diakui di dalam laporan laba rugi konsolidasian sebagai "Beban Pembentukan Cadangan Kerugian Penurunan Nilai".
 - 2) Penurunan nilai atas aset keuangan (di luar instrumen ekuitas) yang diukur pada nilai wajar melalui penghasilan komprehensif lain diakui sebagai penambah dari penghasilan komprehensif lainnya di dalam laporan posisi keuangan konsolidasian (tidak mengurangi jumlah tercatat aset keuangan dalam laporan keuangan) sebagai "Keuntungan/Kerugian yang Belum Direalisasikan", dan diakui di dalam laporan laba rugi konsolidasian sebagai "Beban Pembentukan Cadangan kerugian penurunan nilai".

**2. MATERIAL ACCOUNTING POLICY INFORMATION
(continued)**

c. Financial instruments (continued)

vii. Offsetting financial instruments (continued)

This means that the right to offset:

- a. must not be contingent on a future event, and
- b. must be legally enforceable in all of the following circumstances:
 - i. the normal course of business;
 - ii. the event of default; and
 - iii. the event of insolvency or bankruptcy.

viii. Allowance for impairment losses of financial assets

The implementation of SFAS 109 "Financial Instruments" has changed the method of calculating impairment losses from the incurred loss approach in SFAS 239 "Financial Instruments: Recognition and Measurement" with the expected credit loss approach.

Scope of impairment

- a) Financial assets in other than those measured at fair value through profit or loss
 - 1) Impairment of financial assets at amortised cost is recognised as a deduction from the asset's carrying amount in the consolidated statement of financial position, and recognised in the consolidated income statement as "Allowance for Impairment Losses".
 - 2) Impairment of financial assets (excluding equity instruments) measured at fair value through other comprehensive income is recognised as an addition to other comprehensive income in the consolidated statement of financial position (not reducing the carrying amount of financial assets in the financial statements) as "Unrealised Gain or Loss " and recognised in the consolidated income statement as "Allowance for Impairment Losses".

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**viii. Cadangan kerugian penurunan nilai aset
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Ruang lingkup penurunan nilai (lanjutan)

b) Komitmen Pinjaman atau Kelonggaran Tarik yang Sifatnya Tidak Dapat Dibatalkan (*Committed*)

1) Penurunan nilai atas komitmen pinjaman diakui sebagai provisi pada komponen liabilitas Bank yang dicatat secara terpisah dari aset pinjaman yang terkait sebagai "Estimasi kerugian atas komitmen dan kontinjensi", kecuali Grup tidak dapat mengidentifikasi secara terpisah.

2) Dalam kondisi tersebut, penurunan nilai atas komitmen pinjaman dan aset pinjaman diakui bersama sebagai pengurang dari nilai tercatat aset di dalam laporan posisi keuangan konsolidasian.

c) Kontrak Jaminan Keuangan Penurunan nilai atas kontrak jaminan keuangan diakui sebagai provisi pada komponen liabilitas Bank sebagai "Estimasi kerugian atas komitmen dan kontinjensi".

Evaluasi penurunan nilai yang dilakukan secara periodik

Pada setiap tanggal laporan posisi keuangan konsolidasian, Grup mengevaluasi apakah terdapat peningkatan risiko kredit yang signifikan atau terdapat bukti objektif terjadinya penurunan nilai.

Kriteria yang digunakan oleh Grup untuk menentukan bukti objektif dari penurunan nilai adalah sebagai berikut:

- a) Kesulitan keuangan signifikan yang dialami penerbit atau pihak peminjam;
- b) Pelanggaran kontrak, seperti peristiwa gagal bayar atau peristiwa tunggakan bunga atau pokok;

**2. MATERIAL ACCOUNTING POLICY INFORMATION
(continued)**

c. Financial instruments (continued)

**viii. Allowance for impairment losses of financial
assets (continued)**

Scope of impairment (continued)

b) *Loan Commitments or Committed Unused Loan Facilities*

1) *Impairment of loan commitments is recognised as provision for the Bank's liability component which is recorded separately from the related loan assets as "Estimated losses on commitments and contingencies", unless the Group cannot identify it separately.*

2) *In that case, the impairment of loan commitments and loan assets is recognised together as a deduction from the carrying amount of the assets in the consolidated statement of financial position.*

c) *Financial Guarantee Contract Impairment of financial guarantee contracts is recognised as a provision under the Bank's liability component as "Estimated losses on commitments and contingencies".*

**Periodic evaluation on impairment of
financial assets**

The Group assesses at each reporting date whether there is a significant increase in credit risk or objective evidence that a financial asset or group of financial assets is impaired.

The criteria that the Group uses to determine that there is objective evidence of impairment loss include:

- a) *Significant financial difficulty of the issuer or obligor;*
- b) *A breach of contract, such as a default or delinquency in interest or principal payments;*

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c. Instrumen keuangan (lanjutan)

**viii. Cadangan kerugian penurunan nilai aset
keuangan (lanjutan)**

**Evaluasi penurunan nilai yang dilakukan
secara periodik (lanjutan)**

Kriteria yang digunakan oleh Grup untuk menentukan bukti objektif dari penurunan nilai adalah sebagai berikut: (lanjutan)

- c) Pihak pemberi pinjaman, untuk alasan ekonomi atau kontraktual sehubungan dengan kesulitan keuangan yang dialami pihak peminjam, telah memberikan konsesi pada pihak peminjam yang tidak mungkin diberikan jika pihak peminjam tidak mengalami kesulitan tersebut;
- d) Terjadi kemungkinan bahwa pihak peminjam akan dinyatakan pailit atau melakukan reorganisasi keuangan lainnya;
- e) Hilangnya pasar aktif dari aset keuangan akibat kesulitan keuangan; atau
- f) Pembelian atau penerbitan aset keuangan dengan diskon sangat besar yang mencerminkan kerugian kredit yang terjadi.

Grup menggunakan kriteria tambahan untuk menentukan kualitas aset instrumen keuangan sesuai dengan Peraturan Otoritas Jasa Keuangan (POJK) No. 40/POJK.03/2019 tanggal 19 Desember 2019 tentang Penilaian Kualitas Aset Bank Umum.

Selanjutnya, Grup mengelompokkan aset keuangan berdasarkan hasil evaluasi tersebut yang mencerminkan tingkat risiko kredit aset keuangan.

a) Stage 1

Pada tanggal evaluasi penurunan nilai, risiko kredit atas instrumen keuangan tidak meningkat secara signifikan sejak pengakuan awal.

**2. MATERIAL ACCOUNTING POLICY INFORMATION
(continued)**

c. Financial instruments (continued)

**viii. Allowance for impairment losses of financial
assets (continued)**

**Periodic evaluation on impairment of
financial assets (continued)**

The criteria that the Group uses to determine that there is objective evidence of impairment loss include: (continued)

- c) The lender, for economic or legal reasons relating to the borrower's financial difficulty, granting to the borrower a concession that the lender would not otherwise consider if the borrower is not having that financial difficulty;
- d) There is a probability that the borrower will enter bankruptcy or other financial reorganisation;
- e) The disappearance of an active market for that financial asset because of financial difficulties; or
- f) Purchase or issuance of financial asset at significant discount which reflects the credit loss that occurs.

The Group uses additional criteria to determine the quality of financial instrument assets in accordance with the Financial Services Authority Regulation (POJK) No. 40/POJK.03/2019 dated 19 December 2019 concerning Asset Quality Assessment for Commercial Banks.

Furthermore, the Group classifies financial assets based on the evaluation results, which reflect the level of credit risk of the financial assets.

a) Stage 1

At the evaluation date of impairment, credit risk on financial instruments does not increase significantly since initial recognition.

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**viii. Cadangan kerugian penurunan nilai aset
keuangan (lanjutan)**

**Evaluasi penurunan nilai yang dilakukan
secara periodik (lanjutan)**

a) Stage 1 (lanjutan)

Hal ini dapat dibuktikan dengan terjadinya seluruh hal berikut, yaitu:

Untuk Jenis Aset Keuangan Non-Surat Berharga:

- 1) Tidak terdapat tunggakan pokok dan/atau bunga lebih dari 30 hari;
- 2) Instrumen keuangan memiliki kualitas 1 atau 2; dan
- 3) Tidak direstrukturisasi.

Aset Keuangan Surat Berharga:

- 1) Memiliki peringkat investasi;
- 2) Tidak terdapat tunggakan kupon dan/atau kewajiban lain yang sejenis; dan
- 3) Belum jatuh tempo.

Atas hal tersebut, Grup akan mengukur penyisihan kerugian untuk instrumen keuangan tersebut sejumlah kerugian kredit ekspektasian 12 bulan.

b) Stage 2

Pada tanggal evaluasi, risiko kredit atas instrumen keuangan telah meningkat secara signifikan sejak pengakuan awal yang dapat dibuktikan.

Untuk Jenis Aset Keuangan Non-Surat Berharga, dengan terjadi salah satu dari hal berikut:

- 1) Terdapat tunggakan pokok dan/atau bunga yang telah melebihi 30 hari sampai dengan 90 hari;
- 2) Instrumen keuangan memiliki kualitas 2; atau
- 3) Terjadi restrukturisasi atas aset keuangan yang tidak menyebabkan pengakuan aset yang berasal dari aset keuangan yang memburuk, dimana sebelum restrukturisasi aset berada pada stage 1 atau 2.

**2. MATERIAL ACCOUNTING POLICY INFORMATION
(continued)**

c. Financial instruments (continued)

**viii. Allowance for impairment losses of financial
assets (continued)**

**Periodic evaluation on impairment of
financial assets (continued)**

a) Stage 1 (continued)

This can be proven by the occurrence of all of the following, namely:

For Types of Non-Securities Financial Assets:

- 1) There are no arrears of principal and/or interest for more than 30 days;
- 2) The financial instrument has a collectability of 1 or 2; and
- 3) Not restructured.

Securities Financial Assets:

- 1) Having investment grade;
- 2) There are no arrears of coupons and/or other similar obligations; and
- 3) Not yet due.

For this reason, the Group will measure the allowance for impairment losses for the financial instrument at the amount of an expected credit loss for 12 months.

b) Stage 2

At the evaluation date, credit risk on financial instruments has increased significantly since initial recognition which can be proven.

For Types of Non-Securities Financial Assets, if one of the following occurs:

- 1) There are arrears of principal and/or interest more than 30 days to 90 days;
- 2) The financial instrument has a collectability of 2; or
- 3) There was a restructuring of financial assets that did not result in the recognition of assets originating from impaired financial assets, which before restructuring the assets were at stage 1 or 2.

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**viii. Cadangan kerugian penurunan nilai aset
keuangan (lanjutan)**

**Evaluasi penurunan nilai yang dilakukan
secara periodik (lanjutan)**

b) Stage 2 (lanjutan)

Untuk Jenis Aset Keuangan Surat Berharga:

- 1) Memiliki peringkat paling rendah 1 (satu) tingkat di bawah peringkat investasi;
- 2) Tidak terdapat tunggakan kupon dan/atau kewajiban lain yang sejenis; dan
- 3) Belum jatuh tempo.

Grup akan mengukur penyisihan kerugian untuk instrumen keuangan pada stage ini sejumlah kerugian kredit ekspektasian sepanjang umurnya.

c) Stage 3 (Default)

Pada tanggal evaluasi, terdapat bukti objektif bahwa aset keuangan mengalami penurunan nilai yang dapat dibuktikan.

Untuk Jenis Aset Keuangan Non-Surat Berharga, dengan terjadinya salah satu dari hal berikut, yaitu:

- 1) Terdapat tunggakan pokok dan/atau bunga lebih dari 90 hari;
- 2) Instrumen keuangan memiliki kualitas 3, 4, atau 5; atau
- 3) Terjadi restrukturisasi atas aset keuangan yang tidak menyebabkan pengakuan aset yang berasal dari aset keuangan yang memburuk, dimana sebelum restrukturisasi aset telah berada pada stage 3.

Untuk Jenis Aset Keuangan Surat Berharga:

- 1) Memiliki peringkat investasi, terdapat tunggakan kupon dan/atau kewajiban lain yang sejenis, dan belum jatuh tempo; atau
- 2) Kriteria lain yang tidak memenuhi kriteria pada stage 1 dan 2 untuk jenis aset keuangan surat berharga.

**2. MATERIAL ACCOUNTING POLICY INFORMATION
(continued)**

c. Financial instruments (continued)

**viii. Allowance for impairment losses of financial
assets (continued)**

**Periodic evaluation on impairment of
financial assets (continued)**

b) Stage 2 (continued)

For Types of Securities Financial Assets:

- 1) Has a rating of at least 1 (one) level below investment grade;
- 2) There are no arrears of coupons and/or other similar obligations; and
- 3) Not yet due.

At this stage, the Group will measure the allowance for impairment losses for the financial instrument at the amount of the expected credit losses over its lifetime.

c) Stage 3 (Default)

At the evaluation date, there is objective evidence that the financial asset is impaired which can be proven.

For Types of Non-Securities Financial Assets, if one of the following occurs:

- 1) There are arrears principal and/or interest of more than 90 days;
- 2) The financial instrument has a collectability of 3, 4, or 5; or
- 3) There was a restructuring of financial assets that did not result in the recognition of assets originating from impaired financial assets, where prior to restructuring the assets were at stage 3.

For Types of Securities Financial Assets:

- 1) Has an investment grade, has arrears of coupons and/or other similar obligations, and has not yet matured; or
- 2) Other criteria that do not meet the criteria on stage 1 and 2 for types of securities financial assets.

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**Evaluasi penurunan nilai yang dilakukan
secara periodik (lanjutan)**

c) Stage 3 (Default) (lanjutan)

Grup akan mengukur penyisihan kerugian untuk instrumen keuangan pada stage ini sejumlah kerugian kredit ekspektasian sepanjang umurnya.

Khusus untuk aset keuangan yang penurunan nilainya dievaluasi secara individual, Grup dapat menetapkan aset keuangan tersebut pada kelompok stage 3 (dari sebelumnya ada di kelompok stage 2), meskipun aset keuangan dimaksud belum memenuhi kriteria kelompok stage 3.

**d) Aset yang Dibeli atau Berasal dari Aset
Keuangan yang Memburuk**

Kriteria aset yang dibeli sebagai aset keuangan memburuk

Aset keuangan yang dibeli dikelompokkan sebagai aset keuangan memburuk jika memenuhi kriteria berikut:

- Hilangnya pasar aktif dari aset keuangan; atau
- Pembelian aset keuangan dengan diskon sangat besar atau jauh di bawah harga par.

Kriteria dan pengukuran aset yang berasal dari aset keuangan memburuk

- Aset keuangan yang dimodifikasi/renegosiasi dan menghasilkan penghentian pengakuan aset keuangan dikelompokkan sebagai aset yang berasal dari aset keuangan memburuk jika memenuhi kriteria berikut:

- Waive atas tunggakan bunga termasuk dengan Tunggakan Bunga yang Dijadwalkan (TBYD) dan Bunga yang Ditangguhkan (BYDT) sebesar 100% (seratus persen); atau
- Kredit dikonversi menjadi penyertaan modal sementara.

**2. MATERIAL ACCOUNTING POLICY INFORMATION
(continued)**

c. Financial instruments (continued)

**viii. Allowance for impairment losses of financial
assets (continued)**

**Periodic evaluation on impairment of
financial assets (continued)**

c) Stage 3 (Default) (continued)

The Group will measure the allowance for losses for financial instruments at this stage at the amount of the expected credit losses over its lifetime.

Specifically for financial assets which impairment value is evaluated individually, the Group may designate these financial assets in the stage 3 group (from the previous stage 2 group), even though those financial assets do not meet the criteria for stage 3 group.

**d) Purchased or Originated Credit-Impaired
Financial Asset ("POCI")**

The criteria for assets purchased as an impaired financial assets

A purchased financial asset is classified as an impaired financial asset if it meets the following criteria:

- Loss of active market of financial assets; or
- Purchase of financial assets at a very large discount or significant below par.

Criteria for assets originating from impaired financial assets

- Financial assets that are modified/renegotiated resulting in derecognition of financial assets are classified as assets originating from impaired financial assets if they meet the following criteria:

- Waive on interest arrears including Scheduled Interest Arrears and Deferred Interest of 100% (one hundred percent); or
- Loans are converted into temporary equity participation (temporary investment in shares).

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**viii. Cadangan kerugian penurunan nilai aset
keuangan (lanjutan)**

**Evaluasi penurunan nilai yang dilakukan
secara periodik (lanjutan)**

- d) Aset yang Dibeli atau Berasal dari Aset
Keuangan yang Memburuk (lanjutan)

Kriteria dan pengukuran aset yang
berasal dari aset keuangan memburuk
(lanjutan)

- b. Pada tanggal pelaporan, Grup hanya mengakui perubahan kumulatif atas kerugian kredit ekspektasian sepanjang umurnya sejak pengakuan awal aset keuangan sebagai penyisihan kerugian atas aset keuangan yang dibeli atau yang berasal dari aset keuangan memburuk.
- c. Pada setiap tanggal pelaporan, Grup mengakui dalam laba rugi jumlah perubahan kerugian kredit ekspektasian sepanjang umurnya sebagai keuntungan atau kerugian penurunan nilai.
- d. Jika aset keuangan terbukti berdasarkan fakta atau informasi yang relevan bahwa aset keuangan membaik, maka Grup akan mencatat di laporan laba rugi sebagai pengurang "Beban Pembentukan Cadangan Kerugian Penurunan Nilai".
- e. Jika kondisi aset keuangan terbukti memburuk, maka Grup akan mencatat di laporan laba rugi sebagai penambah "Beban Pembentukan Cadangan Kerugian Penurunan Nilai".

Grup menggunakan kriteria untuk menentukan kategori aset keuangan yang mengalami penurunan nilai berdasarkan pengelompokan tingkat risiko aset keuangan di atas. Aset keuangan pada kelompok stage 3 dan POCI merupakan aset keuangan yang mengalami penurunan nilai.

**2. MATERIAL ACCOUNTING POLICY INFORMATION
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c. Financial instruments (continued)

**viii. Allowance for impairment losses of financial
assets (continued)**

**Periodic evaluation on impairment of
financial assets (continued)**

- d) Purchased or Originated Credit-Impaired
Financial Asset ("POCI") (continued)

Criteria for assets originating from impaired
financial assets (continued)

- b. At the reporting date, the Group recognizes only the cumulative changes in the lifetime expected credit losses since the initial recognition of the financial asset as an allowance for impairment losses on financial assets purchased or originating from impaired financial assets.
- c. At each reporting date, the Group recognizes in profit or loss the amount of changes in lifetime expected credit losses as an impairment gain or loss.
- d. If the financial assets are proven based on facts or relevant information that the financial assets are improving, the Group will recognize in the income statement as a deduction for "Allowance for Impairment Losses".
- e. If the condition of the financial asset are proven to be impaired, the Group will recognize it in the income statement as an addition to "Allowance for Impairment Losses".

The Group uses criteria to determine the category of financial assets that have impaired based on the grouping of the risk levels of financial assets above. Financial assets in stage 3 group and POCI are financial assets that have impaired.

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**viii. Cadangan kerugian penurunan nilai aset
keuangan (lanjutan)**

Metode penurunan nilai

Grup melakukan evaluasi penurunan nilai dengan metode sebagai berikut:

a. Metode Individual

Kriteria individual

Grup mengevaluasi penurunan nilai secara individual apabila Grup memiliki informasi yang wajar dan didukung untuk mengukur kerugian kredit ekspektasian sepanjang umurnya pada instrumen secara individual dan aset keuangan memiliki kriteria sebagai berikut:

- a. Aset keuangan per debitur memiliki nilai *outstanding* kumulatif lebih dari Rp25.000 (dua puluh lima miliar Rupiah);
- b. Kredit segmen *Corporate*, *Kelembagaan*, *Financial Institutions*, *Commercial*, dan *SME Banking*; dan
- c. Aset keuangan termasuk dalam kategori *stage 2* akibat dari restrukturisasi, *stage 3*, atau *POCI*.

Grup juga dapat menetapkan aset keuangan untuk dievaluasi secara individual meskipun aset keuangan dimaksud belum memiliki kriteria untuk dievaluasi secara individual.

Jika aset keuangan terdapat bukti objektif penurunan nilai dari aset keuangan yang dievaluasi secara individual namun tidak terdapat kerugian penurunan nilai, maka aset keuangan tersebut tetap dimasukkan ke dalam klasifikasi aset keuangan yang akan dievaluasi penurunan nilainya secara individual. Namun, Grup membentuk cadangan kerugian penurunan nilai atas aset keuangan tersebut berdasarkan *probability of default* yang dihasilkan dari evaluasi penurunan nilai kredit secara kolektif.

**2. MATERIAL ACCOUNTING POLICY INFORMATION
(continued)**

c. Financial instruments (continued)

**viii. Allowance for impairment losses of financial
assets (continued)**

Impairment method

The Group evaluates the impairment using the following methods:

a. Individual Method

Individual criteria

The Group evaluates impairment individually when the Group has reasonable and supportable information to measure the lifetime expected credit losses on an individual instrument and the financial assets have the following criteria:

- a. Financial assets per debtor with a cumulative outstanding amount of more than Rp25,000 (twenty five billion Rupiah);
- b. Loans for the *Corporate*, *Institutional*, *Financial Institutions*, *Commercial*, and *SME Banking* segments; and
- c. Financial assets fall into the *stage 2* category as a result of a restructuring, *stage 3*, or *POCI*.

The Group may also designate financial assets to be evaluated individually even though the financial assets have not yet meet criteria for individual evaluation.

If a financial asset has objective evidence of impairment from a financial asset that is evaluated individually but there is no impairment loss, the financial asset is still classified as a financial asset that will be assessed for impairment individually. However, the Group establishes allowance for impairment losses on these financial assets based on the probability of default resulting from a collective evaluation of loans impairment.

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Metode penurunan nilai (lanjutan)

Grup melakukan evaluasi penurunan nilai dengan metode sebagai berikut: (lanjutan)

a. Metode Individual (lanjutan)

Evaluasi Penurunan Nilai

Evaluasi penurunan nilai secara individual didasarkan pada konsep estimasi jumlah probabilitas tertimbang kerugian aset keuangan. Konsep tersebut menggunakan pembobotan masing-masing dari 3 (tiga) skenario yaitu skenario optimis, skenario normal, dan skenario pesimis.

1. Optimis

Skenario dengan asumsi terdapat kenaikan atau ekspansi dalam perekonomian yang berakibat pada menguatnya nilai variabel seperti pertumbuhan ekonomi meningkat atau apresiasi nilai tukar.

2. Normal

Skenario yang memiliki peluang terbesar untuk terjadi dibandingkan 2 (dua) skenario lainnya. Nilai variabel dalam skenario *baseline* adalah hasil proyeksi dengan asumsi pergerakan ekonomi tanpa adanya peristiwa luar biasa, guncangan atau gejolak ekonomi.

3. Pesimis

Skenario dengan asumsi terdapat pelemahan atau kontraksi dalam perekonomian yang berakibat melemahnya nilai variabel seperti penurunan pertumbuhan ekonomi atau depresiasi nilai tukar.

**2. MATERIAL ACCOUNTING POLICY INFORMATION
(continued)**

c. Financial instruments (continued)

**viii. Allowance for impairment losses of financial
assets (continued)**

Impairment method (continued)

The Group evaluates the impairment using the following methods: (continued)

a. Individual Method (continued)

Impairment Evaluation

Individual impairment evaluation is based on the concept of an estimated weighted probability of loss of financial assets. This concept uses the weighting of each of the 3 (three) scenarios, which are the optimistic scenario, the normal scenario, and the pessimistic scenario.

1. Optimistic

A scenario with the assumption that there is an increase or expansion in the economy which results in the strengthening of variable values such as increased economic growth or exchange rate appreciation.

2. Normal

The scenario that has the greatest chance of occurring compared to the other 2 (two) scenarios. The variable value in the baseline scenario is the projection result assuming economic movements without any extraordinary events, shocks or economic turmoil.

3. Pessimistic

Scenarios with the assumption that there is a weakening or contraction in the economy that results in weakening of variable values such as a decrease in economic growth or depreciation of the exchange rate.

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Metode penurunan nilai (lanjutan)

Grup melakukan evaluasi penurunan nilai dengan metode sebagai berikut: (lanjutan)

a. Metode Individual (lanjutan)

Evaluasi Penurunan Nilai (lanjutan)

Setiap skenario menghasilkan nilai kini arus kas yang didiskontokan, dimana arus kas tersebut didasarkan pada seluruh informasi yang tersedia dengan *experienced credit judgement* serta mencerminkan seluruh informasi yang memperhatikan berbagai faktor seperti:

1. Kekuatan finansial dan kemampuan debitur untuk membayar kembali kewajiban.
2. Jenis dan jumlah agunan.
3. Ketersediaan garansi.
4. Prospek usaha nasabah di masa datang.
5. Probabilitas penjualan agunan.
6. Kerugian historis.
7. Faktor makroekonomi yang relevan.

Selisih estimasi jumlah probabilitas tertimbang dengan jumlah *outstanding* aset keuangan mencerminkan jumlah kerugian penurunan nilai individual.

Metode evaluasi penurunan nilai secara individual didasarkan pada 2 (dua) konsep, yaitu estimasi jumlah kerugian aset keuangan dan estimasi jumlah yang dapat diperoleh kembali.

Metode yang digunakan adalah *discounted cash flow* atau metode *fair value of collateral*. Bank menggunakan metode *fair value of collateral* sebagai arus kas masa datang apabila memenuhi salah satu kondisi berikut:

1. Kredit bersifat *collateral dependent*, yaitu jika pelunasan kredit hanya bersumber dari agunan;
2. Sulit untuk menentukan jumlah dan waktu penerimaan estimasi arus kas yang berasal dari pokok kredit dan/atau bunga dengan andal; dan/atau

**2. MATERIAL ACCOUNTING POLICY INFORMATION
(continued)**

c. Financial instruments (continued)

**viii. Allowance for impairment losses of financial
assets (continued)**

Impairment method (continued)

The Group evaluates the impairment using the following methods: (continued)

a. Individual Method (continued)

Impairment Evaluation (continued)

Each scenario provides a discounted present value of cash flows, where the cash flows are based on all available information with experienced credit judgment and reflect all information that takes into account various factors such as:

1. Financial strength and the debtor's repayment capacity.
2. Type and amount of collateral.
3. Availability of warranty.
4. Customers' future business prospects.
5. Probability of collateral sale.
6. Historical losses.
7. Relevant macroeconomic factors.

The difference between the weighted probability and the total outstanding of financial assets reflects the amount of the individual impairment loss.

The individual impairment evaluation method is based on 2 (two) concepts, which are the estimated amount of loss on financial assets and the estimated amount that can be recovered.

The method used are discounted cash flow or fair value of collateral method. The Bank uses the fair value of collateral method as future cash flows if it meets one of the following conditions:

1. Loans is collateral dependent, if loans repayment source only from collateral;
2. It is difficult to reliably determine the amount and timing of receipt of the estimated cash flow from loan principal and/or interest; and/or

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Metode penurunan nilai (lanjutan)

Grup melakukan evaluasi penurunan nilai dengan metode sebagai berikut: (lanjutan)

a. Metode Individual (lanjutan)

Evaluasi Penurunan Nilai (lanjutan)

Metode yang digunakan adalah *discounted cash flow* atau metode *fair value of collateral*. Bank menggunakan metode *fair value of collateral* sebagai arus kas masa datang apabila memenuhi salah satu kondisi berikut: (lanjutan)

3. Pengambilalihan agunan kemungkinan besar terjadi dan didukung dengan aspek legal pengikatan agunan.

b. Metode Kolektif

Kriteria Kolektif

Bank mengevaluasi penurunan nilai secara kolektif apabila aset keuangan memiliki kesamaan dalam karakteristik risiko aset keuangan dengan tujuan untuk memfasilitasi analisis yang didesain untuk memungkinkan peningkatan risiko kredit secara signifikan dapat diidentifikasi tepat waktu.

Kriteria aset keuangan yang dievaluasi secara kolektif adalah sebagai berikut:

1. Aset keuangan per debitur merupakan aset keuangan *non-performing* atau memiliki *days past due* > 90 hari dan memiliki nilai kumulatif sebesar ≤ Rp25.000 (dua puluh lima milyar rupiah) untuk Segmen *Corporate*, Kelembagaan, *Financial Institutions*, *Commercial* dan *SME Banking*;
2. Aset keuangan *performing* atau memiliki *days past due* ≤ 90 hari dan tidak direstrukturisasi untuk segmen *Corporate*, Kelembagaan, *Financial Institutions*, *Commercial* dan *SME Banking*; dan
3. Seluruh kredit segmen *Micro Banking* dan *Consumer*.

**2. MATERIAL ACCOUNTING POLICY INFORMATION
(continued)**

c. Financial instruments (continued)

**viii. Allowance for impairment losses of financial
assets (continued)**

Impairment method (continued)

The Group evaluates the impairment using the following methods: (continued)

a. Individual Method (continued)

Impairment Evaluation (continued)

The method used are discounted cash flow or fair value of collateral method. The Bank uses the fair value of collateral method as future cash flows if it meets one of the following conditions: (continued)

3. Foreclosure of collateral is likely to occur and is supported by legal binding aspects of collateral.

b. Collective Method

Collective Criteria

The Bank assesses impairment collectively if the financial assets share the same risk characteristics of the financial assets with the purpose of facilitating analysis which is designed to allows a significant increase in credit risk to be identified in a timely manner.

The criteria for financial assets that are evaluated collectively are as follows:

1. Financial assets per debtor are non-performing financial assets or have *days past due* > 90 days and have a cumulative value of ≤ Rp25,000 (twenty five billion rupiah) for the *Corporate*, *Institutional*, *Financial Institutions*, *Commercial*, and *SME Banking* segments;
2. Performing financial assets or having *days past due* ≤ 90 days and were not restructured for the *Corporate*, *Institutional*, *Financial Institutions*, *Commercial*, and *SME Banking* segments; and
3. All loans in the *Micro Banking* and *Consumer* segments.

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Metode penurunan nilai (lanjutan)

Grup melakukan evaluasi penurunan nilai dengan metode sebagai berikut: (lanjutan)

b. Metode Kolektif (lanjutan)

Kriteria Kolektif (lanjutan)

Secara garis besar, seluruh portofolio kredit yang evaluasi penurunan nilainya tidak dihitung menggunakan metode individual, akan dievaluasi menggunakan metode kolektif.

Evaluasi Penurunan Nilai

Evaluasi penurunan nilai secara kolektif didasarkan pada konsep *Probability of Default* (PD), *Loss Given Default* (LGD) dan *Exposure at Default* (EAD) yang mempertimbangkan informasi masa lalu, terkini, dan masa mendatang.

a. *Probability of Default*

Bank menggunakan metode *Basel*, *Vasicek*, *Roll Rate Transition Matrix* maupun pendekatan lainnya dalam menentukan nilai PD dari setiap debitur.

Metode *Basel* dilakukan dengan menentukan hubungan antara PD suatu debitur dengan karakteristik internal dari debitur yang bersangkutan. Model *Basel* yang telah didapatkan digunakan sebagai dasar penentuan nilai PD dari setiap debitur.

Metode *Vasicek* adalah metode penentuan PD menggunakan formula korelasi aset yang telah ditentukan oleh *Basel Committee*.

**2. MATERIAL ACCOUNTING POLICY INFORMATION
(continued)**

c. *Financial instruments* (continued)

viii. *Allowance for impairment losses of financial assets* (continued)

***Impairment method* (continued)**

The Group evaluates the impairment using the following methods: (continued)

b. *Collective Method* (continued)

***Collective Criteria* (continued)**

In general, all loan portfolios for which impairment evaluation is not calculated using the individual method will be evaluated using the collective method.

Impairment Evaluation

*The evaluation of collective impairment is based on the concepts of *Probability of Default* (PD), *Loss Given Default* (LGD), and *Exposure at Default* (EAD) which consider past, current, and future information.*

a. *Probability of Default*

*The Bank uses the *Basel*, *Vasicek*, *Roll Rate Transition Matrix*, and other approaches in determining the PD value of each debtor.*

*The *Basel* method is performed by determining the relationship between a debtor's PD with the internal characteristics of that debtor. The *Basel* model that has been obtained is used as the basis for determining the PD value of each debtor.*

*The *Vasicek* method is a method of determining PD using the asset correlation formula that has been determined by the *Basel Committee*.*

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Metode penurunan nilai (lanjutan)

Grup melakukan evaluasi penurunan nilai dengan metode sebagai berikut: (lanjutan)

b. Metode Kolektif (lanjutan)

Evaluasi Penurunan Nilai (lanjutan)

a. Probability of Default (lanjutan)

Metode *Roll Rate Transition Matrix* menggunakan *historical transition bucket* PD. *Bucket* PD yang digunakan dalam perhitungan *historical* adalah sebagai berikut:

1. *Bucket* 1: Lancar
2. *Bucket* 2: 1-30 days past due (dpd)
3. *Bucket* 3: 31-60 dpd
4. *Bucket* 4: 61-90 dpd
5. *Bucket* 5: > 90 dpd

PD *Forward-Looking Macro Adjustment* adalah metode yang digunakan untuk menentukan nilai PD *forward looking* dari pendekatan baik *Basel* maupun *Roll Rate* berdasarkan hubungan historis antara makro ekonomi dengan nilai PD Bank

b. Loss Given Default

Bank menggunakan metode *Basel* dan *Historical* dalam menentukan nilai LGD dari setiap debitur. LGD menggambarkan persentase nominal fasilitas yang tidak akan dapat dipulihkan oleh Bank terhadap debitur *default*. LGD biasa dihitung dengan formula *1-Recovery Rate*. *Recovery rate* dihitung mempertimbangkan *Time Value of Money* dari pengembalian kewajiban yang telah *default*. Tingkat suku bunga yang digunakan untuk menghitung *Time Value of Money* dari *Recovery* adalah *Effective Interest Rate* (EIR).

**2. MATERIAL ACCOUNTING POLICY INFORMATION
(continued)**

c. Financial instruments (continued)

**viii. Allowance for impairment losses of financial
assets (continued)**

Impairment method (continued)

The Group evaluates the impairment using the following methods: (continued)

b. Collective Method (continued)

Impairment Evaluation (continued)

a. Probability of Default (continued)

The *Roll Rate Transition Matrix* method uses the *historical transition bucket* PD. PD buckets used in *historical* calculations are as follows:

1. *Bucket* 1: Current
2. *Bucket* 2: 1-30 days past due (dpd)
3. *Bucket* 3: 31-60 dpd
4. *Bucket* 4: 61-90 dpd
5. *Bucket* 5: > 90 dpd

PD *Forward-Looking Macro Adjustment* is a method used to determine the *forward looking* PD value of both *Basel* and *Roll Rate* approaches based on the *historical relationship* between the macro economy and the PD value of the Bank.

b. Loss Given Default

The Bank uses *Basel* and *Historical* methods in determining the LGD value of each debtor. LGD describes the nominal percentage of the facility that the Bank will not be able to recover against the default debtor. Regular LGD is calculated with formula *1-Recovery Rate*. The recovery rate is calculated by considering the *Time Value of Money* from the recovery of the default obligation. The interest rate used to calculate the *Time Value of Money* of *Recovery* is the *Effective Interest Rate* (EIR).

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Metode penurunan nilai (lanjutan)

Grup melakukan evaluasi penurunan nilai dengan metode sebagai berikut: (lanjutan)

b. Metode Kolektif (lanjutan)

Evaluasi Penurunan Nilai (lanjutan)

b. Loss Given Default (lanjutan)

Metode *Basel* dilakukan dengan menentukan hubungan antara LGD suatu debitur dengan karakteristik internal dari debitur yang bersangkutan. Model *Basel* yang telah didapatkan digunakan sebagai dasar penentuan nilai LGD dari setiap debitur.

Metode *Historical* dilakukan dengan menghitung rata-rata nilai LGD dalam periode jangka panjang pada segmen yang dimaksud.

Forward-Looking Macro Adjustment pada LGD adalah metode yang digunakan untuk menentukan nilai LGD *forward looking* berdasarkan hubungan historis antara makroekonomi dengan nilai LGD Bank. Jika tidak didapatkan hubungan antara makroekonomi dengan nilai LGD Bank, maka Bank tidak dapat menggunakan *Forward-Looking* dalam penentuan nilai LGD.

c. Exposure at Default

Dalam menentukan nilai EAD dari setiap debitur, Bank menggunakan metode *Basel*, *Prepayment Rate* dan *Expected Lifetime*. EAD menggambarkan *exposure* yang akan ditanggung Bank jika terdapat debitur yang *default*.

Metode *Basel* dalam perhitungan EAD dilakukan dengan menentukan hubungan antara EAD suatu debitur dengan karakteristik internal dari debitur yang bersangkutan.

2. MATERIAL ACCOUNTING POLICY INFORMATION
(continued)

c. Financial instruments (continued)

**viii. Allowance for impairment losses of financial
assets (continued)**

Impairment method (continued)

The Group evaluates the impairment using the following methods: (continued)

b. Collective Method (continued)

Impairment Evaluation (continued)

b. Loss Given Default (continued)

The *Basel* method is carried out by determining the relationship between a debtor's LGD and the internal characteristics of the debtor concerned. The *Basel* model that has been obtained is used as the basis for determining the LGD value of each debtor.

Historical method is done by calculating the average value of LGD in the long term observation period in the respective segment.

Forward-Looking Macro Adjustment in LGD is a method used to determine the forward looking LGD value based on the historical relationship between macroeconomics and the Bank's LGD value. If there is no relationship between macroeconomics and the Bank's LGD value, the Bank may not use *Forward-Looking* in determining the LGD value.

c. Exposure at Default

In determining the EAD value of each debtor, the Bank uses the *Basel*, *Prepayment Rate*, and *Expected Lifetime* method. EAD describes the exposure that will be borne by the Bank if there is a debtor become defaults.

The *Basel* method in calculating EAD is performed by determining the relationship between a debtor's EAD and the internal characteristics of the respective debtor.

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Metode penurunan nilai (lanjutan)

Grup melakukan evaluasi penurunan nilai dengan metode sebagai berikut: (lanjutan)

b. Metode Kolektif (lanjutan)

Evaluasi Penurunan Nilai (lanjutan)

c. *Exposure at Default* (lanjutan)

Metode *Prepayment Rate* ialah metode yang mempelajari *behaviour* dari tingkat pembayaran debitur yang lebih besar dibandingkan dengan besaran pembayaran fasilitas yang telah dijadwalkan.

Metode *Expected Lifetime* ialah metode yang mempelajari *behaviour* dari tingkat penyelesaian fasilitas (lunas atau hapus buku) debitur dibandingkan dengan jadwal penyelesaian fasilitas.

d. *Expected Credit Loss*

Secara umum formula untuk menghitung ECL secara kolektif adalah pengkalian antara *Probability of Default*, *Loss Given Default*, dan *Exposure at Default*.

Dalam menghitung besarnya cadangan kerugian penurunan nilai kolektif, Bank menggunakan nilai saldo rekening kredit dari yang penurunan nilainya dievaluasi secara kolektif.

Metode perhitungan pada masing-masing *stage* adalah sebagai berikut:

1. *Stage 1: 12-months ECL*
2. *Stage 2: Lifetime ECL*
3. *Stage 3: Lifetime ECL*

Perhitungan cadangan kerugian penurunan nilai sesuai pada masing-masing *stage* sesuai pada karakteristik *staging*.

**2. MATERIAL ACCOUNTING POLICY INFORMATION
(continued)**

c. *Financial instruments* (continued)

viii. *Allowance for impairment losses of financial assets* (continued)

***Impairment method* (continued)**

The Group evaluates the impairment using the following methods: (continued)

b. *Collective Method* (continued)

Impairment Evaluation (continued)

c. *Exposure at Default* (continued)

The *Prepayment Rate* method is a method that studies the behavior of the debtor's payment rate that is bigger than the scheduled facility payment amount.

The *Expected Lifetime* method is a method that studies the behavior of the debtor's level of settlement (paid off or write off) compared to the facility settlement schedule.

d. *Expected Credit Loss*

In general, the formula for calculating collective ECL is the multiplication of *Probability of Default*, *Loss Given Default*, and *Exposure at Default*.

In calculating the amount of collective impairment, the Bank uses the loan carrying value which the impairment value is assessed collectively.

The calculation method for each *stage* is as follows:

1. *Stage 1: 12-months ECL*
2. *Stage 2: Lifetime ECL*
3. *Stage 3: Lifetime ECL*

Calculation of impairment is done for each *stage* according to the characteristics of the *staging*.

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Metode penurunan nilai (lanjutan)

Grup melakukan evaluasi penurunan nilai dengan metode sebagai berikut: (lanjutan)

b. Metode Kolektif (lanjutan)

Evaluasi Penurunan Nilai (lanjutan)

d. Expected Credit Loss (lanjutan)

12-Months ECL adalah perhitungan kerugian ekspektasian yang dihitung untuk 1 tahun ke depan.

ECL-Lifetime adalah perhitungan kerugian ekspektasian yang dihitung untuk sisa tenor fasilitas.

Dalam perhitungan ECL setiap tahun menggunakan *discount factor* dengan formula yang Grup telah rumuskan.

Probability weighted dalam perhitungan cadangan kerugian penurunan nilai telah ditentukan oleh Grup mencakup persentase skenario optimis, normal, dan pesimis.

Total rata-rata tertimbang atas estimasi arus kas dimaksud menjadi pengurang atas nilai tercatat kredit yang dimana selisihnya akan menjadi cadangan kerugian penurunan nilai kredit.

**Pendapatan bunga sebelum dan sesudah
penurunan nilai**

Sebelum terjadinya penurunan nilai (stage 1 dan 2), pendapatan bunga dihitung menggunakan metode bunga efektif yaitu dengan menerapkan suku bunga efektif atas jumlah tercatat bruto aset keuangan kecuali untuk aset keuangan yang dibeli atau yang berasal dari aset keuangan memburuk.

**2. MATERIAL ACCOUNTING POLICY INFORMATION
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c. Financial instruments (continued)

**viii. Allowance for impairment losses of financial
assets (continued)**

Impairment method (continued)

The Group evaluates the impairment using the following methods: (continued)

b. Collective Method (continued)

Impairment Evaluation (continued)

d. Expected Credit Loss (continued)

12-Months ECL is the calculation of the expected loss for the next 1 year.

ECL-Lifetime is the calculation of the expected loss which is calculated for the remaining tenor of the facility.

Every year in calculating the ECL uses the discount factor based on formula that the Group has formulated.

The probability weighted in the calculation of impairment has been determined by the Group which includes the percentage of optimistic, normal, and pessimistic scenarios.

The total weighted of the estimated cash flow becomes a deduction from the carrying amount of the loans, where the difference will be the allowance for impairment on loans.

Interest income before and after impairment

Prior to impairment (stage 1 and 2), interest income is calculated using the effective interest method, by applying an effective interest rate to the gross carrying amount of financial assets except for financial assets purchased or originated from impaired financial assets.

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**Pendapatan bunga sebelum dan sesudah
penurunan nilai (lanjutan)**

Pendapatan bunga dari aset keuangan yang mengalami penurunan nilai (*stage 3* atau *POCI*) dilakukan dengan menerapkan suku bunga efektif atas jumlah tercatat neto aset keuangan yaitu jumlah saldo setelah dikurangi dengan kerugian akibat penurunan nilai untuk:

- a) Aset Keuangan yang Dibeli atau Berasal dari Aset Keuangan Memburuk ("*POCI*")

Untuk aset keuangan tersebut, Grup menerapkan suku bunga efektif yang disesuaikan dengan risiko kredit atas biaya perolehan diamortisasi dari aset keuangan sejak pengakuan awal.

- b) *Stage 3*

Untuk aset keuangan tersebut, Grup menerapkan suku bunga efektif atas biaya perolehan diamortisasi dari aset keuangan di periode pelaporan, yaitu nilai yang telah dikurangi kerugian akibat penurunan nilai.

Pendapatan bunga selanjutnya diakui atas dasar suku bunga yang digunakan untuk mendiskonto arus kas masa depan dalam pengukuran kerugian penurunan nilai atau yang disebut dengan *unwinding interest*.

Penyisihan kerugian aset produktif Entitas Anak berbasis syariah

Cadangan kerugian penurunan nilai atas piutang *murabahah* yang dinilai secara kolektif dihitung berdasarkan PSAK 402 "Akuntansi *Murabahah*" dan ISAK 402 "Penurunan Nilai Piutang *Murabahah*".

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c. Financial instruments (continued)

**viii. Allowance for impairment losses of financial
assets (continued)**

**Interest income before and after impairment
(continued)**

Interest income from impaired financial assets (*stage 3* or *POCI*) is calculated by applying an effective interest rate on the net carrying amount of financial assets, which is the outstanding amount after deducting losses due to impairment for:

- a) Financial Assets Purchased or Originated Credit-Impaired Financial Assets ("*POCI*")

For these financial assets, the Group applies a risk-adjusted effective interest rate on the amortised cost of the financial assets since initial recognition.

- b) *Stage 3*

For these financial assets, the Group applies an effective interest rate on the amortised cost of financial assets in the reporting period, which is the amount that has been reduced by any impairment losses.

Interest income is subsequently recognised based on of the interest rate used to discount future cash flows in measuring impairment losses or what is known as *unwinding interest*.

**Allowance for possible losses on earning
assets of Subsidiary based on sharia**

Allowance for impairment losses on *murabahah* receivable is calculated based on collective method according to SFAS 402 "Accounting for *Murabahah*" and Interpretation of Financial Accounting Standard ("IFAS") 402 "Impairment Loss for *Murabahah* Receivables".

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**Penyisihan kerugian aset produktif Entitas
Anak berbasis syariah (lanjutan)**

Aset produktif terdiri dari giro dan penempatan pada Bank Indonesia dalam bentuk Sertifikat Bank Indonesia Syariah (SBIS), Fasilitas Simpanan Bank Indonesia Syariah (FASBIS), Tagihan Reverse Repo SBSN BI, Term Deposit Valas Syariah BI, giro pada bank syariah lain, penempatan pada bank syariah lain, investasi pada surat berharga, penyertaan modal sementara, piutang murabahah, pembiayaan musyarakah dan Mudharabah dan pembiayaan syariah lainnya (termasuk pinjaman qardh), dan komitmen dan kontinjensi yang memiliki risiko kredit seperti bank garansi dan *letter of credit* ("L/C") yang tidak dapat dibatalkan dan *standby letter of credit*.

Penyisihan kerugian aset produktif dan aset non-produktif bank umum yang melaksanakan kegiatan berdasarkan prinsip syariah diatur dalam Peraturan Otoritas Jasa Keuangan (POJK) No. 2/POJK.03/2022 tanggal 31 Januari 2022 tentang "Penilaian Kualitas Aset Bank Umum Syariah dan Unit Usaha Syariah", serta POJK No. 12/POJK.03/2015 tanggal 21 Agustus 2015 tentang Ketentuan Kehati-hatian dalam Rangka Stimulus Perekonomian Nasional bagi Bank Umum Syariah dan Unit Usaha Syariah.

Pedoman pembentukan penyisihan kerugian aset produktif berdasarkan POJK tersebut adalah sebagai berikut:

1. Cadangan umum, sekurang-kurangnya sebesar 1% dari aset produktif yang digolongkan lancar, tidak termasuk SBIS dan surat berharga yang diterbitkan pemerintah berdasarkan prinsip syariah, serta bagian aset produktif yang dijamin dengan jaminan pemerintah dan agunan tunai berupa giro, tabungan, deposito, setoran jaminan, dan/atau emas yang diblokir dan disertai dengan surat kuasa pencairan.

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c. Financial instruments (continued)

**viii. Allowance for impairment losses of financial
assets (continued)**

**Allowance for possible losses on earning
assets of Subsidiary based on sharia
(continued)**

Earning assets consist of current account and placements with Bank Indonesia in the form of Bank Indonesia Sharia Certificate (Sertifikat Bank Indonesia Syariah (SBIS)), Bank Indonesia Sharia Deposit Facility (Fasilitas Simpanan Bank Indonesia Syariah (FASBIS)), Reverse Repo Receivables State Sharia Certificates (Surat Berharga Syariah Negara (SBSN)) BI, Term Deposit Foreign Currency Sharia BI, current accounts with other sharia banks, placement with other sharia banks, investment in marketable securities, temporary equity participation, murabahah receivables, musyarakah and Mudharabah financing and other sharia financing (including funds of qardh), and commitments and contingencies with credit risk, such as bank guarantees, irrevocable letter of credit ("LC") and standby letter of credit.

Allowance for impairment losses of earning assets and non-earning assets for commercial bank conducting business based on sharia principles is regulated on Financial Services Authority Regulation (POJK) No. 2/POJK.03/2022 dated 31 January 2022 regarding "Asset Quality Assessment for Sharia Commercial Banks and Sharia Business Units", and POJK No. 12/POJK.03/2015 dated 21 August 2015 regarding Prudential Principle Provisions for Sharia Banks and Sharia Commercial Business Units to Stimulate the National Economy.

The guidelines for the establishment of allowance for impairment losses on earning assets based on the aforementioned FSA Regulation are as follows:

1. General reserve, shall be at least 1% of total earning assets classified as current, excluding Bank Indonesia Sharia Certificates and debt securities issued by the Government based on sharia principles, and part of earning assets guaranteed by government and cash collateral in the form of demand deposits, saving deposits, time deposits, guarantee deposits, and/or gold which are pledged and accompanied with the power of attorney to liquidate.

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**Penyisihan kerugian aset produktif Entitas
Anak berbasis syariah (lanjutan)**

Pedoman pembentukan penyisihan kerugian aset produktif berdasarkan POJK tersebut adalah sebagai berikut (lanjutan):

2. Cadangan khusus, sekurang-kurangnya sebesar:
 - 5% dari aset produktif yang digolongkan Dalam Perhatian Khusus setelah dikurangi nilai agunan;
 - 15% dari aset produktif yang digolongkan Kurang Lancar setelah dikurangi nilai agunan;
 - 50% dari aset produktif yang digolongkan Diragukan setelah dikurangi nilai agunan; dan
 - 100% dari aset produktif yang digolongkan Macet setelah dikurangi nilai agunan.
3. Kewajiban untuk membentuk penyisihan kerugian aset produktif tidak berlaku bagi aset produktif untuk transaksi sewa dengan perpindahan hak milik berupa akad *ijarah* atau *ijarah muntahiyah bittamlik*. Entitas Anak wajib membentuk penyusutan/amortisasi terhadap aset *ijarah muntahiyah bittamlik*.

Khusus untuk kualitas surat berharga dan penempatan pada Entitas Anak ditetapkan menjadi 3 (tiga) golongan yaitu lancar, kurang lancar dan macet. Sedangkan untuk kualitas penyertaan modal kualitasnya ditetapkan menjadi 4 (empat) golongan yaitu lancar, kurang lancar, diragukan dan macet.

Untuk *Murabahah*, Entitas Anak mengevaluasi apakah terdapat bukti objektif bahwa aset keuangan atau kelompok aset keuangan mengalami penurunan nilai. Aset keuangan atau kelompok aset keuangan diturunkan nilainya dan kerugian penurunan nilai telah terjadi hanya jika, terdapat bukti objektif mengenai penurunan nilai tersebut sebagai akibat dari satu atau lebih peristiwa yang terjadi setelah pengakuan awal tersebut (peristiwa yang merugikan), yang berdampak pada estimasi arus kas masa depan atas aset keuangan atau kelompok aset yang dapat diestimasi secara andal.

**2. MATERIAL ACCOUNTING POLICY INFORMATION
(continued)**

c. Financial instruments (continued)

**viii. Allowance for impairment losses of financial
assets (continued)**

**Allowance for possible losses on earning
assets of Subsidiary based on sharia
(continued)**

The guidelines for the establishment of allowance for impairment losses on earning assets based on the aforementioned FSA Regulation are as follows: (continued)

2. Special reserve shall be at least:

- 5% of earning assets classified as Special Mention after deducting collateral value;
- 15% of earning assets classified as Substandard after deducting collateral value;
- 50% of earning assets classified as Doubtful after deducting collateral value; and
- 100% of earning assets classified as Loss after deducting collateral value.

3. The requirement to establish allowance for impairment losses shall not be applicable for earning assets under leasing transactions in the form of *ijarah* or *ijarah muntahiyah bittamlik*. The Subsidiary is required to depreciate/ amortize the assets of *ijarah muntahiyah bittamlik*.

For marketable securities and placements to the Subsidiary, the collectability is classified into 3 (three) categories: current, substandard, and loss. collectability of investment in shares is determined into 4 (four) categories: current, substandard, doubtful and loss.

For *Murabahah*, the Subsidiary evaluates whether there is an objective evidence that the financial assets or group of financial assets are impaired. The financial assets or group of financial assets are impaired and the impairment loss occurred only if there is an objective evidence regarding the impairment as a result of one or more events that occurred after initial recognition which impacts the estimated future cash flows that can be reliably estimated.

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**Penyisihan kerugian aset produktif Entitas
Anak berbasis syariah (lanjutan)**

Cadangan kerugian penurunan nilai atas piutang *murabahah* yang dinilai secara kolektif dihitung berdasarkan PSAK 239 "Instrumen Keuangan: Pengakuan dan Pengukuran".

Sesuai dengan PSAK 402 "Akuntansi *Murabahah*" dan Pedoman Akuntansi Perbankan Syariah Indonesia (PAPSI), Entitas Anak menghitung CKPN individual untuk piutang *murabahah* sesuai dengan ketentuan di ISAK 402 "Penurunan Nilai Piutang *Murabahah*".

Entitas Anak menetapkan piutang *murabahah* yang harus dievaluasi penurunan nilainya secara individual, jika memenuhi salah satu kriteria di bawah ini:

- 1) Piutang *murabahah* memiliki kolektibilitas kurang lancar, diragukan dan macet, dan memiliki saldo nilai piutang secara individual di atas atau sama dengan Rp10.000; dan
- 2) Piutang *murabahah* yang direstrukturisasi atau pernah direstrukturisasi dan yang secara individual memiliki saldo nilai piutang di atas Rp10.000.

Entitas Anak menetapkan piutang *murabahah* yang harus dievaluasi penurunan nilainya secara kolektif, jika memenuhi salah satu kriteria di bawah ini:

- 1) Piutang *murabahah* yang secara individual memiliki nilai signifikan namun tidak memiliki bukti objektif penurunan nilai;
- 2) Piutang *murabahah* yang secara individual memiliki nilai tidak signifikan; dan
- 3) Piutang *murabahah* yang direstrukturisasi yang secara individual memiliki nilai tidak signifikan.

Perhitungan cadangan kerugian penurunan nilai atas aset keuangan yang dinilai secara kolektif dikelompokkan berdasarkan karakteristik risiko piutang yang sama dengan mempertimbangkan segmentasi piutang berdasarkan pengalaman kerugian masa lalu (*probability of default*).

**2. MATERIAL ACCOUNTING POLICY INFORMATION
(continued)**

c. Financial instruments (continued)

**viii. Allowance for impairment losses of financial
assets (continued)**

**Allowance for possible losses on earning
assets of Subsidiary based on sharia
(continued)**

The allowance for impairment on *murabahah* receivables is calculated using collective assessment according to SFAS 239 "Financial Instruments: Recognition and Measurement".

In accordance with SFAS 402 "Accounting for *Murabahah*" and Indonesia Sharia Banking Accounting Guidelines (PAPSI), the Subsidiary calculates individual allowance for impairment losses for *murabahah* receivables in accordance with IFAS 402 "Impairment of *Murabahah* Receivables".

The Subsidiary determines *murabahah* receivables to be evaluated for impairment through individual evaluation if one of the following criteria is met:

- 1) *Murabahah* receivables which have collectability status as substandard, doubtful and loss, and have an individual receivables balance of above or equal to Rp10,000; and
- 2) *Murabahah* receivables that are restructured or had been restructured and which individually have a balance of receivables above or equal Rp10,000.

The Subsidiary determines *murabahah* receivables to be evaluated for impairment through collective evaluation if one of the following criteria is met:

- 1) *Murabahah* receivables which individually have significant value but there is no objective evidence of impairment;
- 2) *Murabahah* receivables which individually have insignificant value; and
- 3) Restructured *murabahah* receivables which individually have insignificant value.

The calculation of allowance for impairment losses on financial assets which are evaluated collectively, grouped based on similar receivable risk characteristics and taking into account the receivable segmentation on the basis of historical loss experience (*probability of default*).

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**Penyisihan kerugian aset produktif Entitas
Anak berbasis syariah (lanjutan)**

Entitas Anak menggunakan metode analisis migrasi yang merupakan suatu metode analisis statistik, untuk menilai cadangan kerugian penurunan nilai atas piutang yang diberikan secara kolektif. Entitas Anak menggunakan data historis 5 (lima) tahun dalam menghitung *Probability of Default* ("PD") dan *Loss Given Default* ("LGD").

Perhitungan cadangan kerugian penurunan nilai atas aset keuangan yang dinilai secara kolektif dikelompokkan berdasarkan karakteristik risiko piutang yang sama dengan mempertimbangkan segmentasi piutang berdasarkan pengalaman kerugian masa lalu (*probability of default*).

Bank menggunakan metode analisis migrasi yang merupakan suatu metode analisis statistik, untuk menilai cadangan kerugian penurunan nilai atas piutang yang diberikan secara kolektif. Bank menggunakan data historis 5 (lima) tahun dalam menghitung *Probability of Default* ("PD") dan *Loss Given Default* ("LGD").

Kerugian penurunan nilai atas aset keuangan yang dicatat pada biaya perolehan diamortisasi diukur sebesar selisih antara nilai tercatat aset keuangan dengan nilai kini estimasi arus kas masa datang yang didiskonto menggunakan tingkat margin efektif awal dari aset keuangan tersebut.

Kerugian yang terjadi diakui pada laporan laba rugi dan penghasilan komprehensif lain dan dicatat pada akun cadangan kerugian penurunan nilai sebagai pengurang terhadap aset keuangan yang dicatat pada biaya perolehan diamortisasi.

**2. MATERIAL ACCOUNTING POLICY INFORMATION
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c. Financial instruments (continued)

**viii. Allowance for impairment losses of financial
assets (continued)**

**Allowance for possible losses on earning
assets of Subsidiary based on sharia
(continued)**

The Subsidiary uses the migration analysis method which is a statistical analysis method to assess allowance for impairment losses on collective receivables. The Subsidiary uses 5 (five) years historical data to compute for the *Probability of Default* ("PD") and *Loss Given Default* ("LGD").

The calculation of allowance for impairment losses on financial assets which are evaluated collectively, grouped based on similar receivable risk characteristics and taking into account the receivable segmentation on the basis of historical loss experience (*probability of default*).

The Bank uses the migration analysis method which is a statistical model analysis method to assess allowance for impairment losses on collective receivables. The Bank uses 5 (five) years historical data to compute for the *Probability of Default* ("PD") and *Loss Given Default* ("LGD").

Impairment losses on financial assets recorded at amortised cost are measured as the difference between the carrying amount of the financial assets and present value of estimated future cash flows discounted at the financial assets original effective margin rate.

Impairment losses are recognised in statements of profit or loss and other comprehensive income and reflected in an allowance for impairment losses account against financial assets carried at amortised cost.

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**Penyisihan kerugian aset produktif Entitas
Anak berbasis syariah (lanjutan)**

Kontrak jaminan keuangan dan komitmen

Kontrak jaminan keuangan adalah kontrak yang mengharuskan penerbit untuk melakukan pembayaran yang ditetapkan untuk mengganti uang pemegang kontrak atas kerugian yang terjadi karena debitur tertentu gagal untuk melakukan pembayaran pada saat jatuh tempo, sesuai dengan ketentuan dari instrumen utang.

Jaminan keuangan tersebut diberikan kepada bank-bank, lembaga keuangan dan badan-badan lainnya atas nama debitur untuk menjamin kredit dan fasilitas-fasilitas perbankan lainnya.

Jaminan keuangan awalnya diakui dalam laporan keuangan konsolidasian sebesar nilai wajar pada tanggal jaminan diberikan. Nilai wajar dari jaminan keuangan pada saat dimulainya transaksi pada umumnya sama dengan provisi yang diterima untuk jaminan diberikan dengan syarat dan kondisi normal.

Setelah pengakuan awal, liabilitas Bank atas jaminan tersebut diukur pada jumlah yang lebih tinggi antara jumlah awal, dikurangi amortisasi provisi dan estimasi terbaik dari jumlah yang diharapkan akan terjadi untuk menyelesaikan jaminan tersebut. Estimasi ini ditentukan berdasarkan pengalaman transaksi yang sejenis dan kerugian historis masa lalu, dilengkapi dengan penilaian manajemen.

Estimasi ini ditentukan berdasarkan kemiripan transaksi dan sejarah kerugian di masa lalu, dilengkapi dengan justifikasi dari manajemen. Pendapatan provisi yang diperoleh diamortisasi selama jangka waktu jaminan dengan menggunakan metode garis lurus.

**2. MATERIAL ACCOUNTING POLICY INFORMATION
(continued)**

c. Financial instruments (continued)

**viii. Allowance for impairment losses of financial
assets (continued)**

**Allowance for possible losses on earning
assets of Subsidiary based on sharia
(continued)**

Financial guarantee contracts and
commitments

Financial guarantee contracts are contracts that require the issuer to make specified payments to reimburse the contracts holder for a loss incurred because a specified debtor defaulted to make payments when due, in accordance with the terms of a debt instrument.

Such financial guarantees are given to banks, financial institutions and other institutions on behalf of customers to secure loans and other banking facilities.

Financial guarantees are initially recognised in the consolidated financial statements at fair value on the date which the guarantee was given. The fair value of a financial guarantee at inception is likely to equal with the provision received because all guarantees are agreed on arm's length terms.

Subsequent to initial recognition, the Bank's liabilities under such guarantees are measured at the higher amount between the initial amount, less amortisation of provision recognised, and the best estimates of the amount required to settle the guarantee. These estimation are determined based on experience of similar transactions and history of past losses, supplemented by the judgement from management.

These estimation are determined based on experience of similar transactions and history of past losses, supplemented by the judgement from management. The provision income earned is amortised over the period of guarantees using the straight-line method.

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**2. INFORMASI KEBIJAKAN AKUNTANSI MATERIAL
(lanjutan)**

c. Instrumen keuangan (lanjutan)

**viii. Cadangan kerugian penurunan nilai aset
keuangan (lanjutan)**

**Penyisihan kerugian aset produktif Entitas
Anak berbasis syariah (lanjutan)**

Kontrak jaminan keuangan dan komitmen
(lanjutan)

Bank menentukan cadangan kerugian penurunan nilai aset keuangan atas kontrak jaminan keuangan yang memiliki risiko kredit dan komitmen berdasarkan nilai yang lebih tinggi antara nilai amortisasi (nilai tercatat) dan nilai kini atas pembayaran liabilitas yang diharapkan akan terjadi (ketika pembayaran atas jaminan tersebut menjadi *probable*) atau nilai cadangan kerugian penurunan nilai yang dihitung berdasarkan data kerugian historis untuk evaluasi penurunan nilai secara kolektif.

ix. Investasi pada sukuk

Sebelum pengakuan awal, Grup menentukan klasifikasi investasi pada sukuk berdasarkan tujuan investasi Grup.

Klasifikasi dalam investasi sukuk terdiri dari:

- Biaya perolehan

Jika investasi tersebut dimiliki dalam suatu model usaha yang bertujuan utama untuk memperoleh arus kas kontraktual; dan terdapat persyaratan kontraktual untuk menentukan tanggal tertentu pembayaran pokok dan/atau hasilnya. Biaya perolehan sukuk *ijarah* dan sukuk *Mudharabah* termasuk biaya transaksi. Selisih antara biaya perolehan dan nilai nominal diamortisasi secara garis lurus selama jangka waktu sukuk.

- Diukur pada nilai wajar melalui penghasilan komprehensif lain

Jika investasi tersebut dimiliki dalam suatu model usaha yang bertujuan utama untuk memperoleh arus kas kontraktual dan melakukan penjualan sukuk dan terdapat persyaratan kontraktual menentukan tanggal tertentu pembayaran pokok dan/atau hasilnya.

**2. MATERIAL ACCOUNTING POLICY INFORMATION
(continued)**

c. Financial instruments (continued)

**viii. Allowance for impairment losses of financial
assets (continued)**

**Allowance for possible losses on earning
assets of Subsidiary based on sharia
(continued)**

Financial guarantee contracts and
commitments (continued)

The Bank determines impairment losses on financial assets of financial guarantee contracts that have credit risk and commitment based on the value that is higher between the amortised value (carrying value) and the present value of the liabilities that are expected to occur (when payment under the guarantee has become probable) or impairment losses that are calculated based on historical loss data for a collective evaluation of impairment.

ix. Investment in sukuk

Before the initial recognition, the Group determines the classification of investment in sukuk based on the Group's investment objective.

Investment in sukuk can be measured as follows:

- Acquisition cost

If the investment is held within a business model that aims to collect contractual cash flows and there is a contractual requirement to determine the specific date of principal payments and/or the returns. The acquisition cost for sukuk *ijarah* and sukuk *Mudharabah* includes transaction cost. The difference between acquisition cost and nominal value is amortised using straight-line method during the period of the sukuk instrument.

- Measured at fair value through other comprehensive income

If the investment is held within a business model which its primary purpose is to obtain contractual cash flows and sell off sukuk and there is a contractual requirements determined by specific date of payment of principal and/or results.

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c. Instrumen keuangan (lanjutan)

ix. Investasi pada sukuk (lanjutan)

Klasifikasi dalam investasi sukuk terdiri dari:
(lanjutan)

- Diukur pada nilai wajar melalui penghasilan komprehensif lain (lanjutan)

Biaya perolehan sukuk *ijarah* dan sukuk *Mudharabah* termasuk biaya transaksi. Selisih antara biaya perolehan dan nilai nominal diamortisasi secara garis lurus selama jangka waktu sukuk. Perubahan nilai wajar diakui dalam penghasilan komprehensif lain. Pada saat penghentian pengakuan saldo, perubahan nilai wajar dalam penghasilan komprehensif lain direklasifikasi ke laba rugi sebagai penyesuaian reklasifikasi.

- Diukur pada nilai wajar melalui laba rugi

Biaya perolehan sukuk *ijarah* dan sukuk *Mudharabah* yang diukur pada nilai wajar melalui laba rugi tidak termasuk biaya transaksi. Untuk investasi pada sukuk yang diukur pada nilai wajar melalui laba rugi, selisih antara nilai wajar dan jumlah tercatat diakui dalam laba rugi.

x. Sukuk *Mudharabah* yang diterbitkan

Sukuk *Mudharabah* yang diterbitkan disajikan sebesar nilai nominal. Biaya-biaya yang timbul dari penerbitan surat berharga dicatat sebagai beban yang ditangguhkan yang disajikan dalam akun "Aset lain-lain" dan diamortisasi secara garis lurus selama jangka waktu sukuk *Mudharabah*.

xi. Penentuan nilai wajar

Nilai wajar adalah pengukuran berbasis pasar. Pengukuran/penetapan nilai wajar bertujuan untuk mengestimasi harga dimana transaksi teratur (*orderly transaction*) untuk menjual aset atau mengalihkan liabilitas akan terjadi antara pelaku pasar (*market participants*) pada tanggal pengukuran.

**2. MATERIAL ACCOUNTING POLICY INFORMATION
(continued)**

c. Financial instruments (continued)

ix. Investment in sukuk (lanjutan)

Investment in sukuk can be measured as follows: (continued)

- *Measured at fair value through other comprehensive income (continued)*

The acquisition cost of sukuk ijarah and sukuk Mudharabah includes transaction costs. The difference between the acquisition cost and nominal value is amortised on straight-line basis over the terms of sukuk. The changes in fair value are recognised in other comprehensive income. At the time of derecognition, the changes in fair value in other comprehensive income are reclassified to profit or loss as a reclassification adjustment.

- *Measured at fair value through profit or loss*

The acquisition cost of sukuk ijarah and sukuk Mudharabah is measured at fair value through profit or loss excluding transaction costs. For investments in sukuk which are measured at fair value through profit or loss, the difference between the fair value and the carrying amount is recognised in profit or loss.

x. Sukuk *Mudharabah* issued

Sukuk Mudharabah issued is recognised at nominal amount. Transaction costs from the issuance of sukuk Mudharabah are recognised as deferred expense and presented as "Other assets" and amortised using straight-line over the terms of sukuk Mudharabah.

xi. Determination of fair value

Fair value is a market-based measurement. The measurement/determination of fair value aims to estimate the price at which an orderly transaction to sell an asset or transfer a liability would occur between market participants at the measurement date.

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c. Instrumen keuangan (lanjutan)

xi. Penentuan nilai wajar (lanjutan)

Ketika tidak terdapat pasar aktif atau harga suatu instrumen keuangan yang identik tidak dapat diobservasi, Grup dapat mengukur nilai wajar menggunakan teknik penilaian sesuai jenis instrumen keuangan.

Grup dapat melakukan pengukuran nilai wajar, dengan hirarki sebagai berikut:

1. Input *Level 1*, yaitu harga kuotasian (tanpa penyesuaian) di pasar aktif untuk aset atau liabilitas yang identik yang dapat diakses Grup pada tanggal pengukuran.
2. Input *Level 2*, yaitu input selain harga kuotasian yang termasuk dalam *level 1* yang dapat diobservasi untuk aset atau liabilitas, baik secara langsung atau tidak langsung.
3. Input *Level 3*, yaitu input yang tidak dapat diobservasi untuk aset atau liabilitas.

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.

Pengukuran nilai wajar aset non-keuangan memperhitungkan kemampuan pelaku pasar untuk menghasilkan manfaat ekonomi dengan menggunakan aset dalam penggunaan tertinggi dan terbaiknya atau dengan menjualnya kepada pelaku pasar lain yang akan menggunakan aset tersebut dalam penggunaan tertinggi dan terbaiknya.

**2. MATERIAL ACCOUNTING POLICY INFORMATION
(continued)**

c. Financial instruments (continued)

xi. Determination of fair value (continued)

When there is no active market or the price of an identical financial instrument cannot be observed, the Group can measure fair value using valuation techniques according to the type of financial instrument.

The Group can measure fair value, with the following hierarchy:

1. Input *Level 1*, the quoted prices (unadjusted) in active markets for identical assets or liabilities that the Group can access at the measurement date.
2. Input *Level 2*, the input other than quoted price included in level 1 that can be observed for assets or liabilities, either directly or indirectly.
3. Input *Level 3*, the unobservable input for an asset or liability.

A fair value measurement assumes 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 should be measured using the assumptions that market participants would use when pricing the asset or liability, assuming that market participants act in their best economic interest.

A fair value measurement of a non-financial asset takes into account a market participant's ability to generate economic benefits by using the asset at its highest and best use or by selling it to another market participant that would use the asset at its highest and best use.

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(lanjutan)**

c. Instrumen keuangan (lanjutan)

xi. Penentuan nilai wajar (lanjutan)

Nilai wajar untuk instrumen keuangan yang diperdagangkan di pasar aktif, seperti efek-efek dan obligasi pemerintah, ditentukan berdasarkan nilai pasar yang berlaku pada tanggal laporan posisi keuangan konsolidasian menggunakan harga yang dipublikasikan secara rutin dan berasal dari sumber yang terpercaya, seperti Bloomberg, Reuters atau harga yang diberikan oleh broker (harga kuotasian). Investasi dalam unit reksa dana dinyatakan sebesar nilai pasar sesuai nilai aset bersih dari reksa dana pada tanggal laporan posisi keuangan konsolidasian.

Instrumen keuangan dianggap memiliki kuotasi di pasar aktif, jika harga kuotasi tersedia sewaktu-waktu dan dapat diperoleh secara rutin dari bursa, pedagang efek (*dealer*), perantara efek (*broker*) dan harga tersebut mencerminkan transaksi pasar yang aktual dan rutin dalam suatu transaksi yang wajar. Jika kriteria di atas tidak terpenuhi, maka pasar aktif dinyatakan tidak tersedia. Indikasi-indikasi dari pasar tidak aktif adalah terdapat selisih yang besar antara harga penawaran dan permintaan atau kenaikan signifikan dalam selisih harga penawaran dan permintaan dan hanya terdapat beberapa transaksi terkini.

Untuk efek-efek yang tidak mempunyai harga pasar, estimasi atas nilai wajar efek-efek ditetapkan dengan mengacu pada nilai wajar instrumen lain yang substansinya sama atau dihitung berdasarkan arus kas yang diharapkan terhadap aset bersih efek-efek tersebut.

Untuk obligasi pemerintah yang tidak memiliki nilai pasar, estimasi nilai wajar ditentukan dengan menggunakan model internal berdasarkan nilai kini dari arus kas masa depan yang diharapkan (*pendekatan next-repricing method*) dengan menggunakan faktor *deflator*.

**2. MATERIAL ACCOUNTING POLICY INFORMATION
(continued)**

c. Financial instruments (continued)

xi. Determination of fair value (continued)

The fair value of financial instruments traded in active markets, such as marketable securities and government bonds, is determined based on quoted market prices at the consolidated statement of financial position date using price that published regularly and from credible sources such as quoted market prices from Bloomberg, Reuters or broker's quoted price. Investments in mutual fund units are stated at market value, in accordance with the net value of mutual fund assets at the consolidated statement of financial position date.

A financial instrument is deemed to be quoted in an active market if quoted prices are available at any time and can be obtained regularly from stock exchanges, dealers, and brokers and these prices reflect actual and regular market transactions in a fair transaction. If the criteria above are not met, the active market is declared unavailable. Indications of an inactive market are that there is a large gap between the bid and ask prices or a significant increase in the difference between the bid and ask prices, and there are only a few recent transactions.

For marketable securities with no quoted market price, a reasonable estimate of the fair value is determined by reference to the current market value of another instrument which substantially has the same characteristic or calculated based on the expected cash flows of the underlying net asset base of the marketable securities.

For government bonds with no quoted market prices, a reasonable estimate of the fair value is determined using the internal model based on the present value of expected future cash flows using the next-repricing method approach with a deflator factor.

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**2. INFORMASI KEBIJAKAN AKUNTANSI MATERIAL
(lanjutan)**

c. Instrumen keuangan (lanjutan)

xii. Reformasi acuan suku bunga

Untuk pengukuran instrumen keuangan yang menggunakan biaya perolehan diamortisasi (aset keuangan instrumen utang yang diklasifikasikan sebagai biaya perolehan diamortisasi dan nilai wajar melalui penghasilan komprehensif lain, serta liabilitas keuangan yang diukur pada biaya perolehan diamortisasi), perubahan arus kas kontraktual masa depan dari instrumen keuangan tersebut yang terjadi akibat reformasi suku bunga (perubahan suku bunga acuan kontraktual dari sebelumnya suku bunga LIBOR menjadi suku bunga acuan alternatif) akan mengubah tingkat suku bunga efektif instrumen keuangan tersebut. Perubahan arus kas kontraktual tersebut tidak mempengaruhi biaya perolehan diamortisasi instrumen keuangan dimaksud, dan tidak berdampak pada laba atau rugi (penerapan praktis). Penerapan praktis tersebut dapat diterapkan jika dan hanya jika 2 (dua) persyaratan berikut terpenuhi:

1. Perubahan arus kas kontraktual tersebut diperlukan sebagai akibat langsung dari reformasi acuan suku bunga; dan
2. Suku bunga acuan alternatif pengganti secara ekonomis setara (*economically equivalent*) dengan suku bunga acuan yang digunakan sebelumnya.

d. Prinsip-prinsip konsolidasian

Laporan keuangan konsolidasian meliputi laporan keuangan Bank Mandiri dan Entitas Anak yang mayoritas sahamnya dimiliki atau dikendalikan oleh Bank Mandiri.

Pengendalian didapat ketika Bank terekspos atau memiliki hak atas imbal hasil variabel dari keterlibatannya dengan Entitas Anak dan memiliki kemampuan untuk mempengaruhi imbal hasil tersebut melalui kekuasaannya atas Entitas Anak.

Bank mengendalikan Entitas Anak jika dan hanya jika Bank memiliki hak berikut ini:

- a) Kekuasaan atas Entitas Anak (hak yang ada saat ini yang mempengaruhi kemampuan kini untuk mengarahkan aktivitas relevan yang secara signifikan mempengaruhi imbal hasil Entitas Anak).
- b) Eksposur atau hak atas imbal hasil variabel dari keterlibatannya dengan Entitas Anak.
- c) Kemampuan untuk menggunakan kekuasaannya atas Entitas Anak untuk mempengaruhi jumlah imbal hasil Bank.

**2. MATERIAL ACCOUNTING POLICY INFORMATION
(continued)**

c. Financial instruments (continued)

xii. Interest rate benchmark reform

For the measurement of financial instruments using amortised cost (financial assets of debt instruments classified as amortised cost and fair value through other comprehensive income, as well as financial liabilities measured at amortised cost), changes in the future contractual cash flows of those financial instruments occurs as a result of interest rate reform (change in the contractual benchmark interest rate from the previous LIBOR interest rate to an alternative benchmark interest rate) will change the effective interest rate of the financial instrument. The change in contractual cash flows does not affect the amortised cost of the financial instrument, and has no impact on profit or loss (practical expedient). Such practical expedient can be applied if and only if the following 2 (two) requirements are met:

1. The change in contractual cash flows is necessary as a direct result of the reform of benchmark interest rates; and
2. The alternative reference interest rate is economically equivalent to the previously used benchmark interest rate.

d. Principles of consolidation

The consolidated financial statements include the financial statement of Bank Mandiri and its Subsidiaries in which the majority shares are owned or controlled by Bank Mandiri.

Control is presumed to exist where the Bank is exposed, or has rights, to variable returns from its involvement with the Subsidiaries and has ability to use its power to affect its returns from its involvement with the Subsidiaries.

The Bank controls the Subsidiaries if and only if the Bank acquires these rights:

- a) Power over the Subsidiaries (has existing rights that affect the current ability to direct the relevant activities, that significantly affect the Subsidiaries' returns).
- b) Exposure or rights of variable returns from its involvement with the Subsidiaries.
- c) The ability to use its power over the Subsidiaries to affect the amount of the Bank's returns.

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d. Prinsip-prinsip konsolidasian (lanjutan)

Pada laporan keuangan konsolidasian Bank Mandiri, semua saldo dan transaksi yang signifikan antar perusahaan yang dikonsolidasi telah dieliminasi. Kepentingan non-pengendali atas laba bersih Entitas Anak disajikan sebagai pengurang dari laba bersih konsolidasian untuk mendapatkan jumlah laba yang menjadi hak pemilik entitas Bank. Kepentingan non-pengendali dalam aset bersih disajikan sebagai bagian dari ekuitas kecuali kepentingan non-pengendali yang berasal dari konsolidasi atas reksa dana disajikan sebagai bagian dari liabilitas dalam laporan posisi keuangan konsolidasian.

Laporan keuangan konsolidasian disusun dengan menggunakan kebijakan akuntansi yang sama untuk peristiwa dan transaksi sejenis dalam kondisi yang sama. Kebijakan akuntansi yang digunakan dalam laporan keuangan konsolidasian telah diterapkan secara konsisten oleh Entitas Anak, kecuali bila dinyatakan lain.

Bila pengendalian atas suatu entitas diperoleh atau berakhir dalam tahun berjalan, hasil usaha entitas tersebut dimasukkan dalam laporan laba rugi dan penghasilan komprehensif lain konsolidasian sejak tanggal pengendalian dimulai atau sampai dengan tanggal pengendalian berakhir.

Transaksi kombinasi bisnis entitas sepengendali, berupa pengalihan bisnis yang dilakukan dalam rangka reorganisasi entitas-entitas yang berada dalam suatu kelompok usaha yang sama, bukan merupakan perubahan kepemilikan dalam arti substansi ekonomi, sehingga transaksi tersebut tidak dapat menimbulkan laba atau rugi bagi kelompok usaha secara keseluruhan ataupun bagi entitas individual dalam kelompok usaha tersebut.

Oleh karena transaksi kombinasi bisnis entitas sepengendali tidak mengakibatkan perubahan substansi ekonomi kepemilikan atas bisnis yang dipertukarkan, maka transaksi tersebut diakui pada jumlah tercatat berdasarkan metode penyatuan kepemilikan.

Perubahan dalam bagian kepemilikan Bank pada Entitas Anak yang tidak mengakibatkan hilangnya pengendalian dicatat sebagai transaksi ekuitas, dalam hal ini transaksi dengan pemilik dalam kapasitasnya sebagai pemilik. Setiap perbedaan antara jumlah kepentingan nonpengendali disesuaikan dan nilai wajar imbalan yang diberikan atau diterima diakui secara langsung dalam ekuitas dan diatribusikan pada pemilik Entitas Induk.

**2. MATERIAL ACCOUNTING POLICY INFORMATION
(continued)**

d. Principles of consolidation (continued)

In the consolidated financial statements of Bank Mandiri, all significant inter-company balances and transactions have been eliminated. The non-controlling interest net income of Subsidiaries is presented as a deduction to consolidated net income in order to present the Bank's income. Non-controlling interest in net assets is presented as part of equity in the consolidated statement of financial position, except for non-controlling interest from mutual fund consolidation is presented as part of liabilities in the consolidated statement of financial position.

The consolidated financial statements are prepared using a consistent accounting policy for transactions and events in similar circumstances. The accounting policies adopted in preparing the consolidated financial statements have been consistently applied by the Subsidiaries, unless otherwise stated.

If the control on an entity is obtained or ends in the current year, the entity's net income is included in the consolidated statement of profit or loss and other comprehensive income from the date of acquisition of the control or until the date the control ceased.

Business combination transaction amongst entities under common control, in the form of transfer of business conducted for the reorganisation of entities under common control, does not represent a change of ownership in terms of economic substance, therefore, there shall be no gain or loss recognised by the group as a whole and by individual entities within the group.

Since the business combination transaction amongst entities under common control does not cause any change in the economic substance of ownership of the transferred business, therefore the transaction is recognised at book value using the pooling interest method.

Changes in the Bank's ownership interest in Subsidiaries that do not result in a loss of control are accounted for as an equity transaction, in this case a transaction with owners in their capacity as owners. Any difference between the amount of the adjusted non-controlling interest and the fair value of the consideration paid or received shall be recognised directly in equity and attributable to the owners of the Parent Entity.

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**2. INFORMASI KEBIJAKAN AKUNTANSI MATERIAL
(lanjutan)**

d. Prinsip-prinsip konsolidasian (lanjutan)

Entitas yang menerima/melepas bisnis, dalam kombinasi/pelepasan bisnis entitas sepengendali, mengakui selisih antara jumlah imbalan yang dialihkan/diterima dan jumlah tercatat dari setiap transaksi kombinasi bisnis sebagai komponen ekuitas dan menyajikannya dalam pos tambahan modal disetor/agio saham.

Berdasarkan PSAK 338, unsur-unsur laporan keuangan dari entitas yang bergabung, untuk periode terjadinya kombinasi bisnis entitas sepengendali dan untuk periode komparatif sajian, disajikan sedemikian rupa seolah-olah penggabungan tersebut telah terjadi sejak awal periode entitas yang bergabung dalam sepengendalian.

e. Transaksi dan saldo dalam mata uang asing

Entitas Anak dan kantor cabang luar negeri

Bank Mandiri menyelenggarakan catatan akuntansinya dalam mata uang Rupiah.

Bank Mandiri menyelenggarakan catatan akuntansinya dalam mata uang Rupiah. Untuk tujuan konsolidasian, laporan keuangan dalam mata uang asing milik cabang dan Entitas Anak luar negeri Bank Mandiri dijabarkan ke dalam mata uang Rupiah dengan dasar kurs Reuters untuk kurs sebelum 17 Oktober 2022 dan kurs *Refinitiv Eikon* untuk kurs setelah 17 Oktober 2022 sebagai berikut:

- (1) Aset dan liabilitas, komitmen dan kontinjensi - menggunakan kurs *spot* pada tanggal laporan posisi keuangan konsolidasian.
- (2) Pendapatan, beban, laba dan rugi - menggunakan kurs tengah rata-rata yang berlaku pada bulan terjadinya transaksi.
- (3) Akun ekuitas - menggunakan kurs historis pada tanggal transaksi.
- (4) Laporan arus kas - menggunakan kurs *spot* pada tanggal laporan posisi keuangan konsolidasian, kecuali akun-akun laba rugi menggunakan kurs tengah rata-rata dan unsur-unsur ekuitas menggunakan kurs historis.

Selisih yang timbul dari proses penjabaran laporan keuangan tersebut disajikan sebagai "Selisih kurs karena penjabaran laporan keuangan dalam mata uang asing" pada kelompok ekuitas dalam laporan posisi keuangan konsolidasian.

**2. MATERIAL ACCOUNTING POLICY INFORMATION
(continued)**

d. Principles of consolidation (continued)

The entity that accepts/releases a business in a combination/separation of business amongst entities under common control, shall recognise the difference between benefits being transferred or received and the recorded amount of every business combination transaction as equity and present it under additional paid-in capital/share premium.

Based on SFAS 338, the elements of the financial statements of the merged entities, for the period in which the business combination merged entities under common control occurred and for the comparative period presented, are presented in such a way as if the combination had occurred since the beginning of the period when the entities were under common control.

e. Foreign currency transactions and balances

Subsidiaries and overseas branches

Bank Mandiri maintains its accounting records in Indonesian Rupiah.

Bank Mandiri maintains its accounting records in Indonesian Rupiah. For consolidation purposes, the financial statement of the overseas branches and overseas Subsidiaries of Bank Mandiri denominated in foreign currencies are translated into Rupiah using the Reuters exchange rate for exchange rates before 17 October 2022 and the *Refinitiv Eikon* exchange rate for exchange rates after 17 October 2022 as follows:

- (1) Assets and liabilities, commitments and contingencies - using the spot rates at the consolidated statement of financial position date.
- (2) Revenues, expenses, income and losses - using the average middle rates during each month when the transaction occurs.
- (3) Shareholders' equity accounts - using historical rates on the date of transaction.
- (4) Statement of cash flows - using the spot rates at the reporting date, except for profit and loss statement balances which are translated using the average middle rates and shareholders' equity balances which are translated using historical rates.

The differences arising from the translation adjustment are presented as "Differences arising from the translation of financial statements in foreign currencies" under the shareholders' equity section in the consolidated statement of financial position.

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**e. Transaksi dan saldo dalam mata uang asing
(lanjutan)**

Transaksi dan saldo dalam mata uang asing

Transaksi dalam mata uang asing dicatat ke dalam Rupiah menggunakan kurs pada saat terjadinya transaksi. Pada tanggal laporan posisi keuangan konsolidasian, semua aset dan liabilitas moneter dalam mata uang asing dijabarkan ke dalam mata uang Rupiah dengan menggunakan kurs *spot Revinitif Eikon* pada pukul 15.00 WIB untuk tanggal 31 Desember 2025 dan 2024. Keuntungan atau kerugian yang timbul dibebankan pada laporan laba rugi dan penghasilan komprehensif lain konsolidasian tahun berjalan.

Kurs yang digunakan untuk menjabarkan mata uang asing ke dalam Rupiah pada tanggal laporan posisi keuangan konsolidasian adalah sebagai berikut (Rupiah penuh):

	31 Desember 2025/ 31 December 2025
1 Pound Sterling Inggris	22.439,55
1 Euro Eropa	19.571,45
1 Dolar Amerika Serikat	16.675,00
100 Yen Jepang	10.650,00
1 Dolar Australia	11.152,24
1 Dolar Hong Kong	2.142,30
1 Yuan China	2.384,72
1 Dolar Singapura	12.965,05

Mata uang asing lainnya yang tidak diungkapkan di atas tidak dianggap signifikan dalam penjabaran transaksi dalam mata uang asing Bank Mandiri dan Entitas Anak.

f. Transaksi dengan pihak-pihak berelasi

Bank Mandiri dan Entitas Anak melakukan transaksi dengan pihak-pihak berelasi seperti yang didefinisikan dalam PSAK 224 "Pengungkapan Pihak-pihak Berelasi" dan peraturan regulator pasar modal yaitu Peraturan No. VIII.G.7 tentang Penyajian dan Pengungkapan Laporan Keuangan Emiten atau Perusahaan Publik.

**2. MATERIAL ACCOUNTING POLICY INFORMATION
(continued)**

**e. Foreign currency transactions and balances
(continued)**

Transactions and balances in foreign currencies

Transactions in foreign currencies are recorded in Rupiah using rates on the date of the transactions. At the consolidated statement of financial position date, all foreign currencies monetary assets and liabilities are translated into Rupiah using the *Revinitif Eikon spot rates* at 3.00 p.m. WIB (Western Indonesian Time) on 31 December 2025 and 2024. The resulting gains or losses are credited or charged to the current year's consolidated statement of profit or loss and other comprehensive income.

The exchange rates used against the Rupiah at the dates of the consolidated statements of financial position are as follows (amounts in full amount of Rupiah):

	31 Desember 2024/ 31 December 2024	
20.218,54		Great Britain Pound Sterling 1
16.758,12		European Euro 1
16.095,00		United States Dollar 1
10.303,00		Japanese Yen 100
10.013,51		Australian Dollar 1
2.073,11		Hong Kong Dollar 1
2.204,99		Chinese Yuan 1
11.844,58		Singapore Dollar 1

Other foreign currencies that are not disclosed as above is considered not material in the translation of transaction in foreign currencies of the Bank Mandiri and Subsidiaries.

f. Transactions with related parties

The Bank and Subsidiaries enter into transactions with parties which are defined as related parties in accordance with SFAS 224 "Related Party Disclosures" and capital market regulation No. VIII.G.7 regarding Financial Statements Presentation and Disclosure for Issuer or Public Companies.

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**f. Transaksi dengan pihak-pihak berelasi
(lanjutan)**

Pihak berelasi adalah orang atau entitas yang terkait dengan entitas yang menyiapkan laporan keuangannya (entitas pelapor). Yang termasuk pihak berelasi adalah sebagai berikut:

- 1) Orang yang:
 - a) Memiliki pengendalian atau pengendalian bersama atas entitas pelapor;
 - b) Memiliki pengaruh signifikan atas entitas pelapor; atau
 - c) Merupakan personil manajemen kunci entitas pelapor atau entitas induk entitas pelapor.
- 2) Suatu entitas berelasi dengan entitas pelapor jika memenuhi salah satu hal sebagai berikut:
 - a) Entitas dan entitas pelapor adalah anggota dari kelompok usaha yang sama;
 - b) Suatu entitas adalah entitas asosiasi atau ventura bersama dari entitas lain;
 - c) Kedua entitas tersebut adalah ventura bersama dari pihak ketiga yang sama;
 - d) Suatu entitas adalah ventura bersama dari entitas ketiga dan entitas yang lain adalah entitas asosiasi dari entitas ketiga;
 - e) Entitas tersebut adalah suatu program imbalan pasca kerja untuk imbalan kerja dari salah satu entitas pelapor atau entitas yang terkait dengan entitas pelapor;
 - f) Entitas yang dikendalikan atau dikendalikan bersama oleh orang yang diidentifikasi sebagaimana dimaksud dalam angka 1); atau
 - g) Orang yang diidentifikasi sebagaimana dimaksud dalam angka 1) huruf a) memiliki pengaruh signifikan atas entitas atau merupakan personil manajemen kunci entitas;
 - h) Entitas yang dikendalikan, dikendalikan bersama atau dipengaruhi secara signifikan oleh Pemerintah yaitu Menteri Keuangan atau Pemerintah Daerah yang merupakan pemegang saham dari entitas.

**2. MATERIAL ACCOUNTING POLICY INFORMATION
(continued)**

f. Transactions with related parties (continued)

A related party is a person or entity that is related to the entity that prepares its financial statements (reporting entity). The related parties are as follows:

- 1) *A person who:*
 - a) *Has control or joint control over the reporting entity;*
 - b) *Has significant influence over the reporting entity; or*
 - c) *The key management personnel of the reporting entity or the parent of the reporting entity.*
- 2) *An entity is related to a reporting entity if any of the following are met:*
 - a) *The entity and the reporting entity are members of the same group;*
 - b) *An entity is an associate or joint venture of the other entity;*
 - c) *Both entities are joint ventures from the same third party;*
 - d) *An entity is a joint venture of a third entity and the other entity is an associate of the third entity;*
 - e) *The entity is a post-employment benefit plan for the benefits of employees either from the reporting entity or an entity related to the reporting entity;*
 - f) *The entity is controlled or jointly controlled by a person identified as referred to in point 1); or*
 - g) *A person identified as referred to point 1) letter a) has significant influence over the entity or the entity's key management personnel;*
 - h) *The entity is controlled, jointly controlled or significantly influenced by the Government, which is the Minister of Finance or the local governments which is the shareholder of the entity.*

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**2. INFORMASI KEBIJAKAN AKUNTANSI MATERIAL
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**f. Transaksi dengan pihak-pihak berelasi
(lanjutan)**

Pihak berelasi adalah orang atau entitas yang terkait dengan entitas yang menyiapkan laporan keuangannya (entitas pelapor). Yang termasuk pihak berelasi adalah sebagai berikut: (lanjutan)

- 3) Pihak yang bukan merupakan pihak berelasi adalah sebagai berikut:
 - a) Dua entitas hanya karena mereka memiliki direktur atau personil manajemen kunci yang sama atau karena personil manajemen kunci dari satu entitas mempunyai pengaruh signifikan atas entitas lain;
 - b) Dua venturer hanya karena mereka mengendalikan bersama atas ventura bersama;
 - c) Penyandang dana, serikat dagang, entitas pelayanan publik, dan departemen dan instansi pemerintah yang tidak mengendalikan, mengendalikan bersama atau memiliki pengaruh signifikan atas entitas pelapor, semata-mata dalam pelaksanaan urusan normal dengan entitas;
 - d) Pelanggan, pemasok, pemegang hak waralaba, distributor atau agen umum dengan siapa entitas mengadakan transaksi usaha dengan volume signifikan, semata-mata karena ketergantungan ekonomis yang diakibatkan oleh keadaan.

Semua transaksi signifikan dengan pihak-pihak berelasi, telah diungkapkan pada Catatan 56.

g. Kas dan setara kas

Kas (terutama terdiri dari kas di *khasanah* dan kas di ATM) dan setara kas mencakup kas, giro pada Bank Indonesia, giro pada bank lain dan investasi jangka pendek likuid lainnya dengan jangka waktu jatuh tempo 3 (tiga) bulan atau kurang sejak tanggal perolehan.

h. Giro pada Bank Indonesia dan bank lain

Giro pada Bank Indonesia dan Bank lain diklasifikasikan sebagai biaya perolehan diamortisasi. Lihat Catatan 2c untuk kebijakan akuntansi atas biaya perolehan diamortisasi.

**2. MATERIAL ACCOUNTING POLICY INFORMATION
(continued)**

f. Transactions with related parties (continued)

A related party is a person or entity that is related to the entity that prepares its financial statements (reporting entity). The related parties are as follows: (continued)

- 3) *Parties which are not related parties are as follows:*
 - a) *Two entities simply because they have the same director or key management personnel or because the key management personnel of one entity have significant influence over the other entity;*
 - b) *Two joint venturers simply because they share joint control of a joint venture;*
 - c) *Fund providers, trade unions, public service, and ministries and agencies of government that does not control, jointly control or have significant influence over the reporting entity, solely in the execution of normal business with the entity;*
 - d) *Customers, suppliers, franchisors, distributors or general agents with whom an entity enter, into transactions with significant volumes of business solely because of economic dependence due to circumstances.*

All significant transactions with related parties have been disclosed in Note 56.

g. Cash and cash equivalents

Cash (mainly consists of cash in vault and cash in ATMs) and cash equivalents consist of cash, current accounts with Bank Indonesia, current accounts with other banks and other short term liquid investments with original maturities of 3 (three) months or less since the date of acquisition.

h. Current accounts with Bank Indonesia and other banks

Current accounts with Bank Indonesia and other banks are classified as amortised cost. Refer to Note 2c for the accounting policy of amortised cost.

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**2. INFORMASI KEBIJAKAN AKUNTANSI MATERIAL
(lanjutan)**

**h. Giro pada Bank Indonesia dan bank lain
(lanjutan)**

Giro Wajib Minimum

Pemenuhan Giro Wajib Minimum ("GWM") mengacu pada Peraturan Bank Indonesia (PBI) No. 11 Tahun 2024 tanggal 31 Desember 2024 tentang Pengendalian Moneter yang mencabut PBI No.20/3/PBI/2018 tanggal 29 Maret 2018 tentang Giro Wajib Minimum dalam Rupiah dan Valuta Asing Bagi Bank Umum Konvensional, Bank Umum Syariah, dan Unit Usaha Syariah beserta ketentuan perubahannya.

PBI tersebut dijelaskan lebih lanjut melalui Peraturan Anggota Dewan Gubernur (PADG) No. 24/8/PADG/2022 tanggal 30 Juni 2022 tentang Peraturan Pelaksanaan Pemenuhan Giro Wajib Minimum dalam Rupiah dan Valuta Asing bagi Bank Umum Konvensional, Bank Umum Syariah, dan Unit Usaha Syariah sebagaimana telah diubah sebanyak 4 (empat) kali melalui PADG No. 2 tahun 2023 tanggal 24 Maret 2023, PADG No. 12 tahun 2023 tanggal 27 September 2023, PADG No. 8 tahun 2025 tanggal 27 Maret 2025, dan PADG No. 31 tahun 2025 tanggal 23 Desember 2025.

PADG baru tersebut mengatur bahwa pemenuhan GWM dalam Rupiah Bank Umum Konvensional (BUK) ditetapkan sebagai berikut:

- a. Secara harian sebesar 0% (nol persen); dan
- b. Secara rata-rata untuk:
 - 1) Periode 1 Juli 2022 sampai dengan 31 Agustus 2022 sebesar 7,5% (tujuh koma lima persen); dan
 - 2) Periode 1 September 2022 dan seterusnya sebesar 9% (sembilan persen).

GWM dalam Rupiah untuk Entitas Anak yang menjalankan kegiatan usaha dengan prinsip syariah wajib dipenuhi sebesar:

- a. Secara harian sebesar 0% (nol persen); dan
- b. Secara rata-rata untuk:
 - 1) Periode 1 Juli 2022 sampai dengan 31 Agustus 2022 sebesar 6% (enam persen); dan
 - 2) Periode 1 September 2022 dan seterusnya sebesar 7,5% (tujuh koma lima persen).

**2. MATERIAL ACCOUNTING POLICY INFORMATION
(continued)**

h. Current accounts with Bank Indonesia and other banks (continued)

The Minimum Statutory Reserve

Fulfillment of the Minimum Statutory Reserves ("GWM") refers to Bank Indonesia Regulation (PBI) No. 11 of 2024 dated 31 December 2024, concerning Monetary Control, which repeals PBI No. 20/3/PBI/2018 dated 29 March 2018 concerning Statutory Reserves in Rupiah and Foreign Exchange for Conventional Commercial Banks, Sharia Commercial Banks, and Sharia Business Units along with its amendments.

The provided text elaborates on the regulation through the Board of Governors' Regulation (PADG) No. 24/8/PADG/2022 dated 30 June 2022, concerning the Implementation Regulation for Meeting the Minimum Mandatory Reserve in Rupiah and Foreign Currency for Conventional Commercial Banks, Sharia Commercial Banks, and Sharia Business Units, as amended 4 (four) times through PADG No. 2 year 2023 dated 24 March 2023, PADG No. 12 year 2023 dated 27 September 2023, PADG No. 8 year 2025 dated 27 March 2025 and PADG No. 31 year 2025 dated 23 December 2025.

The new PADG regulates that the fulfillment of Minimum Statutory Reserves in Rupiah for Conventional Commercial Banks (BUK) is determined as follows:

- a. On a daily basis of 0% (zero percent); and
- b. On average for:
 - 1) Period 1 July 2022 to 31 August 2022 of 7.5% (seven point five percent); and
 - 2) Period 1 September 2022 onwards of 9% (nine percent).

GWM in Rupiah for Subsidiaries that carry out business activities with sharia principles must be met as follows:

- a. On a daily basis of 0% (zero percent); and
- b. On average for:
 - 1) Period 1 July 2022 to 31 August 2022 of 6% (six percent); and
 - 2) Period 1 September 2022 onwards of 7.5% (seven point five percent).

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**h. Giro pada Bank Indonesia dan bank lain
(lanjutan)**

Giro Wajib Minimum (lanjutan)

Selain itu, Bank Indonesia melakukan penguatan kebijakan untuk mendorong pertumbuhan ekonomi melalui ketentuan insentif GWM dalam Rupiah yang dituangkan dalam PBI No. 9 tahun 2025 tanggal 26 November 2025 tentang Kebijakan Insentif Likuiditas Makroprudensial yang mencabut PBI No. 11 tahun 2023 tanggal 18 September 2023 tentang Kebijakan Insentif Likuiditas Makroprudensial, sebagaimana diatur lebih lanjut melalui PADG No. 27 tahun 2025 tanggal 1 Desember 2025 tentang Peraturan Pelaksanaan Kebijakan Insentif Likuiditas Makroprudensial.

Bank Indonesia memberikan Kebijakan Insentif Likuiditas Makroprudensial (KLM) GWM dalam Rupiah kepada Bank yang melaksanakan: (a) penyaluran kredit atau pembiayaan kepada sektor tertentu yang ditetapkan oleh Bank Indonesia; (b) penetapan suku bunga kredit atau persentase imbalan pembiayaan yang sejalan dengan arah kebijakan Bank Indonesia; dan/atau (c) hal lainnya yang ditetapkan oleh Bank Indonesia.

Adapun berdasarkan PADG No. 27 tahun 2025 tanggal 1 Desember 2025 tentang Peraturan Pelaksanaan Kebijakan Insentif Likuiditas Makroprudensial serta surat Bank Indonesia nomor 27/250/DKMP/Srt/B tanggal 12 Desember 2025 perihal Informasi Perubahan Besaran Kebijakan Insentif Likuiditas Makroprudensial (KLM) serta Informasi Pemberian KLM dan Besaran KLM Periode 16 sampai dengan 31 Desember 2025, besaran insentif makroprudensial paling besar adalah sebesar 5,5% (lima koma lima persen).

Penyangga Likuiditas Makroprudensial

Penyangga Likuiditas Makroprudensial, selanjutnya disebut PLM, adalah cadangan likuiditas minimum dalam Rupiah yang wajib dipelihara oleh BUK dalam bentuk surat berharga yang memenuhi persyaratan tertentu, yang besarnya ditetapkan oleh Bank Indonesia sebesar persentase tertentu dari DPK BUK dalam Rupiah. Sedangkan bagi Bank Umum Syariah (BUS), Penyangga Likuiditas Makroprudensial Syariah (PLM Syariah) adalah cadangan likuiditas minimum dalam Rupiah yang wajib dipelihara oleh BUS dalam bentuk surat berharga syariah yang memenuhi persyaratan tertentu, yang besarnya ditetapkan oleh Bank Indonesia sebesar persentase tertentu dari DPK BUS dalam Rupiah.

**2. MATERIAL ACCOUNTING POLICY INFORMATION
(continued)**

**h. Current accounts with Bank Indonesia and other
banks (continued)**

The Minimum Statutory Reserve (continued)

In addition, Bank Indonesia has strengthened policies to encourage economic growth through the provision of GWM incentives in Rupiah, outlined in PBI No. 9 year 2025 dated 26 November 2025, on the Macroprudential Liquidity Incentive Policy, as further regulated by PBI No. 11 year 2023 dated 18 September 2023, on the Implementing Regulation of the Macroprudential Liquidity Incentive Policy, which has been further provided through PADG No. 27 year 2025 dated 1 December 2025 Concerning the Implementing Regulation of the Macroprudential Liquidity Incentive Policy.

Bank Indonesia provides the Macroprudential Liquidity Incentive (KLM) in the form of Rupiah Reserve Requirements to Banks that implement: (a) credit extension or financing to specific sectors determined by Bank Indonesia; (b) the determination of lending interest rates or financing return rates consistent with the policy direction of Bank Indonesia; and/or (c) other matters as determined by Bank Indonesia.

Based on PADG No. 27 year 2025 dated 1 December 2025 concerning the Implementing Regulation of the Macroprudential Liquidity Incentive Policy and Bank Indonesia Letter No. 27/250/DKMP/Srt/B dated 12 December 2025 regarding information on changes to the Macroprudential Liquidity Incentive (KLM) and the granting and amount of KLM for the period of 16 to 31 December 2025, the maximum macroprudential incentive is 5.5% (five point five percent).

Macroprudential Liquidity Buffer

Macroprudential Liquidity Buffer, will be mentioned as MLB is a minimum statutory reserve which should be maintained in Rupiah by Conventional Commercial Bank in the form of securities that met certain requirements and the amount will be determined by Bank Indonesia in certain percentage of Conventional Commercial Bank Third Party Fund in Rupiah. For Sharia Conventional Bank Macroprudential Liquidity buffer (MLB Sharia) is minimum statutory reserve which should be maintained by Sharia Commercial Bank in the form of sharia securities that met certain requirements and the amount will be determined by Bank Indonesia in certain percentage of sharia commercial bank's Third Party Funds in Rupiah.

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**2. INFORMASI KEBIJAKAN AKUNTANSI MATERIAL
(lanjutan)**

**h. Giro pada Bank Indonesia dan bank lain
(lanjutan)**

Penyangga Likuiditas Makroprudensial (lanjutan)

Pemenuhan PLM mengacu pada PBI No. 20/4/PBI/2018 tanggal 29 Maret 2018 tentang Rasio Intermediasi Makroprudensial dan Penyangga Likuiditas Makroprudensial bagi Bank Umum Konvensional, Bank Umum Syariah, dan Unit Usaha Syariah.

Peraturan ini sebagaimana diubah terakhir dengan PBI No. 24/16/PBI/2022 tanggal 31 Oktober 2022 tentang Perubahan Keempat Atas PBI Nomor 20/4/PBI/2018 tentang Rasio Intermediasi Makroprudensial Dan Penyangga Likuiditas Makroprudensial Bagi Bank Umum Konvensional, Bank Umum Syariah, Dan Unit Usaha Syariah. PBI tersebut dijelaskan lebih lanjut melalui PADG No. 23 Tahun 2025 tanggal 20 Oktober 2025 tentang Rasio Intermediasi Makroprudensial Dan Penyangga Likuiditas Makroprudensial Bagi Bank Umum Konvensional, Bank Umum Syariah, Dan Unit Usaha Syariah yang mencabut PADG No. 21/22/PADG/2019 tanggal 28 November 2019 tentang Rasio Intermediasi Makroprudensial Dan Penyangga Likuiditas Makroprudensial Bagi Bank Umum Konvensional, Bank Umum Syariah, Dan Unit Usaha Syariah beserta seluruh ketentuan perubahannya, di mana besaran PLM ditentukan sebesar 4% (empat persen) dari DPK BUK dalam Rupiah dan besaran PLM untuk Entitas Anak yang menjalankan kegiatan usaha dengan prinsip syariah adalah sebesar 2,5% (dua koma lima persen) dari DPK Entitas Anak dalam Rupiah.

Rasio Intermediasi Makroprudensial

Rasio Intermediasi Makroprudensial (RIM) dahulu disebut sebagai *Loan to Funding Ratio* (LFR). Berdasarkan PBI No. 20/4/PBI/2018 tanggal 29 Maret 2018 tentang Rasio Intermediasi Makroprudensial dan Penyangga Likuiditas Makroprudensial bagi Bank Umum Konvensional, Bank Umum Syariah, dan Unit Usaha Syariah, penyebutan LFR berubah menjadi RIM dengan kewajiban pemenuhan Giro RIM mulai berlaku pada tanggal 16 Juli 2018. Peraturan tersebut telah disempurnakan sebanyak 4 (empat) kali menjadi PBI No. 21/12/PBI/2019 tanggal 25 November 2019, PBI No. 22/17/PBI/2020 tanggal 30 September 2020, PBI No. 23/17/PBI/2021 tanggal 17 Desember 2021, dan PBI No. 24/16/PBI/2022 tanggal 31 Oktober 2022.

**2. MATERIAL ACCOUNTING POLICY INFORMATION
(continued)**

**h. Current accounts with Bank Indonesia and other
banks (continued)**

Macroprudential Liquidity Buffer (continued)

The requirement of the latest MLB refers to PBI No. 20/4/PBI/2018 dated 29 March 2018 concerning Macroprudential Intermediation Ratio and Macroprudential Liquidity Buffer for Conventional Commercial Bank, Sharia Commercial Banks, and Sharia Business Units.

This regulation, as last amended by Bank Indonesia Regulation (PBI) No. 24/16/PBI/2022 dated 31 October 2022, concerns the Fourth Amendment to PBI No. 20/4/PBI/2018 regarding the Macroprudential Intermediation Ratio and the Macroprudential Liquidity Buffer for Conventional Commercial Banks, Islamic Commercial Banks, and Islamic Business Units. The aforementioned PBI is further elaborated through PADG No. 23 of 2025 dated 20 October 2025, concerning the Macroprudential Intermediation Ratio and the Macroprudential Liquidity Buffer for Conventional Commercial Banks, Islamic Commercial Banks, and Islamic Business Units, which revokes PADG No. 21/22/PADG/2019 dated 28 November 2019, on the same subject, including all of its amendments. Under this regulation, the Macroprudential Liquidity Buffer (PLM) is set at 4% (four percent) of Rupiah third-party funds (DPK) for Conventional Commercial Banks, and 2.5% (two point five percent) of Rupiah third-party funds (DPK) for subsidiaries conducting business based on sharia principles.

Macroprudential Intermediation Ratio

The Macroprudential Intermediation Ratio (RIM) was formerly known as the Loan to Funding Ratio (LFR). Based on PBI No. 20/4/PBI/2018 dated 29 March 2018 concerning Macroprudential Intermediation Ratio and Macroprudential Liquidity Buffer for Conventional Commercial Banks, Sharia Commercial Banks and Sharia Business Units the term LFR changes to RIM with the obligation to fulfill RIM's current account effective on 16 July 2018. The regulation has been amended 4 (four) times to become PBI No. 21/12/PBI/2019 dated 25 November 2019, PBI No. 22/17/PBI/2020 dated 30 September 2020, PBI No. 23/17/PBI/2021 dated 17 December 2021 and PBI No. 24/16/PBI/2022 dated 31 October 2022.

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(lanjutan)**

**h. Giro pada Bank Indonesia dan bank lain
(lanjutan)**

Rasio Intermediasi Makroprudensial (lanjutan)

PBI tersebut dijelaskan lebih lanjut melalui PADG No. 23 Tahun 2025 tanggal 20 Oktober 2025 tentang Rasio Intermediasi Makroprudensial Dan Penyangga Likuiditas Makroprudensial Bagi Bank Umum Konvensional, Bank Umum Syariah, Dan Unit Usaha Syariah yang mencabut PADG No. 21/22/PADG/2019 tanggal 28 November 2019 tentang Rasio Intermediasi Makroprudensial Dan Penyangga Likuiditas Makroprudensial Bagi Bank Umum Konvensional, Bank Umum Syariah, Dan Unit Usaha Syariah beserta seluruh ketentuan perubahannya.

Berdasarkan Peraturan tersebut, RIM adalah rasio hasil perbandingan antara poin a dan b di bawah ini:

- a. 1. Kredit yang diberikan kepada pihak ketiga dalam Rupiah dan valuta asing;
2. Surat berharga korporasi dalam Rupiah dan valuta asing yang memenuhi persyaratan tertentu yang dimiliki Bank.
- b. 1. DPK bank dalam bentuk giro, tabungan dan simpanan berjangka/deposito dalam Rupiah dan Valuta asing, tidak termasuk dana antarbank;
2. Surat berharga dalam Rupiah dan Valuta Asing yang memenuhi persyaratan tertentu, yang diterbitkan oleh Bank untuk memperoleh sumber pendanaan;
3. Pinjaman yang diterima dalam Rupiah dan valuta asing yang memenuhi persyaratan tertentu, yang diterima oleh BUK untuk memperoleh sumber pendanaan.

Giro Rasio Intermediasi Makroprudensial

Giro atas pemenuhan RIM yang selanjutnya disebut Giro RIM adalah saldo pada rekening Giro Rupiah pada Bank Indonesia *Real Time Gross Settlement* (BI-RTGS) dan dana Bank Indonesia *Fast Payment* (BI-Fast) yang wajib dipelihara oleh Bank.

**2. MATERIAL ACCOUNTING POLICY INFORMATION
(continued)**

h. Current accounts with Bank Indonesia and other banks (continued)

Macroprudential Intermediation Ratio (continued)

The PBI is further elaborated through Bank Indonesia Circular Letter (PADG) No. 23 of 2025 dated 20 October 2025, concerning the Macroprudential Intermediation Ratio and the Macroprudential Liquidity Buffer for Conventional Commercial Banks, Islamic Commercial Banks, and Islamic Business Units, which revokes PADG No. 21/22/PADG/2019 dated 28 November 2019, on the Macroprudential Intermediation Ratio and the Macroprudential Liquidity Buffer for Conventional Commercial Banks, Islamic Commercial Banks, and Islamic Business Units, along with all of its amendments.

Based on those Regulations, RIM is the ratio of the results of the comparison of point a and b below:

- a. 1. Loans to third party in Rupiah and foreign currencies;
2. Corporate marketable securities in Rupiah and foreign currencies which meet certain requirements.
- b. 1. TPF bank in terms of current account, saving account and time deposits in rupiah and foreign currencies excluding interbank fund;
2. Marketable securities issued by the bank in Rupiah and Foreign Currencies which meet certain requirement which issued for funding;
3. Fund borrowing in Rupiah and foreign currencies which met certain requirements that were received by BUK for funding.

Macroprudential Intermediation Ratio Current Accounts

Current accounts for RIM fulfillment, hereinafter referred to as RIM Current Account, are the current accounts balance in Rupiah current accounts. Account at Bank Indonesia *Real Time Gross Settlement* (BI-RTGS) and Bank Indonesia *Fast Payment* (BI-FAST) which must be maintained by the Bank.

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**h. Giro pada Bank Indonesia dan bank lain
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Giro Rasio Intermediasi Makroprudensial
(lanjutan)

Dalam hal RIM berada dalam kisaran target RIM maka Giro RIM ditetapkan sebesar 0% (nol persen) dari DPK dalam Rupiah. Sedangkan apabila RIM berada di luar kisaran target RIM, maka Giro RIM ditetapkan sebesar hasil perkalian antara Parameter Disinsentif Bawah atau Parameter Disinsentif Atas, selisih antara RIM dan Target RIM, serta DPK dalam Rupiah.

Besaran dan parameter yang digunakan dalam pemenuhan Giro RIM ditetapkan sebagai berikut:

- a. Batas bawah Target RIM sebesar 84% (delapan puluh empat persen);
- b. Batas atas Target RIM sebesar 94% (sembilan puluh empat persen);
- c. Kewajiban Penyediaan Modal Minimum (KPMM) Insentif sebesar 14% (empat belas persen);
- d. Parameter Disinsentif Bawah ditetapkan:
 1. Sebesar 0 (nol), jika BUK memiliki rasio kredit bermasalah secara bruto lebih besar dari atau sama dengan 5% (lima persen);
 2. Sebesar 0 (nol), jika BUK memiliki:
 - a) Rasio kredit bermasalah secara bruto lebih kecil dari 5% (lima persen); dan
 - b) KPMM lebih kecil dari atau sama dengan KPMM Insentif;
 3. Sebesar 0,1 (nol koma satu), jika BUK memiliki:
 - a) Rasio kredit bermasalah secara bruto lebih kecil dari 5% (lima persen); dan
 - b) KPMM lebih besar dari KPMM Insentif dan lebih kecil dari atau sama dengan 19% (sembilan belas persen);
 4. Sebesar 0,15 (nol koma satu lima), jika BUK memiliki:
 - a) Rasio kredit bermasalah secara bruto lebih kecil dari 5% (lima persen); dan
 - b) KPMM lebih besar dari 19% (sembilan belas persen);

**2. MATERIAL ACCOUNTING POLICY INFORMATION
(continued)**

**h. Current accounts with Bank Indonesia and other
banks (continued)**

Macroprudential Intermediation Ratio Current
Accounts (continued)

In the event that RIM falls within RIM's target range, RIM's Current Account is set at 0% (zero percent) of TPF in Rupiah. Meanwhile, if RIM is outside the range of RIM's target, RIM's current accounts are determined as the result of the multiplication of the Lower Disincentive Parameter or Upper Disincentive Parameter, the difference between RIM and RIM's target, and TPF in rupiah.

The amounts and parameters used in fulfilling RIM Current Account are determined as follows:

- a. The lower limit of RIM's Target of 84% (eighty four percent);
- b. The upper limit of RIM's Target of 94% (ninety four percent);
- c. Minimum Capital Adequacy Requirement (CAR) Incentive of 14% (fourteen percent);
- d. The Lower Disincentive Parameters are defined as follows:
 1. Amounting to 0 (zero), if the BUK has gross non-performing loan ratio greater than or equal to 5% (five percent);
 2. Amounting to 0 (zero), if the BUK has:
 - a) Gross non-performing loan ratio is less than 5% (five percent); and
 - b) CAR is greater than or equal to Incentive CAR;
 3. Amounting to 0.1 (zero point one), if the CCB has:
 - a) Gross non-performing loan ratio is less than 5% (five percent); and
 - b) CAR is greater than incentive CAR and less than or equal to 19% (nineteen percent);
 4. Amounting to 0.15 (zero point one five), if BUK has:
 - a) Gross Non-Performing Loans Ratio is less than 5% (five percent); and
 - b) CAR is greater than 19% (nineteen percent);

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**h. Giro pada Bank Indonesia dan bank lain
(lanjutan)**

Giro Rasio Intermediasi Makroprudensial
(lanjutan)

Besaran dan parameter yang digunakan dalam pemenuhan Giro RIM ditetapkan: (lanjutan)

e. Parameter Disinsentif Atas ditetapkan:

1. Sebesar 0 (nol), jika BUK memiliki KPMM lebih besar dari KPMM Insentif; atau
2. Sebesar 0 (nol), jika BUK memiliki KPMM lebih kecil dari atau sama dengan KPMM Insentif.

i. Penempatan pada Bank Indonesia dan bank lain

Penempatan pada Bank Indonesia dan bank lain merupakan penempatan dana dalam bentuk *Deposit Facility* (DF), Fasilitas Simpanan Bank Indonesia Syariah (FASBIS), Pasar Uang Antar Bank, Pasar Uang Antar Bank Syariah, deposito berjangka dan lain-lain.

Penempatan pada Bank Indonesia dan bank lain disajikan sebesar biaya perolehan diamortisasi dengan menggunakan suku bunga efektif dikurangi dengan cadangan kerugian penurunan nilai.

Sesuai dengan Peraturan Otoritas Jasa Keuangan (POJK) No. 40/POJK.03/2019 tanggal 19 Desember 2019 tentang Penilaian Kualitas Aset Bank Umum, seluruh bentuk penempatan pada Bank Indonesia ditetapkan memiliki kualitas lancar.

Penempatan pada Bank Indonesia dan bank lain diklasifikasikan sebagai biaya perolehan diamortisasi. Lihat Catatan 2c untuk kebijakan akuntansi atas biaya perolehan diamortisasi.

**2. MATERIAL ACCOUNTING POLICY INFORMATION
(continued)**

h. Current accounts with Bank Indonesia and other banks (continued)

Macroprudential Intermediation Ratio Current
Accounts (continued)

The amounts and parameters used in fulfilling RIM Current Account are determined as follows: (continued)

e. Upper Disincentive Parameters are determined as follows:

1. In the amount of 0 (zero), if the BUK has a CAR higher than the Incentive CAR; or
2. In the amount of 0 (zero), if the BUK has a CAR less than or equal to the Incentive CAR.

i. Placements with Bank Indonesia and other banks

Placements with Bank Indonesia and other banks represent placements in the form of Bank Indonesia Deposit Facility, sharia FASBI (Fasilitas Simpanan Bank Indonesia Syariah (FASBIS)), interbank call money, sharia interbank call money, time deposits and others.

Placements with Bank Indonesia and other banks are stated at amortised cost using effective interest rate less any allowance for impairment losses.

In accordance with Regulation of Financial Services Authority (POJK) No. 40/POJK.03/2019 dated 19 December 2019 concerning the Quality Assessment of Commercial Banks, all forms of placements with Bank Indonesia are determined to have current quality.

Placements with Bank Indonesia and other banks are classified as amortised cost. Refer to Note 2c for the accounting policy of amortised cost.

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j. Efek-efek

Efek-efek yang dimiliki terdiri dari efek-efek yang diperdagangkan di pasar uang seperti Sertifikat Bank Indonesia (SBI), Sertifikat Bank Indonesia Syariah (SBIS), Surat Perbendaharaan Negara (SPN), *Negotiable Certificates of Deposits*, *Medium Term Notes*, *Treasury Bills* yang diterbitkan oleh pemerintah negara lain dan Pemerintah Republik Indonesia, wesel ekspor, efek-efek yang diperdagangkan di pasar modal seperti unit reksa dana, serta efek-efek yang diperdagangkan di bursa efek seperti saham dan obligasi, termasuk obligasi syariah perusahaan.

Efek-efek diklasifikasikan sebagai aset keuangan dalam kelompok diukur pada nilai wajar melalui laba rugi, nilai wajar melalui penghasilan komprehensif lain, dan biaya perolehan diamortisasi. Lihat Catatan 2c untuk kebijakan akuntansi atas aset keuangan dalam kelompok diukur pada nilai wajar melalui laba rugi, nilai wajar melalui penghasilan komprehensif lain, dan biaya perolehan diamortisasi.

Investasi dalam unit reksa dana dinyatakan sebesar nilai pasar sesuai nilai aset bersih dari reksa dana pada tanggal laporan posisi keuangan konsolidasian.

Untuk efek-efek yang diperdagangkan di pasar keuangan yang terorganisasi, nilai wajar tersebut umumnya ditentukan dengan mengacu pada harga pasar kuotasi yang terjadi di bursa efek pada akhir hari pada tanggal laporan posisi keuangan konsolidasian. Untuk efek-efek yang tidak mempunyai harga pasar, estimasi atas nilai wajar efek-efek ditetapkan dengan mengacu pada nilai wajar instrumen lain yang substansinya sama atau dihitung berdasarkan arus kas yang diharapkan terhadap aset bersih efek-efek tersebut. Penurunan nilai wajar permanen atas efek-efek untuk biaya perolehan diamortisasi dan nilai wajar melalui penghasilan komprehensif lain dibebankan pada laporan laba rugi dan penghasilan komprehensif lain konsolidasian periode berjalan.

Pemindahan efek ke klasifikasi memiliki biaya perolehan diamortisasi dari klasifikasi nilai wajar melalui penghasilan komprehensif lain dicatat sebesar nilai wajarnya. Keuntungan atau kerugian yang belum direalisasi tetap dilaporkan dalam komponen ekuitas dan diamortisasi dengan metode suku bunga efektif selama sisa umur efek tersebut ke laporan laba rugi dan penghasilan komprehensif lain konsolidasian.

**2. MATERIAL ACCOUNTING POLICY INFORMATION
(continued)**

j. Marketable securities

Marketable securities consist of securities traded in the money market such as Certificates of Bank Indonesia (Sertifikat Bank Indonesia (SBI)), Sharia Certificates of Bank Indonesia (Sertifikat Bank Indonesia Syariah (SBIS)), Government Treasury Bills (Surat Perbendaharaan Negara (SPN)) Negotiable Certificates of Deposits, Medium Term Notes, Treasury Bills issued by government of other country and Government of Republic of Indonesia, export bills, securities traded on the capital market such as mutual fund units and securities traded on the stock exchanges such as shares and bonds including sharia corporate bonds.

Marketable securities are classified as financial assets at fair value through profit or loss, fair value through other comprehensive income, and at amortised cost. Refer to Note 2c for the accounting policy of financial assets through fair value through profit or loss, fair value through other comprehensive income, and at amortised cost.

Investments in mutual funds units are stated at market value, in accordance with the net assets value of mutual funds at the date of the consolidated statement of financial position.

For marketable securities which are traded in organised financial markets, the fair value is generally determined by reference to quoted market prices by the stock exchanges at the end of business day on the consolidated statement of financial position date. For marketable securities with no quoted market price, a reasonable estimate of the fair value is determined by reference to the current market value of another instrument which substantially has the same characteristic or calculated based on the expected cash flows of the underlying net asset of the marketable securities. Any permanent impairment in the fair value of marketable securities classified as amortised cost and fair value through other comprehensive income is charged to current year's consolidated statement of profit or loss and other comprehensive income.

Reclassification of marketable securities to amortised cost from fair value through other comprehensive income classification is recorded at fair value. Unrealised gains or losses are recorded in the equity section and will be amortised up to the maturity date of the marketable securities using the effective interest rate method over the remaining tenor of marketable securities to consolidated statement of profit or loss and other comprehensive income.

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k. Obligasi pemerintah

Obligasi pemerintah adalah surat utang yang diterbitkan oleh Pemerintah Republik Indonesia. Obligasi pemerintah terdiri dari obligasi pemerintah yang diperoleh dalam rangka program recapitalisasi dan obligasi pemerintah yang dibeli dari pasar.

Obligasi pemerintah diklasifikasikan sebagai aset keuangan dalam kelompok diukur pada nilai wajar melalui laba rugi, nilai wajar melalui penghasilan komprehensif lain, dan biaya perolehan diamortisasi. Lihat Catatan 2c untuk kebijakan akuntansi atas aset keuangan dalam kelompok diukur pada nilai wajar melalui laba rugi, nilai wajar melalui penghasilan komprehensif lain, dan biaya perolehan diamortisasi.

l. Tagihan lainnya - transaksi perdagangan

Tagihan lainnya - transaksi perdagangan adalah tagihan sebagai akibat dari perjanjian pemberian fasilitas perdagangan kepada debitur yang akan ditagih pada saat jatuh tempo.

Tagihan lainnya diklasifikasikan sebagai aset keuangan dalam kelompok biaya perolehan diamortisasi. Lihat Catatan 2c untuk kebijakan akuntansi aset keuangan dalam kelompok biaya perolehan diamortisasi.

m. Tagihan atas efek-efek yang dibeli dengan janji dijual kembali dan liabilitas atas efek-efek yang dijual dengan janji dibeli kembali

Tagihan atas efek-efek yang dibeli dengan janji dijual kembali diklasifikasikan sebagai aset keuangan dalam kelompok biaya perolehan diamortisasi. Lihat Catatan 2c untuk kebijakan akuntansi atas aset keuangan dalam kelompok biaya perolehan diamortisasi.

Tagihan atas efek-efek yang dibeli dengan janji dijual kembali disajikan sebagai aset dalam laporan posisi keuangan konsolidasian sebesar harga pembelian kembali yang disepakati dikurangi dengan bunga dibayar dimuka yang belum diamortisasi dan cadangan kerugian penurunan nilai. Selisih antara harga beli dan harga jual kembali yang disepakati diperlakukan sebagai pendapatan bunga dibayar dimuka dan diakui sebagai pendapatan bunga selama jangka waktu sejak efek-efek tersebut dibeli hingga dijual kembali dengan menggunakan metode suku bunga efektif.

**2. MATERIAL ACCOUNTING POLICY INFORMATION
(continued)**

k. Government bonds

Government bonds represent bonds issued by the Government of the Republic of Indonesia. Government bonds consist of government bonds from the recapitalisation program and government bonds purchased from the market.

Government bonds are classified as financial assets at fair value through profit or loss, fair value through other comprehensive income and at amortised cost. Refer to Note 2c for the accounting policy of financial assets at fair value through profit or loss, fair value through other comprehensive income, and at amortised cost.

l. Other receivables - trade transactions

Other receivables - trade transactions represent receivables resulting from contracts for trade-related facilities given to customers, which will be collected on maturity.

Other receivables - trade transactions are classified as financial assets at amortised cost. Refer to Note 2c for the accounting policy of amortised cost.

m. Securities purchased under agreements to resell and securities sold under agreements to repurchase liabilities

Securities purchased under agreements to resell are classified as financial assets at amortised cost. Refer to Note 2c for the accounting policy financial assets of amortised cost.

Securities purchased under agreements to resell are presented as assets in the consolidated statement of financial position at the agreed resale price less unamortised prepaid interest and allowance for impairment losses. The difference between the purchase price and the agreed resale price is treated as deferred (unamortised) interest income and amortised as income over the period, commencing from the acquisition date to the resale date using the effective interest rate method.

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**m. Tagihan atas efek-efek yang dibeli dengan janji
dijual kembali dan liabilitas atas efek-efek
yang dijual dengan janji dibeli kembali
(lanjutan)**

Efek-efek yang dijual dengan janji untuk dibeli kembali diklasifikasikan sebagai liabilitas keuangan yang diukur dengan biaya perolehan diamortisasi. Lihat Catatan 2c untuk kebijakan akuntansi atas liabilitas keuangan yang diukur dengan biaya perolehan diamortisasi.

Entitas Anak mencatat transaksi *reverse repo* syariah mengacu ke PSAK 411 "Akuntansi Wa'd" yang diterapkan secara prospektif. Pada saat pengakuan awal, Entitas Anak mengklasifikasikan surat berharga syariah dalam kategori diukur pada nilai wajar melalui penghasilan komprehensif lain. Keuntungan atau kerugian dari perubahan nilai wajar diakui dalam penghasilan komprehensif lain.

n. Tagihan derivatif dan liabilitas derivatif

Seluruh instrumen derivatif (termasuk transaksi valuta asing untuk tujuan pendanaan dan perdagangan) dicatat dalam laporan posisi keuangan konsolidasian berdasarkan nilai wajarnya. Nilai wajar tersebut ditentukan berdasarkan harga pasar dengan menggunakan kurs *Revinitif Eikon* pada tanggal laporan atau metode diskonto arus kas.

Tagihan derivatif disajikan sebesar keuntungan yang belum direalisasi dari kontrak derivatif. Liabilitas derivatif disajikan sebesar kerugian yang belum direalisasi dari kontrak derivatif.

Keuntungan atau kerugian dari kontrak derivatif disajikan dalam laporan keuangan konsolidasian berdasarkan tujuan Bank atas transaksi yaitu untuk (1) lindung nilai atas nilai wajar, (2) lindung nilai atas arus kas, (3) lindung nilai atas investasi bersih pada kegiatan operasi luar negeri dan (4) instrumen perdagangan, sebagai berikut:

1. Keuntungan atau kerugian dari kontrak derivatif yang ditujukan dan memenuhi syarat sebagai instrumen lindung nilai atas nilai wajar dan keuntungan atau kerugian atas perubahan nilai wajar aset dan liabilitas yang dilindungi, diakui sebagai laba atau rugi yang dapat saling hapus dalam periode akuntansi yang sama. Setiap selisih yang terjadi menunjukkan terjadinya ketidakefektifan lindung nilai dan secara langsung diakui sebagai laba atau rugi tahun berjalan.

**2. MATERIAL ACCOUNTING POLICY INFORMATION
(continued)**

**m. Securities purchased under agreements to
resell and securities sold under agreements to
repurchase liabilities (continued)**

Securities sold under agreements to repurchase are classified as financial liabilities at amortised cost. Refer to Note 2c for the accounting policy for financial liabilities at amortised cost.

The Subsidiaries recognised the reverse repo sharia in accordance with SFAS 411 "Accounting Wa'd" which applied prospectively. At initial recognition, Subsidiaries classified sharia securities as measured at fair value through other comprehensive income. Gains or losses arising from changes in fair value are recognised in other comprehensive income.

n. Derivative receivables and derivative payables

All derivative instruments (including foreign currency transactions for funding and trading purposes) are recognised in the consolidated statement of financial position at their fair values. Fair value is determined based on market value using Revinitif Eikon rate at reporting date or discounted cash flow method.

Derivative receivables are presented at the amount of unrealised gain from derivative contracts. Derivative payables are presented at the amount of unrealised loss from derivative contracts.

Gains or losses from derivative contracts are presented in the consolidated financial statements based on its purpose designated upon acquisition, for (1) fair value hedge, (2) cash flow hedge, (3) net investment in a foreign operation hedge, and (4) trading instruments as follows:

1. *Gain or loss on a derivative contract designated and qualified as a fair value hedging instrument and the gain or loss arising from the changes in fair value of hedged assets and liabilities is recognised as gain or loss that can be set off one another during the same accounting year. Any difference representing hedge ineffectiveness and directly recognised as gain or loss in the current year.*

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**2. INFORMASI KEBIJAKAN AKUNTANSI MATERIAL
(lanjutan)**

**n. Tagihan derivatif dan liabilitas derivatif
(lanjutan)**

Keuntungan atau kerugian dari kontrak derivatif disajikan dalam laporan keuangan konsolidasian berdasarkan tujuan Bank atas transaksi yaitu untuk (1) lindung nilai atas nilai wajar, (2) lindung nilai atas arus kas, (3) lindung nilai atas investasi bersih pada kegiatan operasi luar negeri dan (4) instrumen perdagangan, sebagai berikut: (lanjutan)

2. Bagian efektif dari keuntungan atau kerugian atas kontrak derivatif yang ditujukan sebagai lindung nilai atas arus kas dilaporkan sebagai penghasilan komprehensif lain. Bagian yang tidak efektif dari lindung nilai dilaporkan sebagai laba atau rugi tahun berjalan.
3. Keuntungan atau kerugian dari kontrak derivatif yang ditujukan sebagai lindung nilai atas investasi bersih pada kegiatan operasi luar negeri dilaporkan sebagai penghasilan komprehensif lain, sepanjang transaksi tersebut dianggap efektif sebagai transaksi lindung nilai.
4. Keuntungan atau kerugian dari kontrak derivatif yang tidak ditujukan sebagai instrumen lindung nilai (atau kontrak derivatif yang tidak memenuhi persyaratan sebagai instrumen lindung nilai) diakui sebagai laba atau rugi pada tahun berjalan.

Tagihan derivatif diklasifikasikan sebagai aset keuangan dalam kelompok diukur pada nilai wajar melalui laba rugi, sedangkan liabilitas derivatif diklasifikasikan sebagai liabilitas keuangan dalam kelompok diukur pada nilai wajar melalui laba rugi. Lihat Catatan 2c untuk kebijakan akuntansi untuk aset keuangan dan liabilitas keuangan dalam kelompok diukur pada nilai wajar melalui laba rugi.

**o. Kredit yang diberikan dan piutang/
pembiayaan syariah**

Kredit yang diberikan adalah penyediaan uang atau tagihan yang dapat disetarakan dengan kas, berdasarkan persetujuan atau kesepakatan pinjam-meminjam dengan debitur yang mewajibkan debitur untuk melunasi utang berikut bunganya setelah jangka waktu tertentu dan tagihan yang berasal dari transaksi perdagangan yang telah jatuh tempo yang belum diselesaikan dalam waktu 15 hari.

**2. MATERIAL ACCOUNTING POLICY INFORMATION
(continued)**

**n. Derivative receivables and derivative payables
(continued)**

Gains or losses from derivative contracts are presented in the consolidated financial statements based on its purpose designated upon acquisition, for (1) fair value hedge, (2) cash flow hedge, (3) net investment in a foreign operation hedge, and (4) trading instruments as follows: (continued)

2. The effective portion arising from gain or loss of derivative contracts designated as cash flow hedge instruments is reported as other comprehensive income. The hedge ineffective portion is recognised as a gain or loss in the current year.
3. Gain or loss arising from derivative contract that is designated as a net investment hedge in a foreign operation is reported as other comprehensive income, as long as the transactions are effectively recognised as hedge transactions.
4. Gain or loss arising from derivative contract that is not designated as a hedging instrument (or derivative contract that does not qualify as a hedging instrument) is recognised as gain or loss in current year.

Derivative receivables are classified as financial assets at fair value through profit or loss, meanwhile derivative payables are classified as financial liabilities at fair value through profit or loss. Refer to Note 2c for the accounting policy of financial assets and liabilities at fair value through profit or loss.

o. Loans and sharia receivables/financing

Loans represent the provision of cash or cash equivalent receivables based on lending agreements with borrowers, which the borrowers are required to repay their debts with interest after a specified period, and matured trade finance facilities which have not been settled within 15 days.

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**2. INFORMASI KEBIJAKAN AKUNTANSI MATERIAL
(lanjutan)**

**o. Kredit yang diberikan dan piutang/
pembiayaan syariah (lanjutan)**

Kredit sindikasi, kredit dalam rangka pembiayaan langsung dan pembiayaan bersama serta penerusan dinyatakan sebesar saldonya sesuai dengan porsi kredit yang risikonya ditanggung oleh Bank Mandiri dan Entitas Anak.

Piutang/pembiayaan syariah

Di dalam kredit yang diberikan termasuk pembiayaan oleh PT Bank Syariah Indonesia Tbk (dahulu PT Bank Syariah Mandiri ("BSM")), Entitas Anak, berupa piutang, pembiayaan syariah dan pinjaman *qardh*.

Mudharabah adalah kerja sama suatu usaha antara pihak pertama (*malik, shahibul maal* atau Entitas Anak) yang menyediakan seluruh modal dan pihak kedua (*amil, mudharib* atau nasabah) yang bertindak selaku pengelola dana dengan membagi keuntungan usaha sesuai dengan persentase tertentu yang disepakati dalam akad, sedangkan kerugian ditanggung sepenuhnya oleh Entitas Anak kecuali jika pihak kedua melakukan kesalahan yang disengaja, lalai atau menyalahi perjanjian. Pembiayaan *Mudharabah* dinyatakan sebesar saldo pembiayaan dikurangi dengan penyisihan kerugian.

Musyarakah adalah kerja sama di antara dua pihak atau lebih untuk suatu usaha tertentu dimana masing-masing pihak memberikan porsi dana dengan ketentuan bahwa keuntungan akan dibagi sesuai dengan persentase yang disepakati, sedangkan kerugian ditanggung sesuai dengan porsi dana masing-masing. Pembiayaan *musyarakah* permanen adalah *musyarakah* dengan ketentuan bagian dana setiap mitra ditentukan sesuai akad dan jumlahnya tetap hingga akhir masa akad. Pembiayaan *musyarakah* menurun (*musyarakah mutanaqisha*) adalah *musyarakah* dengan ketentuan bagian dana salah satu mitra akan dialihkan secara bertahap kepada mitra lainnya sehingga bagian dananya akan menurun dan pada akhir masa akad mitra lain tersebut akan menjadi pemilik penuh usaha tersebut. Pembiayaan *musyarakah* dinyatakan sebesar saldo pembiayaan dikurangi dengan penyisihan kerugian.

**2. MATERIAL ACCOUNTING POLICY INFORMATION
(continued)**

**o. Loans and sharia receivables/financing
(continued)**

Syndicated loans, direct financing and joint financing, and channelling loans are stated at their outstanding balances in proportion to the risks borne by the Bank and its Subsidiaries.

Sharia receivables/financing

*Included in loans are financing provided by PT Bank Syariah Indonesia Tbk (previously PT Bank Syariah Mandiri ("BSM")), a Subsidiary, in the form of sharia receivables, sharia financing and funds of *qardh*.*

Mudharabah financing is a co-operation for certain project between first party (malik, shahibul maal or Subsidiary) as owner of fund and second party (amil, mudharib or debtors) as fund manager and the profit will be shared in accordance with percentage as stated in the agreement, meanwhile losses will be borne by the Subsidiary except if the second party does negligence, error or violate the agreement. Mudharabah financing is stated at the outstanding financing balance less allowance for possible losses.

Musyarakah financing is a co-operation between two or more parties for a certain business wherein each party provides a portion of fund on condition that the profit shall be shared based on the agreed percentage, whereas losses shall be borne in accordance with the portion of the fund of each party. Permanent musyarakah financing is musyarakah in which the fund portion of each partner is stated explicitly in the contract and remains the same until the contract expires. Declining musyarakah financing (musyarakah mutanaqisha) is musyarakah in which the fund portion of one of the partners will be transferred in several stages to the other partner, resulting in the declining of fund portion of one of the partners, and at the end of contract, the other partner will become the sole owner of the business. Musyarakah financing is stated at the outstanding financing balance less allowance for possible losses.

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**2. INFORMASI KEBIJAKAN AKUNTANSI MATERIAL
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**o. Kredit yang diberikan dan piutang/
pembiayaan syariah (lanjutan)**

Piutang/pembiayaan syariah (lanjutan)

Akad *murabahah* adalah akad pembiayaan suatu barang dengan menegaskan harga beli kepada pembeli dan dibayar dengan harga yang lebih tinggi sebagai margin yang disepakati. *Murabahah* adalah transaksi penjualan barang dengan menyatakan harga perolehan dan keuntungan (margin) yang disepakati oleh penjual dan pembeli.

Piutang *murabahah* diklasifikasikan sebagai aset keuangan dalam kategori pinjaman yang diberikan dan piutang sesuai PSAK 239 "Instrumen Keuangan: Pengakuan dan Pengukuran".

Piutang *murabahah* pada awalnya diukur pada nilai bersih yang dapat direalisasi ditambah dengan biaya transaksi/pendapatan administrasi yang dapat diatribusikan secara langsung dan biaya tambahan untuk memperoleh aset keuangan tersebut, dan setelah pengakuan awal diukur pada biaya perolehan diamortisasi menggunakan metode tingkat imbal hasil efektif dikurangi cadangan kerugian penurunan nilai.

Piutang *murabahah* dinyatakan sebesar jumlah piutang setelah dikurangi dengan margin yang ditanggihkan yang dapat direalisasikan dengan cadangan kerugian penurunan nilai. Entitas Anak menetapkan cadangan kerugian penurunan nilai atas piutang sesuai dengan kualitas piutang *murabahah* berdasarkan penelaahan atas masing-masing saldo piutang.

Piutang *istishna* adalah pembiayaan barang dalam bentuk pemesanan pembuatan barang tertentu dengan kriteria dan persyaratan tertentu yang disepakati antara pemesan atau pembeli (*mustashni*) dan penjual atau pembuat (*shani*). Piutang *istishna* disajikan sebesar tagihan kepada pembeli dikurangi penyisihan kerugian.

Pinjaman *qardh* adalah pinjaman dana kepada nasabah dengan ketentuan bahwa nasabah wajib mengembalikan dana yang diterimanya pada waktu yang telah disepakati. Atas transaksi ini, Entitas Anak mendapatkan *ujrah* (imbalan) dan diakui pada saat diterima. Pinjaman *qardh* meliputi pembiayaan dengan akad *hawalah* dan *rahn*. Akad *hawalah* adalah akad pengalihan utang dari pihak yang berutang (nasabah) kepada pihak lain (Entitas Anak) yang wajib menanggung atau membayar.

**2. MATERIAL ACCOUNTING POLICY INFORMATION
(continued)**

**o. Loans and sharia receivables/financing
(continued)**

Sharia receivables/financing (continued)

Murabahah contracts are the financing of goods by confirming purchase price to a buyer and the buyer pays it at a higher price as an agreed profit. Murabahah is the transaction of sales of goods by stating the acquisition cost and income (margin) that has been agreed by the seller and buyer.

Murabahah receivables is classified as financial assets under loans and receivables according to SFAS 239 "Financial Instruments: Recognition and Measurements".

Murabahah receivables initially is stated at net realizable value plus transaction cost/directly attributable administration fee and additional acquisition cost to acquire those financial assets and after initial recognition, it is measured at amortised cost using the effective interest rate method less the allowance for impairment losses.

Murabahah receivables is stated at the balance of the receivable less realizable deferred margin and allowance for possible losses. The Subsidiary calculates the allowance for impairment losses on receivables according to the murabahah receivables quality based on review on each of receivables balance.

Istishna receivables is the financing of goods in the form of manufacturing the ordered goods with the agreed criteria and specification by both of orderer or buyer (mustashni) and manufacturer or seller (shani). Istishna receivables is presented based on the outstanding billings less allowance for possible losses.

Qardh borrowings is borrowings at the condition that the borrower should repay the loan at specified period of time. The Subsidiary will obtain a fee (ujrah) from this transaction, which is recognised upon receipt. Qardh included hawalah and rahn financing agreement. Hawalah is transfer of debts from debtors to other party (Subsidiary) which obligates to bear or pay.

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**2. INFORMASI KEBIJAKAN AKUNTANSI MATERIAL
(lanjutan)**

**o. Kredit yang diberikan dan piutang/
pembiayaan syariah (lanjutan)**

Piutang/pembiayaan syariah (lanjutan)

Rahn merupakan transaksi gadai barang atau harta dari nasabah kepada Entitas Anak dengan uang sebagai gantinya. Barang atau harta yang digadaikan tersebut dinilai sesuai harga pasar dikurangi persentase tertentu. Atas transaksi ini, Entitas Anak mendapatkan *ujrah* (imbalan) dan diakui pada saat diterima. *Rahn* disajikan sebesar saldo dikurangi penyisihan kerugian.

Kredit yang diberikan dan piutang/pembiayaan syariah diklasifikasikan sebagai aset keuangan dalam kelompok pinjaman yang diberikan dan piutang. Lihat Catatan 2c untuk kebijakan akuntansi atas aset keuangan dalam kelompok pinjaman yang diberikan dan piutang.

Restrukturisasi kredit yang diberikan

Restrukturisasi kredit dilakukan kepada debitur yang berpotensi atau mengalami kesulitan dalam memenuhi kewajibannya. Restrukturisasi kredit meliputi modifikasi persyaratan kredit, konversi kredit menjadi saham atau instrumen keuangan lainnya dan/atau kombinasi dari keduanya.

Kerugian yang timbul dari restrukturisasi kredit yang berkaitan dengan modifikasi persyaratan kredit diakui dalam bentuk cadangan kerugian penurunan nilai bila nilai sekarang dari jumlah penerimaan kas yang akan datang yang telah ditentukan dalam persyaratan kredit yang baru, termasuk penerimaan yang diperuntukkan sebagai bunga maupun pokok, adalah lebih kecil dari nilai kredit yang diberikan yang tercatat sebelum restrukturisasi.

Untuk restrukturisasi kredit dengan cara konversi kredit yang diberikan menjadi saham atau instrumen keuangan lainnya, kerugian dari restrukturisasi kredit diakui dalam bentuk cadangan kerugian penurunan nilai apabila nilai wajar penyertaan saham atau instrumen keuangan yang diterima dikurangi estimasi biaya untuk menjualnya adalah lebih kecil dari nilai buku kredit yang diberikan.

**2. MATERIAL ACCOUNTING POLICY INFORMATION
(continued)**

**o. Loans and sharia receivables/financing
(continued)**

Sharia receivables/financing (continued)

Rahn represents the pledge of goods or assets owned by the customer to the Subsidiary for an equivalent amount of money. Assets or goods pledged are appraised based on market value, less a certain deduction percentage. The Subsidiary will obtain a fee (*ujrah*), which is recognised upon receipt. *Rahn* is stated at its outstanding balance less allowance for possible losses.

Loans and sharia receivables/financing are classified as financial assets in loans and receivables category. Refer to Note 2c for the accounting policy of financial assets for loans and receivables.

Loan restructuring

Loan restructuring is done for debtors who has potential or experiencing difficulties in fulfilling their obligations. Restructuring includes modification of loan terms, conversion of loans into share/stock or other financial instruments and/or a combination of both.

Losses on loan restructuring due to modification of the terms of the loans are recognised as part of allowance for impairment losses only if the present value of total future cash receipts specified in the new terms of the loans including receipts designated as interest and loan principal, are less than the carrying amount of loans before restructuring.

For loan restructuring which involve a conversion of loans into share/stock or other financial instruments, a loss on loan restructuring is recognised as part of allowance for impairment losses if the fair value of the share or financial instruments received, deducted by estimated expenses to sell the share or other financial instruments, is less than the carrying amount of loans.

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(lanjutan)**

**o. Kredit yang diberikan dan piutang/
pembiayaan syariah (lanjutan)**

Restrukturisasi kredit yang diberikan (lanjutan)

Bank memiliki ketentuan internal mengenai debitur yang layak untuk dikeluarkan dari daftar kredit yang direstrukturisasi, yaitu apabila kredit/debitur telah memenuhi kriteria sebagai berikut:

- i. Kualitas kredit telah dikategorikan Lancar (kolektibilitas 1) sesuai dengan hasil revaluasi berdasarkan 3 (tiga) pilar penetapan kualitas kredit dari Bank Indonesia;
- ii. Tingkat suku bunga yang dikenakan atas fasilitas kredit berjalan merupakan tingkat suku bunga komersial yang diberikan kepada debitur sesuai dengan segmen kredit yang bersangkutan di atas *base lending rate*;
- iii. Tidak terdapat Tunggalan Bunga yang Dijadwalkan Kembali (TBYD) dan Bunga yang Ditangguhkan (BYDT) yang masih belum selesai.

p. Piutang pembiayaan konsumen

Piutang pembiayaan konsumen Entitas Anak diakui pada awalnya dengan nilai wajar ditambah biaya-biaya transaksi dan dikurangi *yield enhancing income* yang dapat diatribusikan secara langsung dan selanjutnya diukur dengan biaya perolehan diamortisasi menggunakan metode suku bunga efektif.

Piutang pembiayaan konsumen Entitas Anak diklasifikasikan sebagai biaya perolehan diamortisasi. Lihat Catatan 2c untuk perlakuan akuntansi aset keuangan dalam kelompok biaya perolehan diamortisasi.

Penyelesaian kontrak sebelum masa pembiayaan konsumen berakhir diperlakukan sebagai pembatalan kontrak pembiayaan konsumen dan laba atau rugi yang terjadi diakui dalam laporan laba rugi dan penghasilan komprehensif lain konsolidasian tahun berjalan pada tanggal terjadinya transaksi.

Restrukturisasi kredit dapat dilakukan dengan cara pengalihan kredit, melanjutkan kredit, mengangsur kembali, mengubah jatuh tempo, mengubah tenor dan/atau menambah uang muka.

**2. MATERIAL ACCOUNTING POLICY INFORMATION
(continued)**

**o. Loans and sharia receivables/financing
(continued)**

Loan restructuring (continued)

The Bank formed internal regulation regarding the debtors that are eligible to be removed from the list of restructured loans, i.e., when the loan/debtor has met the following criteria:

- i. Credit quality has been categorised as Current (collectability 1) according to the review results by 3 (three) pillars of credit quality on Bank Indonesia;
- ii. The interest rate charged on the current loan facility is the commercial interest rate to debtors in accordance with the relevant credit segments above the base lending rate;
- iii. There are no Deferred Delinquency Interest (TBYD) and Deferred Interest (BYDT) which have not yet been settled.

p. Consumer financing receivables

The Subsidiaries consumer financing receivables are recognised initially at fair value, plus transaction costs and deducted by yield enhancing income that is directly attributable, and subsequently measured at amortised cost using the effective interest rate method.

The Subsidiaries consumer financing receivables are classified at amortised cost. Refer to Note 2c for the accounting policy of financial assets classified at amortised cost.

Early termination before end of consumer financing is treated as a cancellation of an receivables' terms existing contract and the resulting gain or loss is credited or charged to the current year's consolidated statement of profit or loss and other comprehensive income at the transaction date.

Loan/financing restructuring can be done by transfer of financing, financing continuation, re-installment payment, change the due date, change the tenor and/or increase the down payment.

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**2. INFORMASI KEBIJAKAN AKUNTANSI MATERIAL
(lanjutan)**

p. Piutang pembiayaan konsumen (lanjutan)

Pendapatan pembiayaan konsumen yang belum diakui milik Entitas Anak merupakan selisih antara jumlah keseluruhan pembayaran angsuran yang akan diterima dari konsumen dengan jumlah pokok pembiayaan, yang akan diakui sebagai pendapatan pembiayaan konsumen selama jangka waktu kontrak menggunakan metode suku bunga efektif.

Piutang pembiayaan konsumen merupakan jumlah piutang setelah dikurangi dengan bagian pembiayaan bersama dimana risiko kredit ditanggung oleh pemberi pembiayaan bersama sesuai dengan porsinya (*without recourse*), pendapatan pembiayaan yang belum diakui dan cadangan kerugian penurunan nilai.

Piutang pembiayaan konsumen yang dibiayai bersama pihak-pihak lain dimana masing-masing pihak menanggung risiko kredit sesuai dengan porsinya (*without recourse*) disajikan di laporan posisi keuangan konsolidasian secara bersih.

Pendapatan pembiayaan konsumen dan beban bunga yang terkait dengan pembiayaan bersama *without recourse* disajikan secara bersih di laporan laba rugi dan penghasilan komprehensif lain konsolidasian.

Dalam pembiayaan bersama *without recourse*, Entitas Anak berhak menentukan tingkat bunga yang lebih tinggi kepada pelanggan dari tingkat bunga yang ditetapkan dalam perjanjian dengan pemberi pembiayaan bersama. Selisihnya merupakan pendapatan dan disajikan sebagai bagian dari "Pendapatan pembiayaan konsumen".

q. Investasi bersih dalam sewa pembiayaan

Investasi bersih dalam sewa pembiayaan diklasifikasikan sebagai biaya perolehan diamortisasi. Lihat Catatan 2c untuk kebijakan akuntansi atas biaya perolehan diamortisasi.

Penyewa pembiayaan memiliki hak opsi untuk membeli aset yang disewa-pembiayaankan pada akhir masa sewa pembiayaan dengan harga yang telah disetujui bersama pada saat dimulainya perjanjian sewa pembiayaan.

Penyelesaian kontrak sebelum masa sewa pembiayaan berakhir diperlakukan sebagai pembatalan kontrak sewa dan laba atau rugi yang timbul diakui dalam laporan laba rugi dan penghasilan komprehensif lain konsolidasian tahun berjalan.

**2. MATERIAL ACCOUNTING POLICY INFORMATION
(continued)**

p. Consumer financing receivables (continued)

Subsidiaries' unearned consumer financing income is the difference between total installments to be received from customers and the total financing principal which is recognised as consumer financing income over the term of the contract using effective interest rate.

Consumer financing receivables are net of joint financing receivables after deducted with joint financing portion where joint financing providers bear credit risk in accordance with its portion (without recourse), unearned consumer financing income and allowance for impairment losses.

Joint financing receivables that are jointly financed with other parties, bears credit risk in accordance with their financing portion (without recourse) are presented on a net basis in the consolidated statement of financial position.

Consumer financing income and interest expense related to joint financing without recourse are also presented on a net basis in the consolidated statement of profit or loss and other comprehensive income.

In joint financing without recourse, the Subsidiaries has the right to set higher interest rates to customers than those that are stated in the joint financing agreements with joint financing providers. The difference is recognised as revenue and disclosed part of as "Consumer financing income".

q. Net investment finance leases

Net investment finance leases are classified at amortised cost. Refer to Note 2c to the accounting policy for at amortised cost.

The lessee has the right option to purchase the leased asset at the end of the lease period at a price which has mutually agreed upon at the commencement of the agreement.

Early termination before end of finance leases' terms is treated as a cancellation of an existing contracts and the resulting gain or loss is recognised in the current year consolidated statement of profit or loss and other comprehensive income.

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**2. INFORMASI KEBIJAKAN AKUNTANSI MATERIAL
(lanjutan)**

r. Aset tetap, aset dan liabilitas sewa dan aset takberwujud

i. Aset tetap dan perangkat lunak

Pada tanggal 1 April 2016, Grup melakukan perubahan kebijakan akuntansi atas tanah dari model biaya menjadi model revaluasi. Tanah disajikan sebesar nilai wajar.

Penilaian terhadap tanah dilakukan oleh penilai independen eksternal yang memiliki sertifikasi. Penilaian atas aset tersebut dilakukan secara berkala untuk memastikan bahwa nilai wajar aset yang direvaluasi tidak berbeda secara material dengan nilai tercatatnya.

Jika nilai wajar dari aset yang direvaluasi mengalami perubahan yang signifikan dan fluktuatif, maka perlu direvaluasi secara tahunan, sedangkan jika nilai wajar dari aset yang direvaluasi tidak mengalami perubahan yang signifikan dan fluktuatif, maka perlu dilakukan revaluasi minimal 3 tahun sekali.

Kenaikan nilai tercatat yang timbul dari revaluasi tanah dicatat sebagai "Selisih bersih revaluasi aset tetap" dan disajikan sebagai "Penghasilan komprehensif lain". Penurunan nilai tercatat yang timbul dari revaluasi dicatat sebagai beban pada tahun berjalan. Apabila aset tersebut memiliki saldo "Selisih bersih revaluasi aset tetap" yang disajikan sebagai "penghasilan komprehensif lain", maka selisih penurunan nilai tercatat tersebut dibebankan terhadap "Selisih bersih revaluasi aset tetap" dan sisanya diakui sebagai beban tahun berjalan.

Grup melakukan revaluasi di tahun 2016 untuk tujuan akuntansi dan pajak dimana entitas memperoleh persetujuan dari otoritas perpajakan. Jumlah pajak yang telah dibayar diakui di penghasilan komprehensif lain dan terakumulasi dalam ekuitas dan di-offset pada bagian selisih bersih revaluasi aset tetap.

Aset tetap, kecuali tanah, dinyatakan sebesar biaya perolehan dikurangi akumulasi penyusutan dan penyisihan penurunan nilai. Biaya perolehan termasuk biaya penggantian bagian aset tetap saat biaya tersebut terjadi, jika memenuhi kriteria pengakuan aset tetap.

**2. MATERIAL ACCOUNTING POLICY INFORMATION
(continued)**

r. Fixed assets, leased assets and liabilities, and intangible assets

i. Fixed assets and software

On 1 April 2016, the Group changed their accounting policy relating to land from cost model into revaluation model. The land is stated at fair value.

Appraisal of the land is performed by a certified external independent appraiser. Assessment of those assets are conducted regularly to ensure that the fair value of the revaluated asset is not materially different from its carrying value.

If the fair value of the revalued asset change significantly and fluctuative, it is necessary to revalue the assets on an annual basis, whereas if the fair value of the revalued asset does not change significantly, it is necessary to revalue at a minimum every 3 years.

The increase in the carrying value arising from the revaluation of land is recorded as "Net differences in fixed assets revaluation" and is presented as "Other comprehensive income". Any impairment arising from the revaluation is recorded as expense of the current year. If the asset had a balance of "Net differences in fixed assets revaluation" that is presented as "other comprehensive income", then the impairment difference recorded is charged against "Net differences in fixed assets revaluation" and the rest is recognised as expense of the current year.

Group conducted revaluation in 2016, for accounting and tax purposes where the Group obtained approval from the tax authorities. The amount of taxes paid is recognised in other comprehensive income and accumulated in equity and offset against Net differences in fixed assets revaluation.

Fixed assets except for land are stated at cost less accumulated depreciation and impairment losses. Such cost includes the cost of replacing part of the fixed assets when that cost is incurred, if the recognition criteria are met.

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**2. INFORMASI KEBIJAKAN AKUNTANSI MATERIAL
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**r. Aset tetap, aset dan liabilitas sewa dan aset
takberwujud (lanjutan)**

i. Aset tetap dan perangkat lunak (lanjutan)

Selanjutnya, pada saat inspeksi yang signifikan dilakukan, biaya inspeksi itu diakui ke dalam jumlah tercatat (*carrying amount*) aset tetap sebagai suatu penggantian jika memenuhi kriteria pengakuan. Semua biaya pemeliharaan dan perbaikan yang tidak memenuhi kriteria pengakuan diakui dalam laporan laba rugi dan penghasilan komprehensif lain konsolidasian pada saat terjadinya. Perangkat lunak diakui sebagai aset takberwujud.

Penyusutan dan amortisasi dihitung dengan menggunakan metode garis lurus selama umur manfaat ekonomis aset tetap dan aset takberwujud yang diestimasi. Estimasi umur manfaat ekonomis dan persentase penyusutan dan amortisasi per tahun adalah sebagai berikut:

	Tahun/ Years	Persentase/ Percentage	
Bangunan	20	5%	Buildings
Perlengkapan, peralatan kantor, komputer dan kendaraan bermotor	4-5	20% - 25%	Furniture and fixtures, office equipment, computer and vehicles
Perangkat lunak	5	20%	Software

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 tetap (dihitung sebagai perbedaan antara jumlah neto hasil pelepasan dan jumlah tercatat dari aset tetap) dimasukkan dalam laporan laba rugi dan penghasilan komprehensif lain konsolidasian pada tahun berjalan aset tetap tersebut dihentikan pengakuannya.

Pada setiap akhir tahun buku, nilai residu, umur manfaat ekonomis dan metode penyusutan dikaji ulang dan jika tidak sesuai dengan keadaan akan disesuaikan secara prospektif.

Aset tetap dalam pembangunan dinyatakan sebesar biaya perolehan dan disajikan sebagai bagian dari aset tetap. Ketika aset dalam pembangunan telah selesai dan siap digunakan, akumulasi biaya perolehan direklasifikasikan ke akun aset tetap yang sebenarnya.

**2. MATERIAL ACCOUNTING POLICY INFORMATION
(continued)**

**r. Fixed assets, leased assets and liabilities, and
intangible assets (continued)**

i. Fixed assets and software (continued)

Likewise, when a major inspection is performed, its cost is recognised in the carrying amount of the fixed assets as a replacement if the recognition criteria are fulfilled. All other repair and maintenance costs that do not have future economic benefit are recognised in the consolidated statement of profit or loss and other comprehensive incomes as incurred. Software is recognised as intangible assets.

Depreciation and amortization are calculated using the straight-line method over the estimated useful life of fixed assets and intangible assets. The estimated useful life and percentage of depreciation and amortization per annum are as follows:

Fixed assets are derecognised upon disposal or when no future economic benefits are expected from their use or disposal. Any gain or loss arising from the derecognition of the fixed asset (calculated as the difference between the net disposal proceeds and the carrying amount of the fixed asset) is included in the consolidated statement of profit or loss and other comprehensive income in the year which the fixed asset is derecognised.

The fixed asset's residual values, useful life and methods of depreciation are reviewed, and adjusted prospectively if appropriate at the end of each financial year.

Construction in progress of fixed asset is stated at cost and presented as part of fixed assets. Accumulated costs are reclassified to the appropriate fixed assets account when the assets are substantially complete and ready for their intended use.

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**2. INFORMASI KEBIJAKAN AKUNTANSI MATERIAL
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**r. Aset tetap, aset dan liabilitas sewa dan aset
takberwujud (lanjutan)**

i. Aset tetap dan perangkat lunak (lanjutan)

Sesuai dengan PSAK 216 "Aset Tetap", biaya perolehan hak atas tanah dalam bentuk hak guna usaha, hak guna bangunan dan hak pakai diakui sebagai aset tetap. Biaya perolehan tersebut merupakan biaya yang dapat diatribusikan secara langsung untuk memperoleh hak atas tanah tersebut termasuk biaya pengurusan legal hak atas tanah ketika tanah diperoleh pertama kali.

Hak atas tanah dalam bentuk hak guna usaha, hak guna bangunan dan hak pakai tidak disusutkan, kecuali terdapat bukti yang mengindikasikan bahwa perpanjangan atau pembaruan hak atas tanah tersebut kemungkinan besar atau pasti tidak diperoleh.

PSAK 236 "Penurunan Nilai Aset" mensyaratkan bahwa nilai tercatat aset tetap dikaji ulang setiap tanggal laporan posisi keuangan konsolidasian untuk menilai apakah aset tetap tersebut nilai tercatatnya lebih tinggi dari nilai terpulihkan (*recoverable amounts*) dari aset tetap tersebut. Jika nilai tercatat aset tetap melebihi taksiran nilai terpulihkan dari aset tetap tersebut, nilai tercatat aset tetap harus diturunkan menjadi nilai terpulihkan dari aset tetap tersebut.

ii. Aset dan liabilitas sewa

Grup telah menerapkan PSAK 116 "Sewa" sejak tanggal 1 Januari 2020.

PSAK 116 menerapkan persyaratan baru atau amendemen sehubungan dengan akuntansi sewa. Standar ini memperkenalkan perubahan signifikan untuk akuntansi penyewa dengan menghapus perbedaan antara sewa operasi dan pembiayaan, serta mensyaratkan pengakuan aset hak guna dan pengakuan liabilitas sewa pada saat dimulainya sewa untuk seluruh sewa, kecuali untuk sewa jangka pendek dan sewa aset bernilai rendah. Berbeda dengan akuntansi penyewa, persyaratan untuk akuntansi pesewa sebagian besar tidak berubah.

**2. MATERIAL ACCOUNTING POLICY INFORMATION
(continued)**

**r. Fixed assets, leased assets and liabilities, and
intangible assets (continued)**

i. Fixed assets and software (continued)

In accordance with SFAS 216 "Fixed Assets", the cost of land rights in the form of right to cultivate, right to build and use rights are recognised as fixed assets. The acquisition cost is the cost that are directly attributable to obtain land rights, including the cost of legal rights to the land when the land was first acquired.

Land rights in the form of right to cultivate, right to build and use rights are not amortised, unless there is evidence to indicate that the extension or renewal of land rights is likely to or definitely not obtained.

SFAS 236 "Impairment of Assets" requires that the carrying amounts of fixed assets are reviewed at each consolidated statement of financial position date to assess whether they are recorded in excess of their recoverable amounts of the fixed assets. If the carrying value exceeds this estimated recoverable amount, assets are written down to their recoverable amounts of the fixed assets.

ii. Leased assets and liabilities

The Group has implemented SFAS 116 "Lease" since 1 January 2020.

SFAS 116 applies new or amended requirements with respect to lease accounting. This standard introduces significant changes to lessee accounting by eliminating the distinction between operating and financing leases, and requires recognition of right-of-use assets and recognition of lease liabilities at lease inception for all leases, except for short-term leases and leases of low-value assets. In contrast to lessee accounting, the requirements for lessor accounting are mostly unchanged.

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**r. Aset tetap, aset dan liabilitas sewa dan aset
takberwujud (lanjutan)**

ii. Aset dan liabilitas sewa (lanjutan)

PSAK 116 menentukan apakah kontrak merupakan, atau mengandung sewa atas dasar jika penyewa memiliki hak untuk mengendalikan penggunaan aset selama suatu jangka waktu tertentu untuk dipertukarkan dengan imbalan.

Grup menggunakan tingkat diskonto tunggal untuk portofolio sewa dengan karakteristik yang hampir sama.

Grup menerapkan pendekatan pengakuan dan pengukuran tunggal untuk seluruh sewa, kecuali untuk sewa jangka pendek dan sewa aset bernilai rendah. Grup mengakui liabilitas sewa untuk melakukan pembayaran sewa dan aset hak guna yang mewakili hak untuk menggunakan aset pendasar.

Grup mengakui aset hak guna pada tanggal dimulainya sewa. Aset hak guna diukur pada biaya perolehan, dikurangi akumulasi penyusutan dan kerugian penurunan nilai, dan disesuaikan untuk setiap pengukuran kembali liabilitas sewa. Liabilitas sewa merupakan jumlah pembayaran sewa yang masih harus dibayar hingga akhir masa sewa yang didiskontokan dengan menggunakan suku bunga pinjaman inkremental. Biaya 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, sebagai berikut:

- Bangunan	: 20 tahun/years
- Mesin kantor	: 5 tahun/years
- Komputer perangkat keras	: 5 tahun/years
- Komputer perangkat lunak	: 5 tahun/years
- Inventaris kantor	: 5 tahun/years
- Inventaris rumah dinas dan mess	: 5 tahun/years
- Kendaraan bermotor	: 5 tahun/years

**2. MATERIAL ACCOUNTING POLICY INFORMATION
(continued)**

**r. Fixed assets, leased assets and liabilities, and
intangible assets (continued)**

ii. Leased assets and liabilities (continued)

SFAS 116 determines whether a contract is, or contains a lease on the basis that the lessee has the right to control the use of the asset for a specified period of time in exchange for certain consideration.

The Group uses a single discount rate for lease portfolios with similar characteristics.

The Group applies a single recognition and measurement approach to all leases, except for short-term leases and low-value asset leases. The Group recognises a lease liabilities to make lease payments and rights of use assets that represent the right to use the underlying asset.

The Group recognised the rights of use assets at the inception date of the lease. The rights of use assets are measured at cost, less accumulated depreciation and impairment losses, and adjusted for any remeasurement of the lease liabilities. Lease liabilities are the amount of lease payments accrued until the end of the lease term, discounted using the incremental loan interest rate. The cost of right of use assets includes the amount of lease liability recognised, initial direct costs paid, recovery costs and lease payments made on or before the start date of the lease less lease incentives received. Rights 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, as follows:

Buildings	-
Office machines	-
Computer hardware	-
Computer software	-
Office equipment	-
Equipment of official houses and mess	-
Motor vehicle	-

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**r. Aset tetap, aset dan liabilitas sewa dan aset
takberwujud (lanjutan)**

ii. Aset dan liabilitas sewa (lanjutan)

Jika kepemilikan aset sewa dialihkan ke Grup pada akhir masa sewa atau pembayaran sewa mencerminkan pelaksanaan opsi pembelian, penyusutan dihitung menggunakan estimasi masa manfaat ekonomis aset. Aset hak guna diuji penurunan nilainya sesuai dengan PSAK 236 "Penurunan Nilai Aset".

Pada tanggal dimulainya sewa, Grup mengakui liabilitas sewa yang diukur pada nilai kini dari pembayaran sewa masa depan yang akan dilakukan 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 Grup dan pembayaran penalti untuk mengakhiri sewa, jika jangka waktu sewa mencerminkan Grup 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.

Dalam menghitung nilai kini dari pembayaran sewa, Grup 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.

**2. MATERIAL ACCOUNTING POLICY INFORMATION
(continued)**

**r. Fixed assets, leased assets and liabilities, and
intangible assets (continued)**

ii. Leased assets and liabilities (continued)

If the ownership of the leased asset is transferred to the Group at the end of the lease term or the lease payments reflect the exercise of the purchase option, depreciation is calculated using the estimated useful life of the asset. Rights of use assets are assessed for impairment in accordance with SFAS 236 "Impairment of Assets".

At the inception date of the lease, the Group recognises lease liabilities which measured at the present value of future lease payments to be made over the lease term. Lease payments include fixed payments (including substantially fixed payments) less lease incentive receivables, variable lease payments that are index or interest rate dependent, and the amount expected 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 Group and the payment of a penalty to terminate the lease, if the lease term reflects the Group exercising the lease termination option. Variable lease payments that are not dependent 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.

In calculating the present value of lease payments, the Group uses the incremental loan interest rate of the lessee at the inception date of the lease because 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 increase in interest and less lease payments made. In addition, the carrying amount of the lease liability is remeasured if there are modifications, changes in the term of the lease, changes in lease payments, or changes in the valuation of the option to purchase the underlying asset.

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**r. Aset tetap, aset dan liabilitas sewa dan aset
takberwujud (lanjutan)**

ii. Aset dan liabilitas sewa (lanjutan)

Sewa jangka pendek dengan durasi kurang dari 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. Grup akan mengakui pembayaran sewa tersebut dengan dasar garis lurus selama masa sewa dalam laporan laba rugi dan penghasilan komprehensif lain konsolidasian. Beban ini ditunjukkan pada beban umum dan administrasi dalam laporan laba rugi.

Penerapan pencatatan PSAK 116 berlaku untuk seluruh sewa (kecuali sebagaimana yang disebutkan sebelumnya), yaitu sebagai berikut:

- (a) Menyajikan aset hak-guna sebagai bagian dari aset tetap dan liabilitas sewa disajikan sebagai bagian dari liabilitas lain-lain dalam laporan posisi keuangan konsolidasian, yang diukur pada nilai kini dari pembayaran sewa masa depan;
- (b) Mencatat penyusutan aset hak-guna dan bunga atas liabilitas sewa dalam laporan laba rugi dan penghasilan komprehensif lain konsolidasian; dan
- (c) Memisahkan jumlah pembayaran ke bagian pokok (disajikan dalam kegiatan pendanaan) dan bunga (disajikan dalam kegiatan operasional) dalam laporan arus kas konsolidasian.

iii. Aset takberwujud

Aset takberwujud terdiri dari perangkat lunak dan *goodwill*.

Perangkat lunak yang dibeli oleh Bank dan Entitas Anak dicatat sebesar biaya perolehan dikurangi akumulasi amortisasi dan akumulasi kerugian penurunan nilai. Metode amortisasi, estimasi masa manfaat dan nilai residual ditelaah pada setiap akhir tahun pelaporan dan disesuaikan jika diperlukan.

**2. MATERIAL ACCOUNTING POLICY INFORMATION
(continued)**

**r. Fixed assets, leased assets and liabilities, and
intangible assets (continued)**

ii. Leased assets and liabilities (continued)

Short-term leases with a duration of less than 12 months and leases of low value assets, as well as elements of such leases, partially or wholly do not apply the recognition principles prescribed by SFAS 116. The Group will recognise the lease payment on a straight-line basis over the lease term in the consolidated statement of profit or loss and other comprehensive income. This expense is shown under general and administrative expenses in the income statement.

The implementation of SFAS 116 payment applies to all leases (except as stated earlier), as follows:

- (a) Present right of use assets as part of fixed assets and leased liabilities are presented as part of other liabilities in the consolidated statement of financial position, measured at the present value of future lease payments;
- (b) Record the depreciation of right of use assets and the interest of lease liability in the consolidated statement of profit or loss and other comprehensive income; and
- (c) Separating the total payment into principal (presented in financing activities) and interest (presented in operating activities) in the consolidated statement of cash flows.

iii. Intangible assets

Intangible assets consist of software and *goodwill*.

Software purchased by the Bank and Subsidiaries is recorded at cost less accumulated amortization and accumulated impairment losses. Amortization method, estimated useful life and residual value are reviewed at end of reporting period and adjusted if necessary.

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**2. INFORMASI KEBIJAKAN AKUNTANSI MATERIAL
(lanjutan)**

**r. Aset tetap, aset dan liabilitas sewa dan aset
takberwujud (lanjutan)**

iii. Aset takberwujud (lanjutan)

Goodwill diakui apabila terdapat selisih lebih antara harga perolehan dan bagian Bank Mandiri atas nilai wajar aset dan liabilitas yang dapat diidentifikasi pada tanggal akuisisi dan disajikan sebagai aset lain-lain. Bank melakukan evaluasi penurunan nilainya secara berkala.

s. Penyertaan saham

Penyertaan saham terdiri dari investasi jangka panjang terutama pada perusahaan non-publik dan penyertaan sementara hasil restrukturisasi kredit pada perusahaan debitur yang timbul akibat konversi kredit yang diberikan.

Penyertaan saham untuk tujuan investasi dengan kepemilikan di bawah 20% dan tidak terdapat pengaruh signifikan merupakan aset keuangan yang diklasifikasikan sebagai nilai wajar melalui laba rugi atau biaya perolehan diamortisasi. Lihat Catatan 2c untuk kebijakan akuntansi atas nilai wajar melalui laba rugi dan biaya perolehan diamortisasi.

Penyertaan sementara akan dihapusbuku dari laporan posisi keuangan konsolidasian apabila telah melampaui jangka waktu 5 tahun sesuai dengan Peraturan Otoritas Jasa Keuangan (POJK) No. 40/POJK.03/2019 tanggal 19 Desember 2019 tentang Penilaian Kualitas Aset Bank Umum.

Penyertaan saham untuk tujuan investasi dengan kepemilikan saham sebesar 20% atau lebih dan terdapat pengaruh signifikan merupakan investasi pada entitas asosiasi. Investasi Bank Mandiri pada entitas asosiasi diukur dengan menggunakan metode ekuitas. Pengakuan awal investasi pada entitas asosiasi diakui sebesar biaya perolehan. Jumlah tercatat pada investasi pada entitas asosiasi ditambah atau dikurangkan untuk mengakui bagian Bank Mandiri atas laba rugi, penerimaan distribusi, perubahan yang diakui langsung pada ekuitas entitas asosiasi setelah tanggal perolehan.

t. Cadangan kerugian penurunan nilai aset non-produktif

Aset non-produktif adalah aset Bank Mandiri dan Entitas Anak, antara lain dalam bentuk agunan yang diambil alih, properti terbengkalai, rekening antar kantor dan *suspense account*.

**2. MATERIAL ACCOUNTING POLICY INFORMATION
(continued)**

**r. Fixed assets, leased assets and liabilities, and
intangible assets (continued)**

iii. Intangible assets (continued)

Goodwill is recognised when there is a positive difference between the acquisition cost and the Bank Mandiri's portion of the fair value of identified assets and liabilities at the acquisition date. *Goodwill* is presented as other assets. The Bank conducts an assessment of goodwill impairment regularly.

s. Investments in shares

Investments in shares represent long-term investments mostly in non-publicly-listed companies and temporary investments from loan restructuring in debtor companies arising from conversion of loans.

Investments in shares under 20% and with no significant control are financial assets classified as fair value through profit/loss or amortised cost. Refer to Note 2c for the accounting policy for fair value through profit/loss or amortised cost.

Temporary investment is written-off from the consolidated statement of financial position if it has exceeded the 5 year period in accordance with Financial Services Authority Regulation (POJK) No. 40/POJK.03/2019 dated 19 December 2019 concerning Asset Quality Assessment of Commercial Banks.

Investments in shares for investment purposes with a share ownership of 20% or more and with significant influence are investments in associates. Bank Mandiri's investment in associates is measured at equity method. The initial recognition of investment in associates is recognised at cost of acquisition. The carrying amount of the investment in associates is adjusted to recognize Bank Mandiri's share of profit or loss, receipt of distributions, and changes directly recognise in the equity of the associates after the acquisition date.

**t. Allowance for possible losses on non-earning
assets**

Non-earning assets of Bank Mandiri and the Subsidiaries consist of repossessed assets, abandoned properties, inter-office accounts and *suspense accounts*.

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(lanjutan)**

t. Cadangan kerugian penurunan nilai aset non-produktif (lanjutan)

Grup membentuk cadangan kerugian penurunan nilai atas agunan yang diambil alih dan properti terbengkalai sebesar selisih antara nilai tercatat dan nilai wajar setelah dikurangi biaya untuk menjual. Sedangkan untuk rekening antar kantor dan *suspense account*, adalah sebesar selisih antara nilai tercatat dan nilai pemulihan.

u. Tagihan dan liabilitas akseptasi

Tagihan akseptasi diklasifikasikan sebagai aset keuangan dalam kelompok biaya perolehan diamortisasi. Lihat Catatan 2c 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 2c untuk kebijakan akuntansi atas liabilitas keuangan yang diukur dengan biaya perolehan diamortisasi.

v. Aset lain-lain

Aset lain-lain antara lain terdiri dari pendapatan bunga dan provisi dan komisi yang masih akan diterima, tagihan, agunan yang diambil alih, properti terbengkalai, piutang *ijarah*, rekening antar kantor dan lain-lain.

Tagihan terdiri dari tagihan atas obligasi pemerintah yang diagunkan Bank Mandiri, tagihan Entitas Anak atas tagihan reksa dana dan tagihan kepada pemegang polis.

Agunan yang diambil alih ("AYDA") adalah aset yang diperoleh Bank Mandiri dan Entitas Anak, baik melalui pelelangan maupun di luar pelelangan berdasarkan penyerahan secara sukarela oleh pemilik agunan atau berdasarkan kuasa untuk menjual di luar lelang dari pemilik agunan dalam hal debitur tidak memenuhi liabilitasnya kepada Bank Mandiri dan Entitas Anak. AYDA merupakan agunan kredit yang diberikan yang telah diambil alih sebagai bagian dari penyelesaian kredit yang diberikan dan disajikan pada "Aset lain-lain".

Aset yang tidak digunakan (properti terbengkalai) adalah aset dalam bentuk properti yang dimiliki Bank Mandiri dan Entitas Anak, dimana bagian properti tersebut secara mayoritas tidak digunakan untuk kegiatan usaha operasional Bank Mandiri dan Entitas Anak.

**2. MATERIAL ACCOUNTING POLICY INFORMATION
(continued)**

t. Allowance for possible losses on non-earning assets (continued)

The Group provides an allowance for impairment of repossessed assets and abandoned property equal to the difference between the asset's carrying amount and its fair value less costs to sell. As for the inter-office account and suspense account, the allowance is equivalent to difference between the carrying value and the recovery value.

u. Acceptance receivables and payables

Acceptance receivables are classified as financial assets at amortised cost. Refer to Note 2c 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 2c for the accounting policy for financial liabilities at amortised cost.

v. Other assets

Other assets include accrued income for interest, provision and commissions, receivables, repossessed assets, abandoned properties, *ijarah* receivables, inter-office accounts and others.

Receivables consist of receivables from government bonds pledged by the Bank, mutual fund receivables from Subsidiaries and receivables from policyholders.

Repossessed assets represent assets acquired by Bank Mandiri and its Subsidiaries, both from auction and non auction based on voluntary transfer by the debtor or based on debtor's approval to sell the collateral not through auction when the debtor do not fulfill their obligations to Bank Mandiri and Subsidiaries. Repossessed assets represent loan collateral that were taken over as part of loans settlement and presented in "Other assets".

Abandoned properties represent Bank and Subsidiaries' fixed assets in the form of properties which majority part of the property were not used for Bank and Subsidiaries' business operational activity.

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v. Aset lain-lain (lanjutan)

AYDA dan properti terbengkalai disajikan sebesar nilai bersih yang dapat direalisasi (*net realizable value*). Nilai bersih yang dapat direalisasi adalah nilai wajar agunan yang diambil alih dikurangi dengan estimasi biaya untuk menjual AYDA tersebut. Selisih antara nilai bersih yang dapat direalisasi dengan hasil penjualan AYDA diakui sebagai keuntungan atau kerugian pada periode berjalan pada saat dijual.

Ijarah adalah akad pemindahan hak guna (manfaat) atas suatu aset dalam waktu tertentu dengan pembayaran sewa (*ujrah*) tanpa diikuti dengan pemindahan kepemilikan aset itu sendiri. *Ijarah muntahiyah bittamlik* adalah penyediaan dana dalam rangka memindahkan hak guna atau manfaat dari suatu barang atau jasa berdasarkan transaksi sewa dengan opsi pemindahan kepemilikan barang kepada penyewa. Perpindahan hak milik objek sewa kepada penyewa dalam *ijarah muntahiyah bittamlik* dapat dilakukan dengan hibah. Piutang pendapatan *ijarah* diakui pada saat jatuh tempo sebesar sewa yang belum diterima dan disajikan sebesar nilai bersih yang dapat direalisasikan, yakni sebesar saldo piutang.

Beban-beban yang berkaitan dengan pemeliharaan AYDA dan properti terbengkalai dibebankan ke laporan laba rugi dan penghasilan komprehensif lain konsolidasian periode berjalan pada saat terjadinya. Bila terjadi penurunan nilai yang bersifat permanen, maka nilai tercatatnya dikurangi untuk mengakui penurunan tersebut dan kerugiannya dibebankan pada laporan laba rugi dan penghasilan komprehensif lain konsolidasian tahun berjalan. Lihat Catatan 2t untuk kebijakan akuntansi atas penyisihan kerugian AYDA dan properti terbengkalai.

w. Liabilitas segera

Liabilitas segera dicatat pada saat timbulnya liabilitas, baik kepada masyarakat maupun kepada bank lain. Liabilitas segera diklasifikasikan sebagai liabilitas keuangan yang diukur dengan biaya perolehan diamortisasi.

x. Simpanan dari nasabah

Simpanan dari nasabah adalah dana yang ditempatkan oleh masyarakat (tidak termasuk bank) kepada Bank dan Entitas Anak yang bergerak di bidang perbankan berdasarkan perjanjian penyimpanan dana. Termasuk dalam pos ini adalah giro, tabungan, deposito berjangka dan bentuk simpanan lain yang dipersamakan dengan itu.

**2. MATERIAL ACCOUNTING POLICY INFORMATION
(continued)**

v. Other assets (continued)

Reposessed assets and abandoned properties are presented at their net realizable values. Net realizable value is the fair value of the reposessed assets less estimated costs to sell the reposessed assets. Differences between the net realizable value and the proceeds from disposal of the reposessed assets are recognised as current year's gain or loss at the year of disposal.

Ijarah is a contract involving the transfer of right of use (benefit) of an asset for a specific period which the lessee pays rent (*ujrah*) without the transfer of ownership of the asset itself. *Ijarah muntahiyah bittamlik* is the provision of funds to transfer the right of use or benefit of goods or services based on a lease transaction with an option to transfer ownership of the goods to the lessee. The transfer of ownership of the leased object to the lessee in *ijarah muntahiyah bittamlik* can be executed as a grant. *Ijarah* revenue receivables are recognised at the due date which equal to the outstanding rent amount and presented at the net realisable value, which is the outstanding balance of the receivables.

Expenses for maintaining reposessed assets and abandoned properties are recognised in the current year's consolidated statement of profit or loss and other comprehensive income as incurred. Any permanent impairment loss that occurred will be deducted from the carrying amount and be charged to the current year's consolidated statement of profit or loss and other comprehensive income. Refer to Note 2t for changes in accounting policy to determine impairment losses on reposessed assets and abandoned properties.

w. Obligations due immediately

Obligations due immediately are recorded at the time the obligations occurred to customers or other banks. Obligations due immediately are classified as financial liabilities at amortised cost.

x. Deposits from customers

Deposits from customers are the funds placed by customers (excluding banks) to the Bank and Subsidiaries which operate in banking industry based on a fund deposit agreement. Included in this account are demand deposits, saving deposits, time deposits and other similar deposits.

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**2. INFORMASI KEBIJAKAN AKUNTANSI MATERIAL
(lanjutan)**

x. Simpanan dari nasabah (lanjutan)

Giro merupakan simpanan dari nasabah yang dapat digunakan sebagai alat pembayaran, yang penarikannya dapat dilakukan setiap saat melalui cek, kartu Anjungan Tunai Mandiri ("ATM"), atau dengan cara pemindahbukuan dengan bilyet giro atau sarana perintah pembayaran lainnya.

Tabungan merupakan simpanan dari nasabah yang penarikannya hanya dapat dilakukan melalui *counter* dan ATM atau dengan cara pemindahbukuan melalui *SMS Banking*, *Phone Banking* dan *Internet Banking* jika memenuhi persyaratan yang disepakati, tetapi penarikan tidak dapat dilaksanakan dengan menggunakan cek atau instrumen setara lainnya.

Deposito berjangka merupakan simpanan dari nasabah yang penarikannya hanya dapat dilakukan pada waktu tertentu sesuai dengan perjanjian antara nasabah dengan Bank. Deposito berjangka dinyatakan sebesar nilai perolehan diamortisasi sesuai dengan perjanjian antara pemegang deposito berjangka dengan Bank.

Termasuk di dalam giro adalah giro dan tabungan *wadiah*. Giro *wadiah* dapat digunakan sebagai instrumen pembayaran dan dapat ditarik setiap saat melalui cek dan bilyet giro. Giro *wadiah* serta tabungan *wadiah* mendapatkan bonus sesuai dengan kebijakan Entitas Anak. Simpanan dari nasabah dalam bentuk giro *wadiah* dan tabungan *wadiah* dinyatakan sebesar liabilitas Entitas Anak.

Simpanan dari nasabah diklasifikasikan sebagai liabilitas keuangan yang diukur dengan biaya perolehan diamortisasi. Biaya tambahan yang dapat diatribusikan secara langsung dengan perolehan simpanan dari nasabah diperhitungkan dalam jumlah simpanan yang diterima dan diamortisasi sepanjang estimasi umur simpanan tersebut. Lihat Catatan 2c untuk kebijakan akuntansi atas liabilitas keuangan yang diukur dengan biaya perolehan diamortisasi.

y. Simpanan dari bank lain

Simpanan dari bank lain terdiri dari liabilitas terhadap bank lain, baik lokal maupun luar negeri, dalam bentuk giro, tabungan, *inter-bank call money* dengan periode jatuh tempo menurut perjanjian kurang dari atau 90 hari, deposito berjangka dan *negotiable certificates of deposits*. Simpanan dari bank lain dicatat sebagai liabilitas terhadap bank lain.

**2. MATERIAL ACCOUNTING POLICY INFORMATION
(continued)**

x. Deposits from customers (continued)

Demand deposits represent deposits of customers that may be used as instruments of payment, and which may be withdrawn at any time by cheque, Automated Teller Machine card ("ATM") or by overbooking through written transfer instruction (bilyet giro) or other orders of payment or transfers.

Saving deposits represent deposits of customers that may only be withdrawn over the counter and via ATMs or funds transfers by SMS Banking, Phone Banking and Internet Banking when certain agreed conditions are met, but which may not be withdrawn by cheque or other equivalent instruments.

Time deposits represent customers deposits that may only be withdrawn after a certain time based on the agreement between the customer and the Bank. Time deposits are stated at amortised cost in the certificates between the Bank and the holders of time deposits.

Included in demand deposits are wadiah demand deposits and wadiah saving deposits. Wadiah demand deposits can be used as payment instruments and can be withdrawn at any time using cheque and written transfer instruction (bilyet giro). Wadiah demand deposits and wadiah saving deposits earn bonus based on Subsidiary's policy. Wadiah demand deposits and wadiah saving deposits are stated at the Subsidiary's liability amount.

Deposits from customers are classified as financial liabilities at amortised cost. Incremental costs directly attributable to acquisition of deposits from customers are included in the amount of deposits and amortised over the expected life of the deposits. Refer to Note 2c for the accounting policy for financial liabilities at amortised cost.

y. Deposits from other banks

Deposits from other banks represent liabilities to local or overseas banks, in the form of demand deposits, saving deposits, interbank call money with original maturities of 90 days or less based on agreement, time deposits and negotiable certificate of deposits. Deposits from other banks are recorded as liability to other banks.

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y. Simpanan dari bank lain (lanjutan)

Di dalam simpanan dari bank lain termasuk simpanan syariah dalam bentuk giro *wadiah*.

Simpanan dari bank lain diklasifikasikan sebagai liabilitas keuangan yang diukur dengan biaya perolehan diamortisasi. Biaya tambahan yang dapat diatribusikan secara langsung dengan perolehan simpanan diperhitungkan dalam jumlah simpanan yang diterima dan diamortisasi sepanjang estimasi umur simpanan tersebut. Lihat Catatan 2c untuk kebijakan akuntansi atas liabilitas keuangan yang diukur dengan biaya perolehan diamortisasi.

z. Liabilitas kontrak asuransi

Kontrak asuransi adalah kontrak yang diterbitkan oleh perusahaan asuransi dimana perusahaan asuransi menerima risiko asuransi yang signifikan dari pemegang polis. Risiko asuransi yang signifikan didefinisikan sebagai kemungkinan membayar manfaat yang signifikan kepada tertanggung apabila suatu kejadian atas risiko yang diasuransikan terjadi dibandingkan dengan manfaat minimum yang akan dibayarkan apabila risiko yang diasuransikan tidak terjadi. Skenario-skenario yang diperhatikan adalah skenario yang mengandung unsur komersial.

Sejak 1 Januari 2025

Berdasarkan PSAK 117, kontrak asuransi dikelompokkan menjadi kelompok-kelompok untuk tujuan pengukuran. Kelompok kontrak asuransi ditentukan dengan mengidentifikasi portofolio kontrak asuransi, di mana setiap portofolio terdiri dari kelompok kontrak dengan risiko yang serupa yang dikelola bersama. Portofolio tersebut dibagi lebih lanjut berdasarkan profitabilitas kontrak menjadi tiga kategori: kontrak yang merugikan, kontrak yang tidak memiliki risiko signifikan untuk menjadi merugikan, dan kontrak yang tersisa. Kontrak asuransi juga dikelompokkan menjadi kohort tahunan (yaitu berdasarkan tahun penerbitan). Portofolio kontrak reasuransi yang dimiliki dinilai untuk agregasi secara terpisah dari portofolio kontrak asuransi yang diterbitkan.

Kontrak asuransi diukur menggunakan Modal Pengukuran Umum (MPU), Pendekatan Biaya Variabel (PBV), atau *Premium Allocation Approach* (PAA). Entitas anak umumnya menggunakan MPU dan PBV (untuk kontrak yang memiliki fitur partisipasi langsung, misalnya kontrak *unit-link*), tergantung pada karakteristik spesifik dari kontrak asuransi tersebut.

**2. MATERIAL ACCOUNTING POLICY INFORMATION
(continued)**

y. Deposits from other banks (continued)

Included in the deposits from other banks are sharia deposits in a form of *wadiah* demand deposits.

Deposits from other banks are classified as financial liabilities at amortised cost. Incremental costs directly attributable to acquisition of deposits from other banks are included in the amount of deposits and amortised over the expected life of the deposits. Refer to Note 2c for the accounting policy for financial liabilities at amortised cost.

z. Insurance contract liabilities

Insurance contract is a contract issued by insurance companies which the insurer accepts significant insurance risk from the policyholders. Significant insurance risk is defined as the possibility of paying significantly more benefit to the policyholder upon the occurrence of insured event on the risk covered compared to the minimum benefit payable in a scenario where the insured event on the risk covered does not occur. Scenarios that are considered are those with commercial substance.

Since 1 January 2025

Under SFAS 117, insurance contracts are aggregated into groups for measurement purposes. Groups of insurance contracts are determined by identifying portfolios of insurance contracts, where each portfolio comprise group of contracts with similar risks which are managed together. The portfolios are further divided based on the profitability of contracts into three categories: onerous contracts, contracts with no significant risk of becoming onerous, and the remaining contracts. The insurance contracts are also grouped into annual cohorts (i.e. by year of issue). Portfolios of reinsurance contracts held are assessed for aggregation separately from portfolios of insurance contracts issued.

Insurance contracts are measured under the General Measurement Model (GMM), Variable Fee Approach ("VFA") or Premium Allocation Approach ("PAA"). The Subsidiary predominantly uses the GMM and VFA (for contract that have direct participation features, such as unit-linked contracts), depending on the specific characteristics of the insurance contracts.

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**2. INFORMASI KEBIJAKAN AKUNTANSI MATERIAL
(lanjutan)**

z. Liabilitas kontrak asuransi (lanjutan)

Sejak 1 Januari 2025 (lanjutan)

Pengakuan awal dan batasan kontrak

Kelompok kontrak asuransi diukur pada pengakuan awal sebagai total dari:

- Arus kas pemenuhan, yang terdiri dari estimasi terbaik nilai kini arus kas masa depan dalam batas kontrak yang diharapkan akan muncul, serta penyesuaian risiko eksplisit untuk risiko non-keuangan; dan
- *Contractual Service Margin (CSM)* yang mewakili penundaan keuntungan yang muncul pada pengakuan awal.

Entitas anak mengakui kelompok kontrak asuransi yang diterbitkan dari yang paling awal di antara hal-hal berikut:

- Awal periode perlindungan kelompok kontrak;
- Tanggal ketika pembayaran premi pertama dari pemegang polis dalam kelompok jatuh tempo; dan
- Untuk kelompok kontrak yang merugikan, segera setelah fakta dan keadaan menunjukkan bahwa kelompok tersebut merugikan.

Batas kontrak mendefinisikan arus kas masa depan yang mana termasuk dalam pengukuran kontrak. Akhir batas kontrak dianggap terjadi pada saat Entitas Anak tidak lagi memiliki hak dan kewajiban substansial berdasarkan kontrak asuransi untuk memberikan layanan atau memaksa pemegang polis untuk membayar premi.

Liabilitas kepada pemegang polis Entitas Anak dicatat di laporan posisi keuangan konsolidasian sebagai bagian dari "Liabilitas Kontrak Asuransi" berdasarkan perhitungan aktuaris dengan menggunakan asumsi aktuarial.

Entitas Anak memisahkan jumlah yang diakui dalam laporan laba rugi dan penghasilan komprehensif lainnya menjadi hasil layanan asuransi, yang terdiri dari pendapatan asuransi dan biaya layanan asuransi, serta pendapatan atau biaya keuangan asuransi.

**2. MATERIAL ACCOUNTING POLICY INFORMATION
(continued)**

z. *Insurance contract liabilities* (continued)

Since 1 January 2025 (continued)

Initial recognition and contract boundary

Groups of insurance contracts are measured on initial recognition as the total of:

- *Fulfilment cash flows*, comprising the best estimate of the present value of future cash flows within the contract boundary that are expected to arise and an explicit risk adjustment for non-financial risk; and
- A *Contractual Service Margin (CSM)* that represents the deferral of any day-one gains arising on initial recognition.

The Subsidiary recognises groups of insurance contracts issued from the earliest of the following:

- The beginning of the coverage period of the group of contracts;
- The date when first premium payment from policyholder in the group becomes due; and
- For a group of onerous contracts, as soon as facts and circumstances indicate that the group is onerous.

The contract boundary defines which future cash flows are included in the measurement of a contract. The end of the contract boundary is considered to be at the point when the Subsidiary no longer has substantive rights and obligations under the insurance contract to provide services or compel the policyholder to pay premiums.

Liabilities to policyholders Subsidiary are recorded in the consolidated statement of financial position as part of "Insurance Contract Liabilities" based on actuarial calculations using actuarial assumptions.

The Subsidiary disaggregates the amounts recognised in the statement of profit or loss and other comprehensive income into a insurance service result, comprising insurance revenue and insurance service expenses, and insurance finance income or expenses.

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z. Liabilitas kontrak asuransi (lanjutan)

Sejak 1 Januari 2025 (lanjutan)

Contractual Service Margin ("CSM")

CSM disesuaikan pada setiap periode pelaporan untuk perubahan arus kas masa depan yang diharapkan yang disebabkan oleh perubahan asumsi teknis atau asumsi estimasi terbaik (kematian, morbiditas, umur panjang, *lapse* atau penarikan, biaya. Namun, jika perubahan negatif pada arus kas masa depan yang didiskontokan lebih besar dari sisa CSM, selisihnya segera diakui dalam laporan laba rugi dan penghasilan komprehensif lain konsolidasian karena kontrak asuransi menjadi merugi dan CSM tidak boleh negatif. *Interest* juga diakumulasikan pada CSM dengan tingkat bunga yang dikunci pada saat pengakuan awal kontrak (yaitu tingkat diskonto yang digunakan pada saat awal untuk menentukan nilai sekarang dari arus kas masa depan yang diperkirakan).

CSM akan *released* ke laba atau rugi berdasarkan unit pertanggungan, mencerminkan jumlah manfaat yang diberikan dan durasi pertanggungan yang diharapkan dari kontrak yang tersisa dalam kelompok kontrak asuransi. Mengingat keragaman kontrak asuransi, definisi unit pertanggungan melibatkan penggunaan penilaian dengan mempertimbangkan tingkat pertanggungan yang ditetapkan dalam kontrak berdasarkan maksimum manfaat asuransi (misalnya manfaat kematian, saldo pinjaman yang belum dibayar, nilai akun pemegang polis ditambah manfaat kematian, maksimum manfaat kesehatan) dan durasi pertanggungan yang diharapkan dari kontrak.

Komponen kerugian

Entitas anak telah mengelompokkan kontrak yang merugikan pada pengakuan awal secara terpisah dari kontrak dalam portofolio yang sama yang tidak merugikan pada pengakuan awal. Kelompok yang tidak merugikan pada pengakuan awal juga dapat menjadi merugikan jika asumsi dan pengalaman berubah. Entitas Anak telah menetapkan komponen kerugian dari kewajiban untuk perlindungan yang tersisa untuk setiap kelompok merugikan yang menggambarkan kerugian masa depan yang diakui.

Komponen kerugian dilepaskan berdasarkan alokasi sistematis dari perubahan selanjutnya dalam arus kas pemenuhan kepada: (i) komponen kerugian; dan (ii) kewajiban untuk perlindungan yang tersisa, tidak termasuk komponen kerugian. Komponen kerugian juga diperbarui untuk perubahan selanjutnya dalam estimasi arus kas pemenuhan yang terkait dengan layanan masa depan.

**2. MATERIAL ACCOUNTING POLICY INFORMATION
(continued)**

z. Insurance contract liabilities (continued)

Since 1 January 2025 (continued)

Contractual Service Margin ("CSM")

The CSM is adjusted at each subsequent reporting period for changes in expected future cash flows driven by changes in technical assumptions or best estimate assumptions (death, morbidity, longevity, surrenders, expenses). However, if negative changes in future discounted cash flows are greater than the remaining CSM, the difference is immediately recognized in the consolidated statement of profit or loss and other comprehensive income as the insurance contract become onerous and the CSM cannot be negative. Interest is also accreted on the CSM at rates locked in at initial recognition of a contract (i.e., discount rate used at inception to determine the present value of the estimated future cash flows).

The CSM will be released into profit or loss based on coverage units, reflecting the quantity of the benefits provided and the expected coverage duration of the remaining contracts in the insurance group of contract. Given the variety of insurance contracts, the definition of coverage units involves the use of judgment by considering both the level of coverage defined within the contract based on the maximum of insurance benefit (e.g. a death benefit, outstanding loan balance, the policyholders' account value plus death benefit, maximum of health benefit) and the expected coverage duration of the contract.

Loss components

The Subsidiary has grouped contracts that are onerous at initial recognition separately from contracts in the same portfolio that are not onerous at initial recognition. Groups that were not onerous at initial recognition can also subsequently become onerous if assumptions and experience changes. The Subsidiary has established a loss component of the liability for remaining coverage for any onerous group depicting the future losses recognised.

The loss component is released based on a systematic allocation of the subsequent changes in the fulfilment cash flows to: (i) the loss component; and (ii) the liability for remaining coverage excluding the loss component. The loss component is also updated for subsequent changes in estimates of the fulfilment cash flows related to future service.

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z. Liabilitas kontrak asuransi (lanjutan)

Sejak 1 Januari 2025 (lanjutan)

Komponen kerugian (lanjutan)

Alokasi sistematis dari perubahan selanjutnya ke komponen kerugian mengakibatkan jumlah total yang dialokasikan ke komponen kerugian menjadi sama dengan nol pada akhir periode perlindungan dari sekelompok kontrak (karena komponen kerugian akan terwujud dalam bentuk klaim yang terjadi). Entitas Anak menggunakan proporsi pada pengakuan awal untuk menentukan alokasi sistematis dari perubahan selanjutnya dalam arus kas masa depan antara komponen kerugian dan kewajiban untuk perlindungan yang tersisa, tidak termasuk komponen kerugian.

Setiap bunga, keuntungan atau kerugian dari kenaikan atau penurunan nilai pasar investasi dicatat sebagai pendapatan atau beban, disertai dengan pengakuan kenaikan atau penurunan liabilitas kepada pemegang polis *unit-link* di laporan laba rugi dan penghasilan komprehensif lain konsolidasian dan liabilitas kepada pemegang polis *unit-link* di laporan posisi keuangan konsolidasian.

Pendapatan dan biaya keuangan asuransi

Pendapatan atau biaya keuangan asuransi terdiri dari perubahan dalam jumlah tercatat dari kelompok kontrak asuransi yang timbul dari:

- Pengaruh nilai waktu uang dan perubahan dalam nilai waktu uang.
- Pengaruh risiko keuangan dan perubahan dalam risiko keuangan.

Sebelum 1 Januari 2025

Entitas Anak menerbitkan kontrak asuransi yang menerima risiko asuransi yang signifikan dari pemegang polis. Entitas Anak mendefinisikan risiko asuransi yang signifikan sebagai kemungkinan membayar manfaat pada saat terjadinya suatu kejadian yang diasuransikan, yang setidaknya 10% lebih besar dari manfaat yang dibayarkan jika kejadian yang diasuransikan tidak terjadi. Jika suatu kontrak asuransi tidak mengandung risiko asuransi yang signifikan, maka kontrak tersebut diklasifikasikan sebagai kontrak investasi.

**2. MATERIAL ACCOUNTING POLICY INFORMATION
(continued)**

z. Insurance contract liabilities (continued)

Since 1 January 2025 (continued)

Loss components (continued)

The systematic allocation of subsequent changes to the loss component results in the total amounts allocated to the loss component being equal to zero by the end of the coverage period of a group of contracts (since the loss component will have been materialised in the form of incurred claims). The Subsidiary uses the proportion on initial recognition to determine the systematic allocation of subsequent changes in future cash flows between the loss component and the liability for remaining coverage excluding the loss component.

Any interest, gain or loss due to increases or decreases in market value of investments are recorded as income or expense, with a corresponding recognition of increase or decrease in liability to unit-link policyholders in the statement of profit or loss and other comprehensive income and liability to unit-link policyholders in the consolidated statement of financial position.

Insurance finance income and expense

Insurance finance income or expenses comprise the change in the carrying amount of the group of insurance contracts arising from:

- The effect of the time value of money and changes in the time value of money.
- The effect of financial risk and changes in financial risk.

Before 1 January 2025

The Subsidiary issue insurance contracts that accepted significant insurance risk from the policyholders. The Subsidiary define significant insurance risk as the possibility of having to pay benefits on the occurrence of an insured event of at least 10% more than the benefits payable if the insured event did not occur. When an insurance contract does not have significant insurance risk, it is classified as investment contract.

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**2. INFORMASI KEBIJAKAN AKUNTANSI MATERIAL
(lanjutan)**

z. Liabilitas kontrak asuransi (lanjutan)

Sebelum 1 Januari 2025 (lanjutan)

Entitas Anak menerbitkan kontrak asuransi untuk produk asuransi tradisional dan produk asuransi yang dikaitkan dengan investasi. Kedua jenis produk ini mempunyai risiko asuransi yang signifikan.

Produk-produk dari Entitas Anak dibagi berdasarkan kategori sebagai berikut:

- Asuransi jiwa tradisional *non-participating*, memberikan perlindungan untuk menutupi risiko kematian, kecelakaan, penyakit kritis dan kesehatan dari pemegang polis. Jumlah uang pertanggungan akan dibayarkan pada saat terjadinya risiko yang ditanggung.
- Unit-link, produk asuransi dengan pembayaran premi tunggal maupun reguler yang dikaitkan dengan investasi yang memberikan kombinasi manfaat proteksi dan manfaat investasi.

Ketika sebuah kontrak telah diklasifikasi sebagai kontrak asuransi, reklasifikasi terhadap kontrak tersebut tidak dapat dilakukan kecuali ketentuan perjanjian kemudian diamendemen. Seluruh produk asuransi yang diterbitkan oleh Entitas Anak mempunyai risiko asuransi yang signifikan.

Entitas Anak memisahkan komponen deposit dari kontrak *unit-link* seperti yang disyaratkan oleh PSAK 104 jika kondisi-kondisi di bawah ini terpenuhi:

- Entitas Anak dapat mengukur komponen "deposit" secara terpisah (termasuk opsi penyerahan melekat, yaitu tanpa memperhitungkan komponen "asuransi");
- Kebijakan akuntansi Entitas Anak tidak mensyaratkan untuk mengakui semua hak dan liabilitas yang timbul dari komponen "deposit".

Entitas Anak tidak memisahkan komponen deposit dikarenakan hanya salah satu kondisi di atas yang terpenuhi.

Pengujian kecukupan liabilitas

Pengujian kecukupan liabilitas dilakukan pada tanggal pelaporan untuk kontrak secara individual ataupun per kelompok produk, ditentukan sesuai dengan cara Entitas Anak memperoleh, memelihara dan mengukur profitabilitas dari kontrak asuransi tersebut.

**2. MATERIAL ACCOUNTING POLICY INFORMATION
(continued)**

z. Insurance contract liabilities (continued)

Before 1 January 2025 (continued)

The Subsidiary issue insurance contracts for traditional insurance product and investment-linked insurance product. Both of these products have significant insurance risk.

The Subsidiary's products are divided into the following main categories:

- Traditional *non-participating* life insurance, provide protection to cover the risk of death, accident, critical illness, and health of the insured. The basic of sum insured will be paid upon the occurrence of the risks covered.
- Unit-link, insurance product with single or regular premium payment which is linked to investment products, which provides a combined benefit of protection and investment.

Once a contract has been classified as an insurance contract, no reclassification could be performed subsequently unless the terms of the agreement are later amended. All insurance products issued by the Subsidiary have significant insurance risk.

The Subsidiary separate the deposit component from unit-link contract as required by SFAS 104 when both the following conditions are met:

- The Subsidiary can measure separately the "deposit" component (including any embedded submission option, i.e. without taking into account the "insurance" component);
- The Subsidiary's accounting policies do not require to recognise all rights and obligations arising from the "deposit" component.

The Subsidiary do not separate the deposit component because only one of the above conditions is met.

Liability adequacy test

Liability adequacy testing is performed at reporting date for contract individually or group of products determined in accordance with the Subsidiary's method of acquiring, servicing and measuring the profitability of its insurance contracts.

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**2. INFORMASI KEBIJAKAN AKUNTANSI MATERIAL
(lanjutan)**

z. Liabilitas kontrak asuransi (lanjutan)

Sebelum 1 Januari 2025 (lanjutan)

Pengujian kecukupan liabilitas (lanjutan)

Untuk asuransi jiwa, liabilitas kepada pemegang polis khususnya liabilitas untuk klaim masa depan diuji untuk menentukan apakah liabilitas tersebut cukup untuk menutupi semua arus kas keluar di masa depan termasuk semua manfaat yang dijamin dan manfaat tambahan yang dijamin (jika ada), manfaat partisipasi yang tidak dijamin (jika ada), semua biaya untuk penerbitan polis dan pemeliharaan polis, serta mencerminkan arus kas masuk masa depan yaitu penerimaan premi masa depan.

Liabilitas dihitung berdasarkan diskonto dari arus kas untuk semua arus kas yang terkait yaitu arus kas keluar dan arus kas masuk seperti yang disebutkan di atas dengan menggunakan seperangkat asumsi estimasi terbaik terkini yang ditetapkan oleh aktuaris Entitas Anak, termasuk asumsi tingkat mortalita, morbidita, tingkat pembatalan polis, biaya, tingkat inflasi dan tingkat suku bunga. Entitas Anak yang bergerak dalam bidang asuransi jiwa menerapkan metode *Gross Premium Reserve* dalam perhitungan cadangan premi atas manfaat polis masa depan kepada pemegang polis dengan menggunakan asumsi aktuarial berdasarkan asumsi estimasi terbaik dan margin atas risiko pemburukan, sehingga pengujian kecukupan liabilitas tidak diperlukan lagi.

Reasuransi

Entitas Anak mereasuransikan sebagian porsi risikonya kepada perusahaan reasuradur. Jumlah premi yang dibayar atau porsi premi atas transaksi reasuransi prospektif diakui selama periode kontrak asuransi sesuai dengan proporsi jumlah proteksi reasuransi yang diterima.

Aset reasuransi termasuk saldo yang diharapkan dibayarkan oleh perusahaan reasuransi untuk ceded liabilitas manfaat polis masa depan, ceded estimasi liabilitas klaim dan ceded cadangan atas premi yang belum merupakan pendapatan. Jumlah manfaat yang ditanggung oleh reasuradur diperkirakan secara konsisten sesuai dengan liabilitas yang terkait dengan polis reasuransi.

Entitas Anak menyajikan aset reasuransi secara terpisah sebagai aset atas liabilitas manfaat polis masa depan, cadangan atas premi yang belum merupakan pendapatan dan estimasi liabilitas klaim.

**2. MATERIAL ACCOUNTING POLICY INFORMATION
(continued)**

z. Insurance contract liabilities (continued)

Before 1 January 2025 (continued)

Liability adequacy test (continued)

For life insurance, the liabilities to policyholder in particular the liabilities for future claim are tested to determine whether the liabilities sufficient to cover all related future cash out flow including all guaranteed benefit and guaranteed additional benefit (if any), non-guaranteed participation benefit feature (if any), all expenses for policies issuance and maintenance, as well as reflecting the future cash inflow, i.e. future premium receipt.

The liabilities are calculated based on discounted cash flow basis for all related cash flows i.e. both of cash outflows and cash inflows as mentioned above using a set of most recent best estimate assumptions set by the Subsidiary' appointed actuary, includes mortality, morbidity, lapses, expenses, inflation rates, and interest rate. Subsidiary operate in life insurance use Gross Premium Reserve in the premium allowance calculation for future policy benefits to the policyholders using actuary assumptions with best estimate and margin for adverse deviation, therefore liability adequacy test is not required.

Reinsurance

The Subsidiary reinsure a portion of its risk to reinsurance companies. The amount of premium paid or portion of premium from prospective reinsurance transactions is recognised over the reinsurance contract in proportion with the protection received.

Reinsurance assets include balances expected to be recovered from reinsurance companies for ceded liability for future policy benefits, ceded estimated claim liabilities and ceded unearned premiums allowance. Recovery amount from reinsurers are estimated in a consistent manner with the liability associated with the reinsurance policy.

Subsidiary present separately reinsurance asset of future policy benefit liabilities, unearned premium allowance, and estimated claim liabilities.

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z. Liabilitas kontrak asuransi (lanjutan)

Reasuransi (lanjutan)

Jika aset reasuransi mengalami penurunan nilai, Entitas Anak mengurangi nilai tercatat dan mengakui kerugian penurunan nilai tersebut dalam laporan laba rugi dan penghasilan komprehensif lain konsolidasian. Aset reasuransi mengalami penurunan nilai jika ada bukti objektif, sebagai akibat dari suatu peristiwa yang terjadi setelah pengakuan awal aset reasuransi, bahwa Entitas Anak tidak dapat menerima seluruh jumlah karena di bawah syarat-syarat kontrak dan dampak pada jumlah yang akan diterima dari reasuradur dapat diukur secara andal.

Liabilitas manfaat polis masa depan

Liabilitas manfaat polis masa depan merupakan nilai sekarang estimasi manfaat polis masa depan yang akan dibayarkan kepada pemegang polis atau ahli warisnya dikurangi dengan nilai sekarang dari estimasi premi masa depan yang akan diterima dari pemegang polis dan diakui pada saat pengakuan pendapatan premi. Liabilitas manfaat polis masa depan ditentukan dan dihitung dengan menggunakan metode tertentu oleh aktuaris Entitas Anak berdasarkan standar praktik Aktuaria yang berlaku umum.

Entitas Anak menghitung liabilitas manfaat polis masa depan dengan menggunakan metode *Gross Premium Reserve* yang mencerminkan nilai kini estimasi pembayaran seluruh manfaat yang diperjanjikan termasuk seluruh opsi yang disediakan, nilai kini estimasi seluruh manfaat asuransi dan biaya yang dikeluarkan dan juga mempertimbangkan penerimaan premi di masa depan.

Kenaikan/(penurunan) liabilitas manfaat polis masa depan diakui dalam laporan laba rugi dan penghasilan komprehensif lain konsolidasian tahun berjalan.

Liabilitas kepada pemegang polis *unit-link* diakui pada saat penerimaan dana dikonversi menjadi unit setelah dikurangi biaya-biaya dan akan bertambah atau berkurang sesuai dengan nilai aset bersih efektif yang berlaku.

Penerimaan dana dari nasabah untuk produk *unit-link* non-syariah diakui sebagai pendapatan premi bruto dalam laporan laba rugi dan penghasilan komprehensif lain konsolidasian.

**2. MATERIAL ACCOUNTING POLICY INFORMATION
(continued)**

z. Insurance contract liabilities (continued)

Reinsurance (continued)

If a reinsurance asset is impaired, the Subsidiary deducted the carrying amount accordingly and recognise that impairment loss in the consolidated statement of profit or loss and other comprehensive income. A reinsurance asset is impaired if there is objective evidence, as a result of an event that occurred after initial recognition of the reinsurance asset, that the Subsidiary may not receive all amounts due to it is below the requirement of the contract, and the impact on the amounts that the Subsidiary will receive from the reinsurer can be reliably measured.

Liability for future policy benefits

The liabilities for future policy benefits represent the present value of estimated future policy benefits to be paid to policyholders or their heirs less present value of estimated future premiums to be received from the policyholders and recognised consistently with the recognition of premium income. The liabilities for future policy benefits are determined and computed based on certain method by the Subsidiary's actuary based on generally accepted actuarial practice standards.

The Subsidiary calculate the liability for future policy benefits using *Gross Premium Reserve* method that reflect the present value of estimated payments of all the guaranteed benefits including all the embedded options available, the present value estimated of all insurance benefit and handling costs incurred and also considering the future premium receipt.

Increase/(decrease) in liabilities for future policy benefits are recognised in the current year's consolidated statement of profit or loss and other comprehensive income.

The liability to unit-link policyholders are recognised at the time the funds received are converted into units, net of related expenses and will increase or decrease in accordance with effective net asset value.

Funds received from customers for non-sharia unit-link products are recognised as gross premium income in the consolidated statement of profit or loss and other comprehensive income.

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z. Liabilitas kontrak asuransi (lanjutan)

Liabilitas manfaat polis masa depan (lanjutan)

Liabilitas kepada pemegang polis *unit-link* diakui di laporan posisi keuangan konsolidasian dan dihitung menggunakan metode cadangan atas premi yang belum merupakan pendapatan yang dihitung dengan menggunakan metode harian berdasarkan biaya asuransi atas risiko mortalitas atau risiko morbiditas ditambah cadangan atas akumulasi dana investasi pemegang polis.

Setiap bunga, keuntungan atau kerugian dari kenaikan atau penurunan nilai pasar investasi dicatat sebagai pendapatan atau beban, disertai dengan pengakuan kenaikan atau penurunan liabilitas kepada pemegang polis *unit-link* di laporan laba rugi dan penghasilan komprehensif lain konsolidasian dan liabilitas kepada pemegang polis *unit-link* di laporan posisi keuangan konsolidasian.

Penerimaan dana dari nasabah untuk produk *unit-link* syariah diakui sebagai liabilitas kepada pemegang polis *unit-link* di laporan posisi keuangan konsolidasian sebesar jumlah yang diterima setelah dikurangi bagian *fee* untuk Entitas Anak dalam rangka mengelola pendapatan dari produk *unit-link*.

Liabilitas untuk manfaat kontraktual yang diharapkan akan timbul di masa depan dicatat pada saat premi diakui. Liabilitas ditetapkan sebagai penjumlahan atas nilai diskonto yang diharapkan dari pembayaran manfaat dan biaya administrasi masa depan yang berkaitan langsung dengan kontrak asuransi, dikurangi dengan nilai diskonto yang diharapkan atas premi yang dibutuhkan untuk memenuhi manfaat dan biaya administrasi berdasarkan asumsi penilaian yang digunakan (penilaian premi). Liabilitas tersebut didasarkan pada asumsi-asumsi seperti kematian, persistensi, biaya pemeliharaan yang ditetapkan pada saat kontrak asuransi dikeluarkan. Sebuah margin untuk penyimpangan yang merugikan termasuk dalam asumsi yang digunakan.

**2. MATERIAL ACCOUNTING POLICY INFORMATION
(continued)**

z. Insurance contract liabilities (continued)

Liability for future policy benefits (continued)

Liabilities to *unit-link* policyholders are recognised in the consolidated statement of financial position and computed based on unearned premium reserves using daily method from insurance cost of mortality or morbidity risk plus reserves for the accumulated invested fund of *unit-link* policyholders.

Any interest, gain or loss due to increases or decreases in market value of investments are recorded as income or expense, with a corresponding recognition of increase or decrease in liability to *unit-link* policyholders in the statement of profit or loss and other comprehensive income and liability to *unit-link* policyholders in the consolidated statement of financial position.

Funds received from customers for sharia *unit-link* products are recognised as liabilities to *unit-link* policyholders in the consolidated statement of financial position for the amount received net of the portion representing the Subsidiary fees in managing the *unit-link* product income.

A liability for contractual benefits that are expected to be incurred in the future is recorded when the premiums are recognised. The liability is determined as the sum of the expected discounted value of the benefit payments and the future administration expenses that are directly related to the insurance contract, less the expected discounted value of the premiums that would be required to meet the benefits and administration expenses based on the valuation assumptions used (the premiums valuation). That liability is based on assumptions such as mortality, persistency, maintenance expense and established at the time the contract is issued. A margin for adverse deviation is included in the used assumptions.

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aa. Efek-efek yang diterbitkan

Efek-efek yang diterbitkan oleh Bank Mandiri dan Entitas Anak, termasuk obligasi, subordinasi *notes*, *medium term notes*, *traveller's cheques* dan Sertifikat Investasi *Mudharabah* Antarbank (SIMA) pada pengukuran awal disajikan sebesar nilai wajar ditambah dengan biaya transaksi yang dapat diatribusikan langsung dengan perolehan/penerbitan efek-efek yang diterbitkan. Biaya transaksi kemudian diamortisasi dengan suku bunga efektif sampai dengan jatuh tempo dari efek-efek yang diterbitkan.

Efek-efek yang diterbitkan diklasifikasikan sebagai liabilitas keuangan yang diukur dengan biaya perolehan diamortisasi. Lihat Catatan 2c untuk kebijakan akuntansi atas liabilitas keuangan yang diukur dengan biaya perolehan diamortisasi.

ab. Pinjaman yang diterima

Pinjaman yang diterima merupakan dana yang diterima dari bank lain, Bank Indonesia atau pihak lain dengan liabilitas pembayaran kembali sesuai dengan persyaratan perjanjian pinjaman.

Pada pengukuran awal, pinjaman yang diterima disajikan sebesar nilai wajar dikurangi dengan biaya transaksi yang dapat diatribusikan langsung dengan perolehan/penerbitan pinjaman yang diterima. Pinjaman yang diterima diklasifikasikan sebagai liabilitas keuangan yang diukur dengan biaya perolehan diamortisasi. Lihat Catatan 2c untuk kebijakan akuntansi untuk liabilitas keuangan yang diukur dengan biaya perolehan diamortisasi.

Fasilitas pengelolaan likuiditas berdasarkan prinsip syariah Bank Indonesia (PASBI) yang diterima oleh Entitas Anak Syariah diklasifikasikan dalam akun "Pinjaman yang Diterima". Bank Indonesia dan Entitas Anak sepakat melakukan akad *wakalah bil istismar* untuk pengelolaan dana dengan agunan berupa surat berharga syariah. Dana yang diterima diakui sebagai liabilitas kepada Bank Indonesia.

Bank melakukan pengelolaan dana untuk kegiatan investasi usaha secara keseluruhan (*mutlaqah*). Pengembalian dana kelolaan dan pembayaran hasil pengelolaan (*istitsmar*) dilakukan pada saat pelunasan.

**2. MATERIAL ACCOUNTING POLICY INFORMATION
(continued)**

aa. Debt securities issued

Debt securities issued by the Bank and its Subsidiaries, including bonds, subordinated notes, medium term notes, travelers' cheques and Interbank Mudharabah Investment Certificate (SIMA), are initially measured at fair value plus directly attributable transaction costs to the debt securities issued. Subsequently, transactions cost are amortised using effective interest rate up to the maturity of debt securities issued.

Debt securities issued are classified as financial liabilities at amortised cost. Refer to Note 2c for the accounting policy for financial liabilities at amortised cost.

ab. Fund borrowings

Fund borrowings represent funds received from other banks, Bank Indonesia or other parties with the obligation of repayment in accordance with the requirements of the loan agreement.

Fund borrowings are initially measured at fair value less directly attributable transaction costs to the borrowed/issued fund. Fund borrowings are classified as financial liabilities at amortised cost. Refer to Note 2c for the accounting policy for financial liabilities at amortised cost.

*The sharia liquidity management facility of Bank Indonesia (PASBI) received by Sharia Subsidiaries is classified as "Fund Borrowings". Bank Indonesia and the Subsidiary mutually agree to enter into a *wakalah bil istismar* contract for fund management, guaranteed by sharia securities. The funds received are recognised as liabilities to Bank Indonesia.*

*The Bank undertakes fund management for whole business investment activities (*mutlaqah*). The return of managed funds and the distribution of investments return (*istitsmar*) occur upon maturity.*

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ac. Pinjaman dan efek-efek subordinasi

Pinjaman dan efek-efek subordinasi pada pengukuran awal disajikan sebesar nilai wajar dikurangi dengan biaya transaksi yang dapat diatribusikan langsung dengan perolehan/penerbitan pinjaman dan efek-efek subordinasi. Biaya transaksi kemudian diamortisasi dengan suku bunga efektif sampai dengan jatuh tempo dari pinjaman dan efek-efek subordinasi.

Pinjaman dan efek-efek subordinasi diklasifikasikan sebagai liabilitas keuangan yang diukur dengan biaya perolehan yang diamortisasi. Lihat Catatan 2c untuk kebijakan akuntansi untuk liabilitas keuangan yang diukur dengan biaya perolehan yang diamortisasi.

ad. Perpajakan

Bank Mandiri dan Entitas Anak menerapkan PSAK 212 "Pajak Penghasilan", yang mengharuskan Bank Mandiri dan Entitas Anak memperhitungkan konsekuensi pajak kini dan pajak di masa depan (penyelesaian) dari jumlah tercatat aset (liabilitas) yang diakui dalam laporan posisi keuangan dan transaksi-transaksi serta peristiwa lain yang terjadi dalam tahun berjalan.

Beban pajak terdiri dari pajak kini dan pajak tangguhan. Pajak diakui dalam laporan laba rugi dan penghasilan komprehensif lain konsolidasian, kecuali jika pajak tersebut terkait dengan transaksi atau kejadian yang langsung diakui ke ekuitas. Dalam hal ini, pajak tersebut masing-masing diakui dalam penghasilan komprehensif lain atau ekuitas.

Manajemen Grup 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. Lebih lanjut, Bank Mandiri membentuk cadangan, jika dianggap perlu berdasarkan jumlah yang diestimasi akan dibayarkan ke kantor pajak.

**2. MATERIAL ACCOUNTING POLICY INFORMATION
(continued)**

ac. Subordinated loans and marketable securities

Subordinated loans and marketable securities are initially measured at fair value less directly attributable transaction costs. Subsequently, transactions costs are amortised using the effective interest rate up to the maturity of subordinated loans and marketable securities.

Subordinated loans and marketable securities are classified as financial liabilities at amortised cost. Refer to Note 2c for the accounting policy for financial liabilities at amortised cost.

ad. Income tax

Bank Mandiri and Subsidiaries apply SFAS 212 "Income Tax" which requires Bank Mandiri and Subsidiaries to take into account the consequences of the current and future tax (settlement) from the carrying amount of assets (liabilities) that are recognised in the consolidated statement of financial position, and transactions and other events occurred in the current period.

The tax expense comprises current and deferred tax. Tax is recognised in the consolidated statement of profit or loss and other comprehensive income, except to the extent that it relates to items recognised directly in equity. In this case, the tax is recognised in other comprehensive income or directly in equity, respectively.

The Group's management periodically evaluates the implementation of prevailing tax regulations especially for those that are subject to further interpretation for its implementation, including evaluation on tax assessment letters received from tax authorities. Furthermore, the Bank establishes provisions based on the necessary amounts expected to be paid to the tax authorities.

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ad. Perpajakan (lanjutan)

Bank Mandiri dan Entitas Anak menerapkan metode liabilitas laporan posisi keuangan (*balance sheet liability method*) untuk menentukan beban pajak penghasilan. Menurut metode liabilitas laporan posisi keuangan, aset dan utang pajak tangguhan diakui untuk semua perbedaan temporer antara nilai aset dan liabilitas yang tercatat di laporan posisi keuangan dengan dasar pengenaan pajak atas aset dan liabilitas tersebut pada setiap tanggal pelaporan. Metode ini juga mensyaratkan adanya pengakuan manfaat pajak di masa datang yang belum digunakan apabila besar kemungkinan bahwa manfaat tersebut dapat direalisasikan di masa yang akan datang.

Aset pajak tangguhan diakui apabila terdapat kemungkinan besar bahwa jumlah laba fiskal pada masa datang akan memadai untuk mengkompensasi aset pajak tangguhan yang muncul akibat perbedaan temporer.

Pajak tangguhan dihitung dengan menggunakan tarif pajak yang berlaku atau secara substansial diberlakukan pada periode dimana aset tersebut direalisasi atau liabilitas tersebut diselesaikan. Perubahan nilai tercatat aset dan liabilitas pajak tangguhan yang disebabkan oleh perubahan tarif pajak dibebankan pada laporan laba rugi dan penghasilan komprehensif lain konsolidasian tahun berjalan, kecuali untuk transaksi-transaksi yang sebelumnya telah langsung dibebankan atau dikreditkan ke ekuitas.

Koreksi atas liabilitas pajak diakui pada saat surat ketetapan pajak diterima, atau apabila diajukan keberatan dan/atau banding, maka koreksi diakui pada saat keputusan atas keberatan dan/atau banding tersebut diterima. Manajemen juga dapat membentuk pencadangan terhadap liabilitas pajak di masa depan sebesar jumlah yang diestimasikan akan dibayarkan ke kantor pajak jika berdasarkan evaluasi pada tanggal laporan posisi keuangan konsolidasian terdapat risiko pajak yang *probable*. Asumsi dan estimasi yang digunakan dalam perhitungan pembentukan cadangan tersebut memiliki unsur ketidakpastian.

Taksiran pajak penghasilan Bank Mandiri dan Entitas Anak dihitung untuk masing-masing perusahaan sebagai badan hukum terpisah. Aset pajak kini (*current tax assets*) dan liabilitas pajak kini (*current tax liabilities*) untuk badan hukum yang berbeda tidak disalinghapuskan dalam laporan keuangan konsolidasian. Utang pajak penghasilan badan dan utang pajak lainnya Bank Mandiri dan Entitas Anak disajikan sebagai "Utang pajak" di laporan posisi keuangan konsolidasian.

**2. MATERIAL ACCOUNTING POLICY INFORMATION
(continued)**

ad. Income tax (continued)

Bank Mandiri and Subsidiaries apply the balance sheet liability method to determine income tax expense. Under the balance sheet liability method, deferred tax assets and liabilities are recognised for all temporary differences arising between the tax base of assets and liabilities and their carrying amount in the consolidated statement of financial position at each reporting date. This method also requires the recognition of unused future tax benefits, to the extent that realisation of such benefits are probable in the future.

Deferred tax assets are recognised only to the extent that is probable that future taxable income will be sufficient to compensate deferred tax asset arising from temporary differences.

Deferred tax is calculated using tax rates enacted or substantively applied to the period during which the asset is realised or the liability is settled. The changes to the carrying value of deferred tax assets and liabilities due to the changes of tax rates are charged in the current year, consolidated statement of profit or loss and other comprehensive income except for transactions which previously have been directly charged or credited to equity.

Adjustments to taxation obligations are recognised when tax assessment letter is received or, if objection/appeal is submitted, adjustments are recognised when the result of objection/appeal is received. Management provides provision for future tax liability at the estimated amount that will be payable to the tax office if there is a probable tax exposure, based on management's assessment as of the date of consolidated statement of financial position. Assumptions and estimation used in the calculation of provision may involve element of uncertainty.

The estimated corporate income tax of Bank Mandiri and Subsidiaries are calculated for each company as a separate legal entity. Current tax assets and current tax liabilities for different legal income entities cannot be set-off in the consolidated financial statements. Corporate tax payables and other tax payables of Bank Mandiri and Subsidiaries are presented as "Taxes payable" in the consolidated statement of financial position.

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ad. Perpajakan (lanjutan)

Aset dan liabilitas pajak tangguhan dapat saling hapus apabila terdapat hak yang berkekuatan hukum untuk melakukan saling hapus antara aset dan liabilitas pajak kini dan apabila aset dan liabilitas pajak penghasilan tangguhan dikenakan oleh otoritas perpajakan yang sama, baik atas entitas kena pajak yang sama atau berbeda dan adanya niat untuk melakukan penyelesaian saldo-saldo tersebut secara neto.

ae. Dana syirkah temporer

Dana *syirkah* temporer adalah dana yang diterima oleh Entitas Anak. Entitas Anak mempunyai hak untuk mengelola dan menginvestasikan dana, baik sesuai dengan kebijakan Entitas Anak atau kebijakan pembatasan dari pemilik dana, dengan keuntungan dibagikan sesuai dengan kesepakatan.

Hubungan antara Entitas Anak dan pemilik dana *syirkah* temporer merupakan hubungan kemitraan berdasarkan akad *Mudharabah muthlaqah*, *Mudharabah muqayyadah* atau *musyarakah*.

Contoh dari dana *syirkah* temporer adalah penerimaan dana dari investasi *Mudharabah muthlaqah*, *Mudharabah muqayyadah* dan akun lain yang sejenis.

- 1) *Mudharabah muthlaqah* adalah *Mudharabah* dimana pemilik dana (*shahibul maal*) memberikan kebebasan kepada pengelola dana (*mudharib*/Entitas Anak) dalam pengelolaan investasinya.
- 2) *Mudharabah muqayyadah* adalah *Mudharabah* dimana pemilik dana memberikan batasan kepada pengelola dana, antara lain mengenai tempat, cara dan atau obyek investasi.

Dana *syirkah* temporer tidak dapat digolongkan sebagai liabilitas. Hal ini karena Entitas Anak tidak mempunyai liabilitas, ketika mengalami kerugian, untuk mengembalikan jumlah dana awal dari pemilik dana kecuali akibat kelalaian atau wanprestasi Entitas Anak. Dana *syirkah* temporer tidak dapat digolongkan sebagai ekuitas karena mempunyai waktu jatuh tempo dan pemilik dan tidak mempunyai hak kepemilikan yang sama dengan pemegang saham seperti hak *voting* dan hak atas realisasi keuntungan yang berasal dari aset lancar dan aset non investasi.

**2. MATERIAL ACCOUNTING POLICY INFORMATION
(continued)**

ad. Income tax (continued)

Deferred income tax assets and liabilities are offsetted if there is a legally enforceable right to offset current tax assets against current tax liabilities and if the deferred income tax assets and liabilities relate to income taxes levied by the same taxation authority on either for the same taxable entity or different taxable entities where there is an intention to settle the balances on a net basis.

ae. Temporary syirkah funds

Temporary *syirkah* funds represent funds received by a Subsidiary. The Subsidiary has the right to manage and invest funds in accordance with either the Subsidiary's policy or restriction set by the depositors with the agreed profit sharing.

Relationship between the Subsidiary and the owner of temporary *syirkah* funds are based on partnership *Mudharabah muthlaqah*, *Mudharabah muqayyadah* or *musyarakah*.

The examples of temporary *syirkah* funds are investment funds received from *Mudharabah muthlaqah*, *Mudharabah muqayyadah* and other similar accounts.

- 1) *Mudharabah muthlaqah* represents *Mudharabah* in which the fund owner (*shahibul maal*) entrusts the fund manager (*mudharib*/Subsidiary) in managing its investment.
- 2) *Mudharabah muqayyadah* represents *Mudharabah* in which the fund owner sets restrictions to the fund manager regarding, among others, the place, the means and/or the object of investment.

Temporary *syirkah* funds cannot be classified as liability because the Subsidiary does not have any liability to return the fund to the owners when experience losses, except for losses due to the Subsidiary's management negligence or default. On the other hand, temporary *syirkah* funds also cannot be classified as equity, because of the existence of maturity period and the depositors do not have the same rights as the shareholders, such as voting rights and the rights of realised gain from current asset and other non-investment accounts.

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ae. Dana syirkah temporer (lanjutan)

Dana syirkah temporer merupakan salah satu unsur laporan posisi keuangan konsolidasian, yang memberikan hak kepada Entitas Anak untuk mengelola, termasuk untuk mencampur dana dimaksud dengan dana lainnya.

Pemilik dana syirkah temporer memperoleh bagian atas keuntungan sesuai kesepakatan dan menerima kerugian berdasarkan jumlah dana dari masing-masing pihak. Pembagian hasil dana syirkah temporer dapat dilakukan dengan konsep bagi hasil atau bagi untung.

af. Pendapatan dan beban bunga serta pendapatan dan beban syariah

(i) Konvensional

Pendapatan dan beban bunga untuk semua instrumen keuangan dengan *interest bearing* dicatat dalam "Pendapatan bunga" dan "Beban bunga" di dalam laporan laba rugi dan penghasilan komprehensif lain konsolidasian menggunakan metode suku bunga efektif.

Metode suku bunga efektif adalah metode yang digunakan untuk menghitung biaya perolehan diamortisasi dari aset keuangan atau liabilitas keuangan dan metode untuk mengalokasikan pendapatan bunga atau beban bunga selama periode yang relevan.

(ii) Pendapatan syariah

Di dalam pendapatan dan beban bunga terdapat pendapatan dan beban berdasarkan prinsip syariah. Pendapatan pengelolaan dana oleh Entitas Anak sebagai *mudharib* terdiri atas pendapatan pembiayaan dengan akad *murabahah*, *istishna*, *ijarah* dan pendapatan dari bagi hasil yaitu *Mudharabah*, *musyarakah* dan pendapatan usaha utama lainnya.

Suku bunga efektif adalah suku bunga yang secara tepat mendiskontokan estimasi pembayaran atau penerimaan kas di masa datang selama perkiraan umur dari instrumen keuangan, atau jika lebih tepat, digunakan periode yang lebih singkat untuk memperoleh nilai tercatat bersih dari aset keuangan atau liabilitas keuangan.

**2. MATERIAL ACCOUNTING POLICY INFORMATION
(continued)**

ae. Temporary syirkah funds (continued)

Temporary syirkah funds represent one of the consolidated statement of financial position accounts which is in accordance with sharia principle that provide right to the Subsidiary to manage fund, including to combine the funds with the other funds.

The owner of temporary syirkah funds receive parts of profit in accordance with the agreement and receive loss based on the proportion to the total funds. The profit distribution of temporary syirkah funds might be based on profit sharing or revenue sharing concept.

af. Interest income and expense and sharia income and expense

(i) Conventional

Interest income and expense for all interest-bearing financial instruments are recognised as "Interest income" and "Interest expense" in the consolidated statement of profit or loss and other comprehensive income using the effective interest method.

The effective interest method is a method used for calculating the amortised cost of financial assets and liabilities and method for allocating the interest income or interest expense over the relevant period.

(ii) Sharia income

Included in interest income and expense are sharia income and expense based on sharia principle. The Subsidiary's income as a fund manager (*mudharib*) consists of income from *murabahah* and *istishna* transactions, income from *ijarah* (leasing), income from profit sharing of *Mudharabah*, *musyarakah* financing and other main operating income.

The effective interest rate is the rate that exactly discounts estimated future cash payments or receipts through the expected life of the financial instrument or, when appropriate, a shorter period to obtain the net carrying amount of the financial asset or financial liability.

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**af. Pendapatan dan beban bunga serta
pendapatan dan beban syariah (lanjutan)**

Pada saat menghitung suku bunga efektif, Grup mengestimasi arus kas dengan mempertimbangkan seluruh persyaratan kontraktual dalam instrumen keuangan tersebut, namun tidak mempertimbangkan kerugian kredit di masa datang. Perhitungan ini mencakup seluruh komisi, provisi dan bentuk lain yang diterima oleh para pihak dalam kontrak yang merupakan bagian tak terpisahkan dari suku bunga efektif, biaya transaksi dan seluruh premi atau diskon lainnya.

Jika aset keuangan atau kelompok aset keuangan serupa telah diturunkan nilainya sebagai akibat kerugian penurunan nilai, maka pendapatan bunga yang diperoleh setelahnya diakui atas bagian aset keuangan yang tidak mengalami penurunan nilai dari aset keuangan yang mengalami penurunan nilai, berdasarkan suku bunga yang digunakan untuk mendiskonto arus kas masa datang dalam menghitung kerugian penurunan nilai.

Pengakuan keuntungan transaksi *murabahah* dengan pembayaran tangguh atau secara angsuran dilakukan selama periode akad sesuai dengan metode tingkat imbal hasil efektif.

Berdasarkan PSAK 402, pendapatan *murabahah* yang termasuk margin ditangguhkan dan pendapatan administrasi, diakui dengan menggunakan metode setara tingkat imbal hasil efektif, yaitu tingkat imbal hasil setara yang akan mendiskonto secara tepat estimasi pembayaran atau penerimaan kas di masa datang sepanjang perkiraan umur instrumen keuangan tersebut atau, jika lebih tepat untuk masa yang lebih singkat untuk nilai tercatat bersih dari aset keuangan atau liabilitas keuangan.

Perhitungan dilakukan dengan memperhitungkan seluruh syarat dan ketentuan kontraktual dari instrumen keuangan dan biaya tambahan yang timbul secara langsung untuk instrumen tersebut dan merupakan bagian tidak terpisahkan dari tingkat imbal hasil.

Pendapatan *istishna* diakui dengan menggunakan metode persentase penyelesaian atau metode akad selesai.

**2. MATERIAL ACCOUNTING POLICY INFORMATION
(continued)**

**af. Interest income and expense and sharia income
and expense (continued)**

When calculating the effective interest rate, the Group estimates cash flows considering all contractual terms of the financial instrument but does not consider future credit losses. The calculation includes all commissions, provision and other fees received between parties in the contract that are an integral part of the effective interest rate, transaction costs and all other premiums or discounts.

Once a financial asset or a group of similar financial assets has been written down as a result of an impairment loss, subsequently, interest income is recognised for the non-impaired portion of the impaired financial assets using the interest rate used to discount the future cash flows for measuring the impairment loss.

Murabahah transaction income recognition through deferred payment or installment is executed during the period of the contract based on effective rate of return method (annuity).

According to SFAS 402, *murabahah* income which includes deferred margin and administrative income are recognised as income using method that equivalent to the effective rate of return method, which is the rate that exactly discounts estimated future cash payments or receipts through the expected life of the financial instrument or a shorter period, where appropriate, for the net carrying amount of the financial asset or financial liability.

The calculation takes into account all contractual terms and condition the financial assets and includes any fees or incremental costs that are directly attributable to the assets and are integral part of the effective rate of return.

Income from *istishna* is recognised using the percentage of completion or full completion method.

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**2. INFORMASI KEBIJAKAN AKUNTANSI MATERIAL
(lanjutan)**

**af. Pendapatan dan beban bunga serta
pendapatan dan beban syariah (lanjutan)**

(ii) Pendapatan syariah (lanjutan)

Pendapatan *ijarah* diakui selama masa akad secara proporsional.

Pendapatan bagi hasil *musyarakah* yang menjadi hak mitra pasif diakui dalam periode terjadinya hak bagi hasil sesuai *nisbah* yang disepakati.

Pendapatan bagi hasil *Mudharabah* diakui dalam periode terjadinya hak bagi hasil sesuai *nisbah* yang disepakati dan tidak diperkenankan mengakui pendapatan dari proyeksi hasil usaha.

Setoran dari debitur dengan kualitas *non-performing* diperlakukan sebagai pengembalian harga perolehan atau pokok piutang/pembiayaan.

Kelebihan pembayaran di atas harga perolehan atau pokok piutang/pembiayaan diakui sebagai pendapatan pada saat diterimanya. Khusus untuk transaksi *ijarah*, setoran dari debitur dengan kualitas *non-performing* diperlakukan sebagai pelunasan piutang sewa.

Hak nasabah atas bagi hasil dana *syirkah* temporer merupakan bagian bagi laba milik nasabah yang didasarkan pada prinsip *Mudharabah muthlaqah*, *Mudharabah muqayyadah* dan *Mudharabah musyarakah* atas hasil pengelolaan dana mereka oleh Entitas Anak. Pendapatan yang dibagikan adalah pendapatan yang telah diterima.

(iii) Hak pihak ketiga atas bagi hasil dana *syirkah* temporer

Pembagian laba dilakukan berdasarkan prinsip bagi hasil yaitu dihitung dari pendapatan Entitas Anak yang diterima berupa laba bruto (*gross profit margin*).

Jumlah pendapatan margin dan bagi hasil atas pembiayaan yang diberikan dan atas aset produktif lainnya akan dibagikan kepada nasabah penyimpan dana dan Entitas Anak, dihitung secara proporsional sesuai dengan alokasi dana nasabah dan Entitas Anak yang dipakai dalam pembiayaan yang diberikan dan aset produktif lainnya yang disalurkan.

**2. MATERIAL ACCOUNTING POLICY INFORMATION
(continued)**

**af. Interest income and expense and sharia income
and expense (continued)**

(ii) Sharia income (continued)

Income from *ijarah* is recognised proportionally during the contract period.

Profit sharing income for passive partner in *musyarakah* is recognised in the period when the profit sharing rights arise in accordance with the agreed profit sharing ratio.

Profit sharing income for *Mudharabah* is recognised in the period when the profit sharing rights arise in accordance with agreed profit sharing ratio and the recognition based on projection of income is not allowed.

Any payment from non-performing debtors recognised is treated as the repayment cost or loan/financing principal.

Excess payment over the cost or loan/financing principal recognised as income when the cash received. Specific for *ijarah* transactions, any payment from non-performing debtors recognised as the settlement of *ijarah* receivables.

Customers' (fund owner) share on the return of temporary *syirkah* funds represent fund owners' share of the profit of Subsidiary derived from managing of such funds under *Mudharabah muthlaqah*, *Mudharabah muqayyadah* and *Mudharabah musyarakah* principles. The profit sharing is determined on the earned income.

(iii) Third parties' share on return of temporary *syirkah* funds

Distribution of profit is based on profit sharing principle which is calculated from the Subsidiary's earned income which in the form of gross profit margin.

Total margin income and profit sharing on financing given to debtors and other productive assets will be distributed to the fund owner and Subsidiary, calculated proportionally according to the fund allocation of fund owner and subsidiary that were used in the financing given to debtors and other productive assets.

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**af. Pendapatan dan beban bunga serta
pendapatan dan beban syariah (lanjutan)**

- (iii) Hak pihak ketiga atas bagi hasil dana syirkah temporer (lanjutan)

Selanjutnya, jumlah pendapatan margin dan bagi hasil yang tersedia untuk nasabah dari fasilitas pembiayaan yang diberikan dan aset produktif lainnya yang disalurkan tersebut kemudian dibagihasilkan ke nasabah penabung dan deposan sebagai *shahibul maal* dan Entitas Anak sebagai *mudharib* sesuai dengan porsi *nisbah* bagi hasil yang telah disepakati bersama sebelumnya. Pendapatan margin dan bagi hasil dari pembiayaan yang diberikan dan aset produktif lainnya yang disalurkan yang memakai dana Entitas Anak, seluruhnya menjadi milik Entitas Anak, termasuk pendapatan dari transaksi Entitas Anak berbasis imbalan.

ag. Pendapatan asuransi - neto

Sejak tanggal 1 Januari 2025

Pendapatan Asuransi

Pendapatan asuransi Entitas Anak mencerminkan penyediaan perlindungan dan layanan lain yang timbul dari sekelompok kontrak asuransi dengan jumlah yang mencerminkan imbalan yang diharapkan diterima Entitas Anak sebagai imbalan atas layanan tersebut. Pendapatan asuransi dari sekelompok kontrak asuransi merupakan bagian yang relevan untuk periode tersebut, yang tercerminkan dari:

- Biaya layanan asuransi, tidak termasuk jumlah yang dialokasikan untuk komponen kerugian dari kewajiban untuk perlindungan yang tersisa.
- Pelepasan *Contractual Service Margin* (CSM).
- Jumlah yang terkait dengan arus kas akuisisi asuransi.

Pelepasan penyesuaian risiko untuk risiko non-keuangan, tidak termasuk jumlah yang dialokasikan untuk komponen kerugian dari kewajiban untuk perlindungan yang tersisa.

**2. MATERIAL ACCOUNTING POLICY INFORMATION
(continued)**

**af. Interest income and expense and sharia income
and expense (continued)**

- (iii) Third parties' share on return of temporary syirkah funds (continued)

Furthermore, available margin income and profit sharing for fund owner from financing facilities given to debtors and other distributed earning assets are distributed to fund owners and depositor as *shahibul maal* and the Subsidiary as *mudharib* based on a predetermined and agreed profit sharing with *nisbah* portion. Margin income and profit sharing from financing facilities given to debtors and other distributed earning assets using the Subsidiary's funds, are entirely shared for the Subsidiary, including income from the Subsidiary's fee-based transactions.

ag. Insurance revenue - net

Since 1 January 2025

Insurance Revenue

The insurance revenue of the Subsidiary reflects the provision of coverage and other services arising from a group of insurance contracts at an amount that reflects the consideration expected to be received by the Subsidiary in exchange for those services. The insurance revenue from a group of insurance contracts is the relevant portion for that period, which is reflected in:

- Insurance service expenses, excluding any amounts allocated to the loss component of the liability for remaining coverage.
- The Contractual Service Margin (CSM) release.
- Amounts related to insurance acquisition cash flows.

The risk adjustment release for non-financial risk, excluding any amounts allocated to the loss component of the liability for remaining coverage

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ag. Pendapatan asuransi - neto (lanjutan)

Biaya jasa asuransi

Biaya jasa asuransi mencerminkan beban yang timbul dari pelaksanaan jasa asuransi selama periode pelaporan. Biaya jasa asuransi meliputi:

- Beban akuisisi amortisasi yang terkait dengan kontrak asuransi
- Kerugian dan pembalikan kerugian atas kontrak yang merugikan
- Klaim dan manfaat yang dibayarkan (termasuk biaya penyelesaian klaim)
- Biaya lain yang secara langsung berhubungan dengan penyediaan jasa asuransi

Entitas Anak mengakui biaya jasa asuransi pada saat terjadinya dan mengukurnya sebesar jumlah yang dibayarkan atau terutang, serta menyesuaikan nilai kini dari estimasi arus kas keluar masa depan untuk memenuhi kewajiban kontrak asuransi.

Estimasi arus kas masa depan didasarkan pada asumsi terbaik manajemen mengenai mortalitas, morbiditas, tingkat pembatalan, biaya operasional, serta tingkat diskonto yang mencerminkan nilai waktu atas uang dan risiko non-keuangan.

Sebelum tanggal 1 Januari 2025

Pendapatan premi kontrak asuransi jangka pendek diakui sebagai pendapatan selama periode risiko sesuai dengan proporsi jumlah proteksi asuransi yang diberikan. Pendapatan premi kontrak asuransi jangka panjang diakui sebagai pendapatan pada saat polis jatuh tempo.

Pendapatan premi yang diterima sebelum jatuh tempo polis dicatat sebagai titipan premi di laporan posisi keuangan konsolidasian.

Beban klaim dan manfaat terdiri dari klaim yang telah diselesaikan, klaim dalam proses penyelesaian dan estimasi atas klaim yang telah terjadi namun belum dilaporkan (IBNR). Klaim dan manfaat diakui sebagai beban pada saat terjadinya liabilitas untuk memberikan proteksi. Klaim reasuransi yang diperoleh dari perusahaan reasuradur diakui dan dicatat sebagai pengurang beban klaim dan manfaat pada periode yang sama dengan periode pengakuan beban klaim dan manfaat.

**2. MATERIAL ACCOUNTING POLICY INFORMATION
(continued)**

ag. Insurance revenue - net (continued)

Insurance service expense

Insurance service expense reflects the costs incurred in providing insurance services during the reporting period. Insurance service expense includes:

- Amortized acquisition expenses related to insurance contracts
- Losses and reversal of losses on onerous contracts
- Claims and benefits paid (including claims handling costs)
- Other expenses directly attributable to the provision of insurance services

The Subsidiaries recognizes insurance service expenses as they are incurred and measures them at the amount paid or payable, adjusted by the present value of expected future cash outflows to fulfill the insurance contract obligations.

The estimation of future cash flows is based on management's best estimates, including assumptions related to mortality, morbidity, lapse rates, operating expenses, and discount rates that reflect the time value of money and non-financial risks.

Before 1 January 2025

Premium income received from short-term insurance contracts is recognised as revenue over the period of risk coverage in proportion to the amounts of insurance protection provided. Premium income from long-term insurance contracts is recognised as revenue when the policy is due.

Premiums income received before the due date of the respective policies is stated as policyholders' deposits in the consolidated statement of financial position.

Claims and benefits expense consist of settled claims, claims that are still in process of settlement and estimates of claims incurred but not yet reported (IBNR). Claims and benefits are recognised as expenses when the liabilities to cover claims are incurred. Claim recoveries from reinsurance companies are recognised and recorded as deduction from claims and benefits expenses consistent in the same period with the claim and benefits expenses recognition.

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**2. INFORMASI KEBIJAKAN AKUNTANSI MATERIAL
(lanjutan)**

ag. Pendapatan asuransi - neto (lanjutan)

Sebelum tanggal 1 Januari 2025 (lanjutan)

Jumlah klaim dalam penyelesaian, termasuk klaim yang telah terjadi namun belum dilaporkan, dinyatakan berdasarkan estimasi menggunakan teknik perhitungan teknis oleh aktuaris. Perubahan dalam estimasi liabilitas klaim, sebagai hasil dari evaluasi lebih lanjut dan perbedaan antara estimasi klaim dengan klaim yang dibayarkan, diakui sebagai biaya tambahan atau pengurang biaya pada periode terjadinya perubahan.

ah. Pendapatan provisi dan komisi

Pendapatan provisi dan komisi dan biaya transaksi yang dapat diatribusikan secara langsung yang berkaitan dengan kegiatan pemberian kredit, piutang pembiayaan konsumen dan investasi bersih dalam sewa pembiayaan diakui sebagai bagian/(pengurang) dari nilai perolehan kredit, piutang pembiayaan konsumen dan investasi bersih dalam sewa pembiayaan dan akan diakui sebagai pendapatan bunga dengan cara diamortisasi berdasarkan metode suku bunga efektif.

Untuk kredit, piutang pembiayaan konsumen dan investasi bersih dalam sewa pembiayaan yang diberikan dan dilunasi sebelum jatuh temponya, saldo pendapatan provisi dan/atau komisi dan biaya transaksi yang dapat diatribusikan secara langsung yang belum diamortisasi, diakui pada saat kredit yang diberikan, piutang pembiayaan konsumen dan investasi bersih dalam sewa pembiayaan dilunasi.

Pendapatan provisi dan komisi lainnya yang tidak berkaitan langsung dengan kegiatan perkreditan atau jangka waktu tertentu diakui pada saat terjadinya transaksi.

ai. Imbalan kerja

Liabilitas pensiun

Bank Mandiri menyelenggarakan program pensiun iuran pasti yang pesertanya adalah pegawai aktif Bank Mandiri sejak tanggal 1 Agustus 1999, serta program pensiun manfaat pasti yang berasal dari masing-masing dana pensiun Bank Peserta Penggabungan. Program ini didanai melalui pembayaran kepada pengelola dana pensiun sebagaimana ditentukan dalam perhitungan aktuarial yang dilakukan secara berkala.

**2. MATERIAL ACCOUNTING POLICY INFORMATION
(continued)**

ag. Insurance revenue - net (continued)

Before 1 January 2025 (continued)

Total claims in process of settlement, including claims incurred but not yet reported, are stated at estimated amounts determined based on the actuarial technical insurance calculations. Changes in estimated claims liabilities as a result of further evaluation and the difference between estimated claims and paid claims are recognised as addition to or deduction from expenses in the period which the changes occurred.

ah. Fees and commissions income

Fees and commissions income and transaction costs that are directly attributable to lending activities, consumer financing receivables and net investment finance lease, are recognised as a part/(deduction) of outstanding loan, consumer financing receivables and net investment finance lease and will be recognised as interest income by amortisation using effective interest rate method.

The directly attributable unamortised fees and commissions balances relating to loans, consumer financing receivables and net investment finance lease which is settled prior to maturity are recognised upon settlement date of such loans, consumer financing and net investment finance lease.

Other fees and commissions income which are not directly related to lending activities or a specific period are recognised as revenue on the transaction date.

ai. Employee benefits

Pension liability

Bank Mandiri established a defined contribution pension plan covering substantially all of its eligible active employees since 1 August 1999 and also defined benefit pension plans, which were derived from each of the Merged Banks' pension plan. This program is funded through payment to pension fund's management as defined in the actuarial calculation which done regularly.

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ai. Imbalan kerja (lanjutan)

Liabilitas pensiun (lanjutan)

Liabilitas imbalan pensiun Bank Mandiri dan Entitas Anak dihitung dengan membandingkan manfaat yang akan diterima oleh karyawan dari program pensiun pada usia pensiun normal dengan manfaat yang akan diterima berdasarkan UU Ketenagakerjaan No. 13/2003 dimana telah diperbaharui menggunakan UU Cipta Kerja No. 11/2020 sebagaimana diubah dengan UU No. 6/2023 tentang Penetapan Peraturan Pemerintah Pengganti Undang-Undang No. 2 Tahun 2022 Tentang Cipta Kerja Menjadi Undang-Undang berdasarkan Perjanjian Kerja Bersama yang telah diperbaharui pada akhir 2021 setelah dikurangi dengan akumulasi kontribusi karyawan dan hasil investasinya. Apabila manfaat pensiun lebih kecil dari pada manfaat menurut UU Cipta Kerja No. 11/2020, maka Bank dan Entitas Anak membayar kekurangan tersebut.

Program pensiun berdasarkan UU Ketenagakerjaan adalah program imbalan pasti karena UU Ketenagakerjaan menentukan rumus tertentu untuk menghitung jumlah minimum imbalan pensiun. Program pensiun iuran pasti adalah program pensiun yang iurannya ditetapkan dalam peraturan dana pensiun dan seluruh iuran serta hasil pengembangannya dibukukan pada rekening masing-masing peserta sebagai manfaat pensiun sebagaimana tercantum dalam UU No. 4 tahun 2023 tanggal 12 Januari 2023 tentang Pengembangan dan Penguatan Sektor Keuangan.

Liabilitas program pensiun imbalan pasti yang diakui di laporan posisi keuangan konsolidasian adalah nilai kini dari liabilitas imbalan pasti pada tanggal laporan posisi keuangan konsolidasian setelah dikurangi dengan nilai wajar aset program, serta disesuaikan dengan keuntungan atau kerugian aktuarial dan biaya jasa lalu yang belum diakui. Liabilitas manfaat pasti dihitung setiap tahun oleh aktuaris independen menggunakan metode *projected unit credit* secara reguler untuk periode tidak lebih dari satu tahun. Nilai kini liabilitas manfaat pasti ditentukan dengan mendiskontokan estimasi arus kas keluar masa depan dengan menggunakan tingkat diskonto imbal hasil obligasi pemerintah dalam mata uang yang sama dengan mata uang imbalan yang akan dibayarkan dan waktu jatuh tempo yang kurang lebih sama dengan waktu jatuh tempo imbalan yang bersangkutan.

**2. MATERIAL ACCOUNTING POLICY INFORMATION
(continued)**

ai. Employee benefits (continued)

Pension liability (continued)

Bank Mandiri and Subsidiaries' pension liability have been calculated by comparing the benefit that will be received by an employee at normal pension age from the Pension Plans with the benefit that will be received as stipulated under the Employment Law No. 13/2003 which has been updated using the Employment Regulations No. 11/2020 as amended by UU No. 6/2023 regarding Government In Lieu Of Law No. 2 Of 2022 regarding Stipulation Employment Regulations Become Law based on the Collective Labor Agreement which was renewed at the end of 2021 after deducting accumulated employee contributions and the results of its investments. If the pension benefit from the Pension Plans is less than the benefit as required by the Employment Regulations No. 11/2020, the Bank and Subsidiaries will have to pay such shortage.

The pension plan based on the Labor Law is a defined benefit plan because the Labor Law sets a certain formula to calculate the minimum pension benefit. A defined contribution plan is a pension plan that defines an amount of pension contribution based on pension fund regulation and all contribution including investment return are recorded in its account's member as pension benefit as stated in Law No. 4 year 2023 dated 12 January 2023 regarding Development and Strengthening Financial Sector.

The defined benefit pension liability recognised in the consolidated statement of financial position is the present value of the defined benefit obligation at the consolidated statement of financial position date less the fair value of plan assets, adjusted with unrealised actuarial gains or losses and past service cost. The defined benefit obligation is calculated annually by independent actuaries using the projected unit credit method on a regular basis for periods not exceeding one year. The present value of the defined benefit obligation is determined by discounting the estimated future cash outflows using the discount rate of government bonds' yield that are denominated in the currency in which the benefit will be paid, and that have terms to maturity approximating the terms of the related pension liability.

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ai. Imbalan kerja (lanjutan)

Liabilitas pensiun (lanjutan)

Akumulasi keuntungan atau kerugian aktuarial yang belum diakui yang terjadi diakui sebagai "Penghasilan komprehensif lain" dan disajikan pada bagian ekuitas. Biaya jasa lalu dibebankan langsung pada laba rugi.

Biaya imbalan pasca-kerja yang diakui selama tahun berjalan terdiri dari biaya jasa dalam laba rugi, bunga neto atas liabilitas imbalan pasti neto dalam laba rugi dan pengukuran kembali liabilitas imbalan pasti neto dalam penghasilan komprehensif lain.

Bunga neto atas imbalan pasti neto merupakan komponen pendapatan bunga dari aset program, biaya bunga atas liabilitas imbalan pasti dan bunga atas dampak batas atas dari aset.

Pengukuran kembali liabilitas imbalan pasti neto terdiri dari:

- Keuntungan dan kerugian aktuarial;
- Imbal hasil atas aset program, tidak termasuk jumlah yang dimasukkan dalam bunga neto atas liabilitas imbalan pasti neto;
- Setiap perubahan dampak batas atas aset, tidak termasuk jumlah yang dimasukkan dalam bunga neto atas liabilitas imbalan pasti neto.

Keuntungan dan kerugian aktuarial dapat timbul dari penyesuaian yang dibuat berdasarkan pengalaman dan perubahan asumsi-asumsi aktuarial.

Liabilitas imbalan jangka panjang lainnya

Liabilitas imbalan jangka panjang lainnya terdiri dari cuti besar berimbalan dan penghargaan masa dinas.

Hak atas imbalan ini pada umumnya diberikan apabila karyawan bekerja hingga mencapai usia pensiun dan memenuhi masa kerja tertentu. Prakiraan biaya imbalan ini dicadangkan sepanjang masa kerja karyawan dan dihitung menggunakan metodologi yang sama dengan metodologi yang digunakan dalam perhitungan program pensiun imbalan pasti, namun disederhanakan. Liabilitas ini dinilai setiap tahun oleh aktuaris independen yang berkualifikasi.

**2. MATERIAL ACCOUNTING POLICY INFORMATION
(continued)**

ai. Employee benefits (continued)

Pension liability (continued)

The accumulated unrealised actuarial gains or losses incurred are recognised as "Other comprehensive income" and is presented in the equity section. Past service cost is directly charged to profit or loss.

The post-employment benefits expense recognised during the current year consists of service cost in profit or loss, net interest on the net defined benefit liability in profit or loss and remeasurement of the net defined benefit liabilities in other comprehensive income.

Net interest on the net defined benefit liabilities is the interest income component of plan assets, interest expense of defined benefit liabilities and interest on the effect of asset ceiling.

Remeasurements of the net defined benefit liability consists of:

- Actuarial gains and losses;
- Return on plan assets, excluding amount included in net interest on the net defined benefit liability; and
- Any change in effect of the asset ceiling, excluding amount including in net interest on the net defined benefit liability.

Actuarial gains and losses may arise from the adjustments made based on the experience and changes in actuarial assumption.

Other long-term employment benefit obligations

Other long-term employment benefit obligations consist of paid leave and service awards.

The entitlement of these benefits are provided to the employees if employees work until reaching the retirement age and the completion of a minimum certain service period. The estimated costs for these benefits are accrued over the period of employment of respective employee calculated using similar methodology used for defined benefit pension plans but is simpler. These obligations are calculated annually by qualified independent actuaries.

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**2. INFORMASI KEBIJAKAN AKUNTANSI MATERIAL
(lanjutan)**

ai. Imbalan kerja (lanjutan)

Pembagian tantiem

Bank Mandiri mencatat tantiem dengan menggunakan basis akrual dan membebankannya pada laporan laba rugi dan penghasilan komprehensif lain konsolidasian tahun berjalan.

aj. Laba per saham

Laba per saham dihitung dengan membagi laba bersih konsolidasian akhir tahun berjalan dengan jumlah rata-rata tertimbang saham yang ditempatkan dan disetor selama tahun berjalan.

Jumlah rata-rata tertimbang saham yang beredar yang digunakan dalam menghitung laba per saham dasar dan dilusian pada tanggal 31 Desember 2025 dan 2024 masing - masing sebesar 93.320.458.332 (nilai penuh) dan 93.333.333.332 (nilai penuh) lembar saham

ak. Segmen operasi

Segmen operasi adalah suatu komponen dari entitas:

- (a) Yang terlibat dalam aktivitas bisnis yang mana memperoleh pendapatan dan menimbulkan beban (termasuk pendapatan dan beban terkait dengan transaksi dengan komponen lain dari entitas yang sama);
- (b) Hasil operasinya dikaji ulang secara reguler oleh pengambil keputusan operasional untuk membuat keputusan tentang sumber daya yang dialokasikan pada segmen tersebut dan menilai kinerjanya; dan
- (c) Tersedia informasi keuangan yang dapat dipisahkan.

Sesuai dengan PSAK 108 "Segmen Operasi", Grup menyajikan segmen operasi berdasarkan laporan internal grup yang disajikan kepada pengambil keputusan operasional. Pengambil keputusan operasional adalah Direksi.

Informasi segmen per 31 Desember 2025 dan 2024 disajikan sesuai Keputusan Direksi No. KEP.DIR/014/2020 tanggal 25 Februari 2020, dimana segmen operasi dibagi ke dalam segmen-segmen usaha sebagai berikut: *Corporate Banking, Commercial Banking, Hubungan Kelembagaan, Retail Banking (termasuk Wealth), Treasury & International Banking, Kantor Pusat, Entitas Anak Syariah, Entitas Anak - Asuransi, dan Entitas Anak lainnya.*

**2. MATERIAL ACCOUNTING POLICY INFORMATION
(continued)**

ai. Employee benefits (continued)

Tantiem distribution

Bank Mandiri records tantiem on an accrual basis and charges it to the consolidated statement of profit or loss and other comprehensive income for the year.

aj. Earnings per share

Earnings per share is calculated by dividing the consolidated net profit at end of year with the weighted average number of shares issued and fully paid-in during the year.

The weighted-average number of outstanding shares used in computing basic and diluted earnings per share as of 31 December 2025 and 2024 are 93,320,458,332 (full amount) and 93,333,333,332 (full amount) shares, respectively.

ak. Operating segment

An operating segment is a component of an entity:

- (a) That is involved in business activities to generate income and expenses (include income and expenses relating to the transactions with other components from the same entity);
- (b) Whose operating results are reviewed regularly by decision maker for operational activities for decision making on allocation of resources in respective segment and performance evaluation of works; and
- (c) For which separate financial information is available.

In accordance with SFAS 108 "Operating Segment", the Group presents operating segment based on internal reports that are presented to the decision-maker for operational activities. The decision maker for operational activities is the Board of Directors.

Segment information as of 31 December 2025 and 2024 onwards presented in accordance with the Board of Directors Decree No. KEP.DIR/014/2020 dated 25 February 2020, In which the operating segments are divided into the following business segments: *Corporate Banking, Commercial Banking, Institutional Relationship, Retail Banking (including Wealth), Treasury & International Banking, Head Office, Sharia Subsidiary, Subsidiary - Insurance and Other Subsidiaries.*

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**2. INFORMASI KEBIJAKAN AKUNTANSI MATERIAL
(lanjutan)**

ak. Segmen operasi (lanjutan)

Segmen geografis adalah komponen Bank dan Entitas Anak yang dapat dibedakan dalam menghasilkan jasa pada lingkungan (wilayah) ekonomi tertentu dan komponen itu memiliki risiko dan imbalan yang berbeda dengan risiko dan imbalan pada komponen yang beroperasi pada lingkungan (wilayah) ekonomi lain. Segmen geografis dibagi ke dalam wilayah Indonesia, Asia (Singapura, Malaysia, Hong Kong, Timor Leste, dan Shanghai), Eropa Barat (Inggris), dan Cayman Islands.

al. Tanggung jawab sosial dan lingkungan

Berdasarkan Peraturan Menteri Badan Usaha Milik Negara No. PER-01/MBU/03/2023 tentang Penugasan Khusus dan Program Tanggung Jawab Sosial dan Lingkungan Badan Usaha Milik Negara tanggal 24 Maret 2023, alokasi dana tidak dialokasikan dari saldo laba berdasarkan hasil keputusan Rapat Umum Pemegang Saham ("RUPS") akan tetapi diakui dan dibebankan ke laporan laba dan rugi dan penghasilan komprehensif lain konsolidasian tahun berjalan.

am. Saham treasuri

Saham treasuri merupakan modal saham yang diperoleh dan dimiliki kembali dari yang sebelumnya telah diterbitkan Bank. Saham treasuri disajikan sebesar nilai yang dibayar, termasuk biaya tambahan yang secara langsung dapat diatribusikan (dikurangi pajak penghasilan) dan sebagai pengurang dari ekuitas sampai saham tersebut dibatalkan atau diterbitkan kembali. Ketika saham tersebut selanjutnya dijual kembali, maka nilai yang diterima, dikurangi biaya tambahan transaksi yang terkait dan dampak pajak penghasilan yang terkait disajikan di ekuitas.

an. Penggabungan usaha entitas sepengendali

Transaksi penggabungan usaha antara Entitas Anak, PT Bank Syariah Mandiri (BSM), dengan PT Bank BRIsyariah Tbk (BRIS) dan PT Bank BNI Syariah (BNIS) merupakan penggabungan usaha antar entitas sepengendali. Transaksi penggabungan usaha antar entitas sepengendali, 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.

**2. MATERIAL ACCOUNTING POLICY INFORMATION
(continued)**

ak. Operating segment (continued)

A geographical segment represents a component of the Bank and its Subsidiaries that provides services in different economic environment and has a different risk and reward compared to others operating in different economic environment. Geographical segments are divided into Indonesia, Asia (Singapore, Malaysia, Hong Kong, Timor Leste and Shanghai), Western Europe (England) and Cayman Islands.

al. Social and environmental responsibility

Based on Minister of State-Owned Enterprises Regulation No. PER-01/MBU/03/2023 regarding Special Assignments and Social and Environmental Responsibility Programs of State-Owned Enterprises dated 24 March 2023, fund allocation was no longer allocated from retained earnings based on the decision of the General Shareholders Meeting ("RUPS"), instead, it is recognised and charged to the current year consolidated statement of profit or loss and other comprehensive income.

am. Treasury shares

Treasury shares are share capital that is acquired and owned back which from shares previously issued by the Bank. Treasury shares are stated at the amount paid, including directly attributable additional costs (less income tax) and as a deduction from equity until the shares are canceled or reissued. When the shares are subsequently sold back, the amount received is deducted by the related transaction surcharge and the related income tax effect is presented in equity.

an. Business combination of common control entities

The transaction of business combination between Subsidiaries, PT Bank Syariah Mandiri (BSM), with PT Bank BRIsyariah Tbk (BRIS) and PT Bank BNI Syariah (BNIS) is a business combination between entities under common control. Business combination transaction between entities under common control, in the form of business transfer including transfer of the related assets and liabilities in relation to the reorganisation of entities under the same group, do not constitute a change of ownership in terms of economics substance.

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**2. INFORMASI KEBIJAKAN AKUNTANSI MATERIAL
(lanjutan)**

**an. Penggabungan usaha entitas sepengendali
(lanjutan)**

Oleh karena itu, transaksi tersebut diakui pada jumlah tercatat berdasarkan metode penyatuan kepemilikan. Selisih antara imbalan yang diterima/dialihkan dan jumlah tercatat investasi dicatat di ekuitas disajikan sebagai bagian dari pos tambahan modal disetor.

Pada informasi keuangan Entitas Induk, Bank membukukan nilai investasi di entitas baru menggunakan nilai terdahulu, di mana investasi dibukukan sebesar nilai buku.

ao. Aset dan liabilitas tidak lancar (atau kelompok lepasan) dikuasai untuk dijual

Aset tidak lancar (atau kelompok lepasan) yang dikuasai untuk dijual merupakan aset yang nilai tercatatnya akan dipulihkan terutama melalui transaksi penjualan daripada penggunaan berlanjut dalam bisnis dan penjualannya sangat mungkin terjadi. Aset ini dicatat pada nilai yang lebih rendah antara jumlah tercatat dan nilai wajar setelah dikurangi biaya untuk menjual, kecuali untuk aset-aset seperti aset pajak tangguhan, aset yang terkait dengan imbalan kerja, dan aset keuangan, yang secara khusus dikecualikan.

Aset tidak lancar (atau kelompok lepasan) yang dikuasai untuk dijual tidak dilakukan penyusutan dan amortisasi selama diklasifikasikan sebagai aset tidak lancar yang dikuasai untuk dijual. Kerugian penurunan nilai atas aset tidak lancar (atau kelompok lepasan) yang dikuasai untuk dijual diakui pada laba rugi sebesar selisih antara nilai tercatat dengan nilai wajar setelah dikurangi dengan biaya untuk menjual. Keuntungan selisih antara nilai tercatat dengan nilai wajar setelah dikurangi biaya untuk menjual diakui pada laba rugi maksimal sebesar akumulasi rugi penurunan nilai yang telah diakui sebelumnya.

Aset tidak lancar (atau kelompok lepasan) yang dikuasai untuk dijual disajikan secara terpisah dari aset lainnya dalam laporan posisi keuangan. Liabilitas (atau kelompok lepasan) yang dikuasai untuk dijual disajikan secara terpisah dari liabilitas lainnya dalam laporan posisi keuangan.

**2. MATERIAL ACCOUNTING POLICY INFORMATION
(continued)**

an. Business combination of common control entities (continued)

Therefore, the transaction is recognised at carrying value based on the pooling of the interest method. The difference between the total consideration received or paid and the carrying amount of investment is recorded under equity and presented as a component of additional paid in capital.

In the Parent Entity financial information, the Bank records its investment value in the new entity at cost using the predecessor value, where the investment is recorded at book value.

ao. Non-current assets and liabilities (or disposal group) held for sale

Non-current assets (or disposal groups) held for sale are assets whose carrying amount will be recovered primarily through a sale transaction rather than through continued use in the business, and their sale is highly probable. These assets are recorded at the lower of carrying amount and fair value, with fewer costs to sell, except for assets such as deferred tax assets, assets related to employee benefits, and financial assets, which are specifically exempted.

Non-current assets (or disposal groups) held for sale are not depreciated or amortised while classified as held for sale. Impairment losses on non-current assets (or disposal groups) held for sale are recognised in the income statement as the difference between the carrying amount and the fair value less costs to sell. Gains on the difference between the carrying amount and the fair value, less costs to sell, are recognised in the income statement up to the amount of any previously recognised impairment loss.

Non-current assets (or disposal groups) held for sale are presented separately from other assets in the statement of financial position, and liabilities (or disposal groups) held for sale are presented separately from other liabilities in the statement of financial position.

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**3. PENGGUNAAN ESTIMASI DAN PERTIMBANGAN
AKUNTANSI YANG PENTING**

Beberapa estimasi dan asumsi dibuat dalam rangka penyusunan laporan keuangan konsolidasian dimana dibutuhkan pertimbangan manajemen dalam menentukan metodologi yang tepat untuk penilaian aset dan liabilitas.

Manajemen membuat estimasi dan asumsi yang berimplikasi pada pelaporan nilai aset dan liabilitas atas tahun keuangan satu tahun ke depan. Semua estimasi dan asumsi yang diharuskan oleh Standar Akuntansi Keuangan di Indonesia adalah estimasi terbaik serta berdasarkan pada standar yang berlaku. Estimasi dan pertimbangan dievaluasi secara terus menerus dan berdasarkan pengalaman masa lalu dan faktor-faktor lain termasuk harapan atas kejadian yang akan datang.

Walaupun estimasi dan asumsi ini dibuat berdasarkan pengetahuan terbaik manajemen atas kejadian dan tindakan saat ini, hasil yang timbul mungkin berbeda dengan estimasi dan asumsi semula.

Sumber utama ketidakpastian estimasi

a. Cadangan kerugian penurunan nilai aset keuangan

Evaluasi atas kerugian penurunan nilai aset keuangan yang dicatat pada biaya perolehan diamortisasi dan efek utang yang diklasifikasikan sebagai nilai wajar melalui pendapatan komprehensif lain dijelaskan di Catatan 2c.

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 menghitung cadangan kerugian penurunan nilai, 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 dan disetujui secara independen oleh *Credit Risk Management Unit*.

Evaluasi cadangan kerugian penurunan nilai secara kolektif meliputi kerugian kredit yang melekat pada portofolio tagihan dengan karakteristik ekonomi yang serupa ketika terdapat kenaikan risiko kredit yang signifikan atau terdapat bukti objektif bahwa telah terjadi penurunan nilai tagihan dalam portofolio tersebut, namun penurunan nilai secara individu belum dapat diidentifikasi.

3. USE OF CRITICAL ACCOUNTING ESTIMATES AND JUDGEMENTS

Several estimates and assumptions are created in the preparation of the consolidated financial statements in which management judgment is required in determining the methodology in the valuation of assets and liabilities.

Management makes estimation and assumptions that affect the reported amounts of assets and liabilities within the one next financial year. All estimation and assumptions required in conformity with Statement of Financial Accounting Standard are the best estimation undertaken in accordance with the applicable standards. Estimation and judgements are evaluated on a continuous basis, and are based on past experience and other factors, including expectations with regard to future events.

Although these estimates and assumptions are based on management's best knowledge of current events and activities, actual results may differ from those estimates and assumptions.

Key sources of estimation uncertainty

a. Allowances for impairment losses of financial assets

Evaluation of impairment losses on financial assets which is recognised at amortised cost and debt securities classified as fair value through other comprehensive income are described in Note 2c.

Allowance for impairment losses related to a specific counterparty as part of the entire allowance for impairment losses are established for receivables that are individually evaluated for impairment based on management's best estimate of the present value of cash flows expected to be received. In calculating the allowance for impairment losses, management makes judgements regarding of the financial condition of the counterparty and the net realizable value of the collateral received. Each impaired asset is evaluated, and its settlement strategy and estimation of cash flows considered recoverable are independently approved by the Credit Risk Management Unit.

Collectively assessed impairment allowances cover credit losses inherent in portfolios with similar economic characteristics when there is a significant increase in credit risk or objective evidence to suggest the impairments are exist within the portfolio, but the individual impaired items cannot yet be identified.

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**3. PENGGUNAAN ESTIMASI DAN PERTIMBANGAN
AKUNTANSI YANG PENTING (lanjutan)**

Sumber utama ketidakpastian estimasi (lanjutan)

**a. Cadangan kerugian penurunan nilai aset
keuangan (lanjutan)**

Dalam menentukan perlunya untuk membentuk cadangan kerugian penurunan nilai secara kolektif, manajemen mempertimbangkan faktor-faktor seperti kualitas kredit, besarnya portofolio, konsentrasi kredit, dan faktor-faktor ekonomi. Dalam mengestimasi cadangan yang dibutuhkan, asumsi-asumsi dibuat untuk menentukan model kerugian ekspektasian dan untuk menentukan parameter input yang diperlukan, berdasarkan pengalaman historis, kondisi ekonomi saat ini, dan prakiraan kondisi ekonomi di masa mendatang (*forecasting*). 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 penentuan cadangan kolektif.

b. Menentukan nilai wajar instrumen keuangan

Dalam menentukan nilai wajar aset dan liabilitas keuangan yang tidak mempunyai harga pasar, Grup menggunakan teknik penilaian seperti yang dijelaskan dalam Catatan 2c untuk instrumen keuangan yang tidak diperdagangkan secara aktif dan memiliki informasi harga yang terbatas, nilai wajar yang kurang objektif dan membutuhkan berbagai tingkat penilaian tergantung pada likuiditas, konsentrasi, faktor ketidakpastian pasar, asumsi harga, dan risiko lainnya.

c. Imbalan pensiun

Program-program pensiun ditentukan berdasarkan perhitungan dari aktuaria. Perhitungan aktuaria menggunakan asumsi-asumsi seperti tingkat diskonto, tingkat pengembalian investasi, tingkat kenaikan gaji, tingkat kematian, tingkat pengunduran diri dan lain-lain (Catatan 2ai dan 51). Perubahan asumsi ini akan mempengaruhi nilai liabilitas pensiun.

Grup menentukan tingkat diskonto yang sesuai pada akhir periode pelaporan, yakni *zero coupon bond* yang digunakan untuk menentukan nilai kini arus kas keluar masa depan estimasian yang diharapkan untuk menyelesaikan liabilitas pensiun.

Dalam menentukan tingkat suku bunga yang sesuai, Grup mempertimbangkan imbal hasil obligasi pemerintah yang didenominasikan dalam mata uang imbalan akan dibayar dan memiliki jangka waktu yang serupa dengan jangka waktu liabilitas pensiun yang terkait. Asumsi kunci liabilitas pensiun lainnya sebagian ditentukan berdasarkan kondisi pasar saat ini.

**3. USE OF CRITICAL ACCOUNTING ESTIMATES AND
JUDGEMENTS (continued)**

Key sources of estimation uncertainty (continued)

**a. Allowances for impairment losses of financial
assets (continued)**

In determining the need to establish allowance for collective impairment, management considers factors such as credit quality, size of portfolio, credit concentrations, and economic factors. In estimating the required allowance, the assumptions made to determine expected default and loss model and to determine the required input parameters which are based on historical experience and estimated future economic conditions (forecasting). The accuracy of this allowance depends on how precise the estimated future cash flows to determine the individual allowance and the model assumptions and parameters used in determining collective allowance.

b. Determining fair values of financial instruments

In determining the fair value for financial assets and financial liabilities for which there is no observable market price, the Group uses the valuation techniques as described in Note 2c for financial instruments that are traded infrequently and have limited pricing information, fair value is less objective and requires varying degrees of judgement depending on liquidity, concentration, uncertainty of market factors, pricing assumptions and other risks.

c. Pension benefits

Pension programs are determined based on actuarial valuation. The actuarial valuation uses assumptions such as discount rate, expected rate of return on investments, future salary increases, mortality rate, resignation rate and others (refer to Note 2ai and 51). Any changes in those assumptions will impact the liability balance of employee benefit obligations.

The Group determines the appropriate discount rate at the end of each year, which is the zero coupon bond that used to determine the present value of estimated future cash outflows expected to settle the pension obligations.

In determining the appropriate discount rate, the Group considers the government bonds' yields denominated in currency and have similar period with payments that will be made and have terms to maturity approximating the terms of the related employee benefit liability. Other key assumptions for pension obligations mostly are determined based on current market conditions.

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**3. PENGGUNAAN ESTIMASI DAN PERTIMBANGAN
AKUNTANSI YANG PENTING (lanjutan)**

Sumber utama ketidakpastian estimasi (lanjutan)

d. Kontrak asuransi

Entitas anak mendasarkan asumsi dan estimasinya pada parameter yang tersedia saat laporan keuangan disusun. Namun, keadaan yang ada dan asumsi tentang perkembangan di masa depan dapat berubah akibat perubahan pasar atau keadaan yang muncul di luar kendali Entitas Anak. Perubahan semacam itu akan tercermin dalam asumsi saat perubahan tersebut terjadi.

Sejak tanggal 1 Januari 2025

PSAK 117 berlaku untuk kontrak asuransi yang diterbitkan, kontrak reasuransi yang diterbitkan (bisnis masuk), kontrak reasuransi yang dimiliki (bisnis keluar), dan kontrak investasi dengan fitur partisipasi diskresioner, asalkan Entitas Anak juga menerbitkan kontrak asuransi.

Contractual Service Margin ("CSM")

Entitas Anak melakukan estimasi signifikan dalam pengukuran *Contractual Service Margin (CSM)* dalam penilaian liabilitas asuransi. CSM mewakili laba yang belum direalisasi atas kontrak asuransi dan diamortisasi secara sistematis selama periode pertanggungan.

Estimasi yang digunakan dalam penentuan CSM mencakup proyeksi arus kas masa depan, asumsi tingkat diskonto, estimasi penyesuaian risiko dan asumsi lainnya seperti mortalitas, morbiditas, dan persistensi.

Perubahan asumsi atau estimasi ini dapat berdampak signifikan terhadap jumlah CSM yang diakui. Entitas Anak melakukan tinjauan dan pembaruan estimasi secara berkala, setidaknya setiap akhir periode pelaporan, sesuai dengan perkembangan informasi dan pengalaman aktual

Probability-weighted atas proyeksi arus kas masa depan

Perkiraan arus kas masa depan mencerminkan pandangan Entitas Anak terhadap kondisi saat ini pada tanggal pelaporan, dan perkiraan terhadap variabel pasar yang relevan konsisten dengan harga pasar yang dapat diamati.

Dalam memperkirakan arus kas masa depan, Entitas Anak mempertimbangkan ekspektasi saat ini terhadap peristiwa masa depan yang mungkin mempengaruhi arus kas tersebut.

**3. USE OF CRITICAL ACCOUNTING ESTIMATES AND
JUDGEMENTS (continued)**

Key sources of estimation uncertainty (continued)

d. Insurance contracts

The Subsidiary based its assumptions and estimates on parameters available when the financial statements were prepared. Existing circumstances and assumptions about future developments, however, may change due to market changes or circumstances arising that are beyond the control of the Subsidiary. Such changes are reflected in the assumptions when they occur.

Since 1 January 2025

PSAK 117 applies to insurance contracts issued, reinsurance contracts issued (inward business), reinsurance contracts held (outward business) and investment contracts with discretionary participation features provided the The Subsidiary also issues insurance contracts.

Contractual Service Margin ("CSM")

The Subsidiary makes significant estimates in measuring the Contractual Service Margin (CSM). The CSM represents the unearned profit for insurance contracts and is systematically amortized over the coverage period.

The estimates used in determining the CSM include Projections of future cash flows, discount rate assumptions, risk adjustment estimates and other assumptions such as mortality, morbidity, and persistency.

Changes in these assumptions or estimates may have a significant impact on the amount of CSM recognized. The Subsidiary reviews and updates its estimates periodically, at least at each reporting date, in line with emerging experience and updated information.

Probability-weighted estimates of future cash flows

The estimates of future cash flows reflect the Subsidiary's view of current conditions at the reporting date and estimates of any relevant market variables are consistent with observable market prices.

When estimating future cash flows, the Subsidiary takes into account current expectations of future events that might affect those cash flows.

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**3. PENGGUNAAN ESTIMASI DAN PERTIMBANGAN
AKUNTANSI YANG PENTING (lanjutan)**

Sumber utama ketidakpastian estimasi (lanjutan)

d. Kontrak asuransi (lanjutan)

Sejak tanggal 1 Januari 2025 (lanjutan)

Probability-weighted atas proyeksi arus kas masa depan (lanjutan)

Ada berbagai asumsi ekonomi dan non-ekonomi yang digunakan sebagai masukan dalam proses perkiraan arus kas masa depan, termasuk, namun tidak terbatas pada, asumsi operasional seperti morbiditas, mortalitas, persisten, dan biaya, serta asumsi ekonomi seperti *risk free rates* dan *illiquidity premium*.

Penyesuaian risiko untuk risiko non-keuangan

Pengukuran penyesuaian risiko harus mencerminkan kompensasi yang diperlukan oleh Entitas Anak untuk menanggung ketidakpastian terkait jumlah dan waktu arus kas masa depan yang timbul dari risiko non-keuangan saat Entitas Anak memenuhi kontrak asuransi.

Asumsi biaya yang digunakan dalam perkiraan arus kas masa depan

Entitas Anak memperkirakan perkiraan biaya masa depan yang berkaitan dengan pelaksanaan kontrak menggunakan tingkat biaya saat ini yang disesuaikan dengan inflasi. Sebagian besar biaya diakui sebagai biaya yang dapat diatribusikan (biaya langsung) yang terdiri dari biaya akuisisi dan pemeliharaan, kecuali biaya litigasi dan Tanggung Jawab Sosial Perusahaan (CSR) yang mana diklasifikasikan sebagai biaya yang tidak dapat diatribusikan.

Tingkat diskonto

Entitas anak akan menerapkan pendekatan *bottom-up* dengan menggunakan kurva imbal hasil yang konsisten dengan pasar berdasarkan suku bunga bebas risiko dan penerapan premi illikuiditas

Sebelum tanggal 1 Januari 2025

Liabilitas kepada pemegang polis (manfaat polis masa depan dari produk non-unit link dan estimasi liabilitas klaim) Entitas Anak dicatat di laporan posisi keuangan konsolidasian sebagai bagian dari liabilitas kontrak asuransi berdasarkan perhitungan aktuaris dengan menggunakan asumsi aktuarial yaitu asumsi estimasi terbaik dan margin atas risiko pemburukan.

3. USE OF CRITICAL ACCOUNTING ESTIMATES AND JUDGEMENTS (continued)

Key sources of estimation uncertainty (continued)

d. Insurance contracts (continued)

Since 1 January 2025 (continued)

Probability-weighted estimates of future cash flows (continued)

There is a wide range of economic and non-economic assumptions that are used as inputs in the future cash flows estimation process including, but not limited to, operating assumptions such as morbidity, mortality, persistency and expenses, and economic assumptions such as *risk free rates* and *illiquidity premium*.

Risk adjustment for non-financial risk

The measurement of risk adjustment should reflect the compensation required by the Subsidiary for bearing the uncertainty around the amount and timing of the future cash flows that arises from non-financial risk as the Subsidiary fulfils insurance contracts.

Expense assumption used in future cash flow estimation

The Subsidiary estimates future cost projections related to contract execution using the current cost rate adjusted for inflation. Most costs are recognized as attributable costs (direct costs) consisting of acquisition and maintenance costs, except for litigation costs and Corporate Social Responsibility (CSR) costs, which are classified as non-attributable costs.

Discount rates

The subsidiary will adopt a bottom-up approach using a market consistent yield curve based on risk free rate and applying illiquidity premium.

Before 1 January 2025

Liabilities to policyholders (future policy benefits from non-unit linked products and estimated claim liabilities) of Subsidiaries are recorded in the consolidated statement of financial position as part of insurance contract liabilities based on actuarial calculations using actuarial assumptions, which is the best estimate assumptions and margin for risk of deterioration.

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**3. PENGGUNAAN ESTIMASI DAN PERTIMBANGAN
AKUNTANSI YANG PENTING (lanjutan)**

Sumber utama ketidakpastian estimasi (lanjutan)

e. Aset pajak tangguhan

Aset pajak tangguhan diakui atas seluruh perbedaan temporer yang dapat dikurangkan, sepanjang besar kemungkinannya bahwa penghasilan kena pajak akan tersedia sehingga perbedaan temporer tersebut dapat digunakan. Estimasi signifikan oleh manajemen disyaratkan dalam menentukan jumlah aset pajak tangguhan yang dapat diakui, berdasarkan saat penggunaan dan tingkat penghasilan kena pajak serta strategi perencanaan pajak masa depan. Bank tidak memperhitungkan sebagian manfaat aset pajak tangguhan karena manajemen Bank berpendapat bahwa aset pajak tangguhan tersebut tidak dapat terpulihkan di masa yang akan datang.

f. Penyusutan dan estimasi umur manfaat aset tetap

Biaya perolehan aset tetap disusutkan dengan menggunakan metode garis lurus berdasarkan taksiran masa manfaat ekonomisnya. Manajemen Bank mengestimasi masa manfaat ekonomis aset tetap antara 4 (empat) sampai dengan 20 (dua puluh) tahun.

Perubahan tingkat pemakaian dan perkembangan teknologi dapat mempengaruhi masa manfaat ekonomis dan nilai sisa aset, dan karenanya biaya penyusutan masa depan mungkin direvisi.

Nilai tercatat atas aset tetap Bank diungkapkan pada Catatan 18.

g. Penurunan nilai aset non-keuangan

Bank Mandiri dan Entitas Anak mengevaluasi penurunan nilai aset non-keuangan apabila terdapat kejadian atau perubahan keadaan yang mengindikasikan bahwa nilai tercatat aset non-keuangan tidak dapat dipulihkan kembali. Faktor-faktor penting yang dapat menyebabkan penurunan nilai aset non-keuangan adalah sebagai berikut:

- Performa yang tidak tercapai secara signifikan terhadap ekspektasi historis atau proyeksi hasil operasi di masa yang akan datang;
- Perubahan yang signifikan dalam cara penggunaan aset atau strategi bisnis secara keseluruhan; dan
- Industri atau tren ekonomi yang secara signifikan bernilai negatif.

3. USE OF CRITICAL ACCOUNTING ESTIMATES AND JUDGEMENTS (continued)

Key sources of estimation uncertainty (continued)

e. Deferred tax assets

Deferred tax assets are recognised for all deductible temporary differences, as long as taxable income most likely will be available so that the temporary differences can be utilised. Significant estimation by management are required in determining the amount of deferred tax assets that can be recognised, based on utilisation period and the level of taxable income and future tax planning strategies. The Bank does not consider some of the benefits of deferred tax assets as management believes that those part of deferred tax assets will not be recoverable in the future.

f. Depreciation and estimated useful life of fixed assets

Cost of acquisition of fixed assets are depreciated using the straight-line method based on their estimated economic useful life. Bank's management estimates the useful lives of the fixed assets between 4 (four) to 20 (twenty) years.

Changes in the level of usage and technological developments could affect the economic useful lives and residual value of assets, and therefore future depreciation charges may be revised.

The carrying value of the Bank's fixed assets is disclosed in Note 18.

g. Impairment of non-financial assets

Bank Mandiri and its Subsidiaries assess impairment of non-financial assets whenever there are events or changes in circumstances indicate that the carrying value of non-financial assets cannot be recovered. Important factors that could cause impairment of non-financial assets are as follows:

- Performance is not achieved significantly against historical expectations or projected operating results in the future;
- A significant change in the way of the asset usage or the overall business strategy; and
- Industry or economic trends are significantly negative.

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Sumber utama ketidakpastian estimasi (lanjutan)

g. Penurunan nilai aset non-keuangan (lanjutan)

Manajemen Bank dan Entitas Anak mengakui kerugian penurunan nilai apabila nilai tercatat aset melebihi nilai terpulihkannya. Nilai terpulihkan adalah nilai yang lebih tinggi antara nilai wajar dikurang biaya pelepasan dengan nilai pakai aset (atau unit penghasil kas). Nilai terpulihkan diestimasi untuk aset individual atau, jika tidak memungkinkan, untuk unit penghasil kas yang mana aset tersebut merupakan bagian daripada unit tersebut.

h. Revaluasi atas nilai wajar tanah

Grup menggunakan spesialis penilai independen untuk menilai nilai wajar atas tanah. Tanah dinilai berdasarkan referensi atas bukti berdasarkan pasar, menggunakan nilai yang dapat diukur setelah disesuaikan dengan faktor pasar spesifik seperti lokasi dan kondisi dari tanah.

i. Menentukan jangka waktu kontrak dengan opsi perpanjangan dan penghentian kontrak - Grup sebagai penyewa

Grup menentukan jangka waktu sewa sebagai jangka waktu sewa yang tidak dapat dibatalkan, bersama dengan periode yang dicakup oleh opsi untuk memperpanjang masa sewa jika dipastikan akan dilaksanakan, atau periode apa pun yang dicakup oleh opsi untuk menghentikan sewa, jika cukup wajar untuk tidak dilakukan.

Grup memiliki beberapa kontrak sewa yang mencakup opsi perpanjangan dan penghentian jangka waktu sewa. Grup menerapkan penilaian dalam mengevaluasi apakah dapat dipastikan jika akan menggunakan opsi untuk memperpanjang atau menghentikan sewa. Hal tersebut dilakukan dengan mempertimbangkan seluruh fakta dan keadaan yang relevan yang memberikan insentif ekonomi untuk melakukan perpanjangan atau penghentian sewa. Setelah tanggal dimulainya, Grup menilai kembali masa sewa, jika terdapat peristiwa atau perubahan signifikan dalam keadaan yang berada dalam kendali dan mempengaruhi apakah penyewa cukup pasti untuk mengeksekusi opsi memperpanjang atau menghentikan sewa.

3. USE OF CRITICAL ACCOUNTING ESTIMATES AND JUDGEMENTS (continued)

Key sources of estimation uncertainty (continued)

g. Impairment of non-financial assets (continued)

The Management of the Bank and its Subsidiaries recognise an impairment loss if the carrying amount of the asset exceeds its recoverable amount. Recoverable amount is the higher value between the fair value minus costs of disposal and the value in use of the asset (or cash-generating unit). Recoverable amount is estimated for individual assets or, if not possible, for the cash-generating unit in which the asset is part of the unit.

h. Revaluations of land

The Group engaged independent valuation specialists to assess fair value of land. Lands were valued by reference to market-based evidence, using comparable prices adjusted for specific market factors such as location and condition of land.

i. Determine the contract term with options for extension and termination of the contract - the Group as lessee

The Group determines the lease term as the term of the lease that cannot be canceled, together with the period covered based on the option to extend the lease if it is determined to be exercised, or any period covered by the option to terminate the lease, if it is reasonably not to do so.

The Group has several lease contracts that include options for extension and termination of the lease terms. The Group applies its judgment in evaluating whether it is certain to exercise the option to extend or terminate the lease. This is done by considering all relevant facts and circumstances that provide economic incentives to extend or terminate the lease. After the commencement date, the Group reassesses the lease term, if there is a significant event or change in circumstances which is under its control and affects whether the lessee is certain enough to exercise the option to extend or terminate the lease.

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Sumber utama ketidakpastian estimasi (lanjutan)

Pertimbangan akuntansi yang penting

Pertimbangan akuntansi yang penting dalam menerapkan kebijakan akuntansi Bank dan Entitas Anak meliputi:

a. Usaha yang berkelanjutan

Manajemen Bank dan Entitas Anak telah melakukan penilaian atas kemampuan Bank dan Entitas Anak untuk melanjutkan kelangsungan usahanya dan berkeyakinan bahwa Bank dan Entitas Anak memiliki sumber daya untuk melanjutkan usahanya di masa mendatang. Selain itu, manajemen tidak mengetahui adanya ketidakpastian material yang dapat menimbulkan keraguan yang signifikan terhadap kemampuan Bank dan Entitas Anak untuk mempertahankan kelangsungan hidupnya. Oleh karena itu, laporan keuangan konsolidasian telah disusun atas dasar usaha yang berkelanjutan.

b. Klasifikasi aset dan liabilitas keuangan

Manajemen Bank dan Entitas Anak menetapkan klasifikasi atas aset dan liabilitas tertentu sebagai aset keuangan dan liabilitas keuangan dengan mempertimbangkan bila definisi yang ditetapkan PSAK 109 telah dipenuhi sejak 1 Januari 2020. Dengan demikian, aset keuangan dan liabilitas keuangan diakui sesuai dengan kebijakan akuntansi Bank dan Entitas Anak seperti diungkapkan pada Catatan 2.c.vi.

4. GIRO PADA BANK INDONESIA

	31 Desember 2025/ 31 December 2025	31 Desember 2024/ 31 December 2024
Rupiah	219.552.183	91.407.695
Dolar Amerika Serikat (Catatan 62.B.(iv))	18.737.295	13.738.349
Total	238.289.478	105.146.044

**3. USE OF CRITICAL ACCOUNTING ESTIMATES AND
JUDGEMENTS (continued)**

Key sources of estimation uncertainty (continued)

Significant accounting judgements

Accounting judgements that are important in applying accounting policies of the Bank and its Subsidiaries include:

a. Going concern

The Management of the Bank and its Subsidiaries have assessed the ability of the Bank and its Subsidiaries to continue its business and believes that the Bank and Subsidiaries have the resources to continue their business in the future. In addition, management is not aware of any material uncertainties that may cause significant doubt on the ability of the Bank and Subsidiaries to maintain its viability. Therefore, the consolidated financial statements have been prepared on the basis of a going concern.

b. Classification of financial assets and liabilities

The Management of the Bank and its Subsidiaries determine the classification of certain assets and liabilities as financial assets and financial liabilities by considering whether the definitions set under SFAS 109 have been fulfilled since 1 January 2020. Accordingly, financial assets and financial liabilities are recognised in accordance with the accounting policy of the Bank and its Subsidiaries as disclosed in Note 2.c.vi.

4. CURRENT ACCOUNTS WITH BANK INDONESIA

Rupiah
United States Dollar
(Note 62.B.(iv))

Total

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5. GIRO PADA BANK LAIN

- a. Berdasarkan mata uang, pihak berelasi dan pihak ketiga:

	31 Desember 2025/ 31 December 2025	31 Desember 2024/ 31 December 2024
Rupiah		
Pihak berelasi (Catatan 56)	102.858	116.554
Pihak ketiga	120.456	287.836
Total	223.314	404.390
Mata uang asing		
Pihak berelasi (Catatan 56)	99.035	77.857
Pihak ketiga	60.630.234	46.186.192
Total (Catatan 62.B.(iv))	60.729.269	46.264.049
	60.952.583	46.668.439
Dikurangi: cadangan kerugian penurunan nilai	(27.621)	(30.755)
Neto	60.924.962	46.637.684

Termasuk dalam mata uang asing adalah terutama mata uang Pound Sterling Inggris, Dolar Amerika Serikat, Euro Eropa, Yen Jepang, Dolar Australia, Dolar Hong Kong, Yuan China, dan Dolar Singapura.

Berikut adalah perubahan giro pada bank lain dengan klasifikasi biaya perolehan diamortisasi:

5. CURRENT ACCOUNTS WITH OTHER BANKS

- a. By currency, related parties and third parties:

Rupiah	
Related parties (Note 56)	
Third parties	
Total	
Foreign currencies	
Related parties (Note 56)	
Third parties	
Total (Note 62.B.(iv))	
Less: allowance for impairment losses	
Net	

Included in foreign currencies are mainly Great Britain Pound Sterling, United States Dollar, European Euro, Japanese Yen, Australian Dollar, Hong Kong Dollar, Chinese Yuan, and Singapore Dollar.

Movements of current accounts with other banks classified as amortised cost are as follows:

	31 Desember 2025/31 December 2025					
	Stage 1	Stage 2	Stage 3	Syariah ^{*)} / Sharia ^{*)}	Total	
Saldo awal	45.245.481	-	-	1.422.958	46.668.439	Beginning balance
Pengukuran kembali bersih nilai tercatat ^{**)}	9.003.798	-	-	1.238.501	10.242.299	Remeasurement of net carrying amount ^{**)}
Aset keuangan baru yang diterbitkan atau dibeli	836.865	-	-	8.146	845.011	New financial assets originated or purchased
Aset keuangan yang dihentikan pengakuannya	(18.745)	-	-	(116.292)	(135.037)	Financial assets derecognised
Total penambahan/(penurunan) tahun berjalan	9.821.918	-	-	1.130.355	10.952.273	Total increase/(decrease) during the year
Lain-lain ^{***)}	3.248.936	-	-	82.935	3.331.871	Others ^{***)}
Saldo akhir	58.316.335	-	-	2.636.248	60.952.583	Ending balance

^{*)} Tidak menerapkan PSAK 109.

^{**)} Termasuk di dalam pengukuran kembali bersih adalah pembayaran kembali.

^{***)} Termasuk selisih kurs karena penjabaran mata uang asing.

^{*)} Not implement SFAS 109.

^{**)} Including in the net remeasurement is repayment.

^{***)} Included effect of foreign currencies translation.

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5. GIRO PADA BANK LAIN (lanjutan)

- a. Berdasarkan mata uang, pihak berelasi dan pihak ketiga: (lanjutan)

Berikut adalah perubahan giro pada bank lain dengan klasifikasi biaya perolehan diamortisasi: (lanjutan)

	31 Desember 2024/31 December 2024					
	Stage 1	Stage 2	Stage 3	Syariah ^{*)} / Sharia ^{*)}	Total	
Saldo awal	34.603.165	-	-	2.002.925	36.606.090	Beginning balance
Pengukuran kembali bersih nilai tercatat ^{**)}	9.886.963	-	-	(585.425)	9.301.538	Remeasurement of net carrying amount ^{**)}
Aset keuangan baru yang diterbitkan atau dibeli	936.066	-	-	115.510	1.051.576	New financial assets originated or purchased
Aset keuangan yang dihentikan pengakuannya	(330.333)	-	-	(86.982)	(417.315)	Financial assets derecognised
Total penambahan/(penurunan) tahun berjalan	10.492.696	-	-	(556.897)	9.935.799	Total increase/(decrease) during the year
Lain-lain ^{***)}	149.620	-	-	(23.070)	126.550	Others ^{***)}
Saldo akhir	45.245.481	-	-	1.422.958	46.668.439	Ending balance

^{*)} Tidak menerapkan PSAK 109.

^{**)} Termasuk di dalam pengukuran kembali bersih adalah pembayaran kembali.

^{***)} Termasuk selisih kurs karena penjabaran mata uang asing.

^{*)} Not implement SFAS 109.

^{**)} Including in the net remeasurement is repayment.

^{***)} Included effect of foreign currencies translation.

- b. Tingkat suku bunga rata-rata (yield) per tahun:

	31 Desember 2025/ 31 December 2025	31 Desember 2024/ 31 December 2024
Rupiah	0,00%	0,97%
Mata uang asing (disetarakan dalam Rupiah)	1,84%	2,34%

Rupiah
Foreign currencies (equivalent in Rupiah)

- c. Mutasi cadangan kerugian penurunan nilai giro pada bank lain:

	31 Desember 2025/ 31 December 2025	31 Desember 2024/ 31 December 2024
Saldo awal	30.755	32.205
Pembalikan selama tahun berjalan (Catatan 46)	(5.159)	(2.674)
Lain-lain ^{*)}	2.025	1.224
Saldo akhir	27.621	30.755

Beginning balance
Reversal during the year (Note 46)
Others^{*)}

Ending balance

^{*)} Termasuk selisih kurs karena penjabaran mata uang asing.

^{*)} Included effect of foreign currencies translation.

**5. CURRENT ACCOUNTS WITH OTHER BANKS
(continued)**

- a. By currency, related parties and third parties: (continued)

Movements of current accounts with other banks classified as amortised cost are as follows: (continued)

- b. The average interest rate (yield) per annum:

- c. Movements of allowance for impairment losses on current accounts with other banks are as follows:

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5. GIRO PADA BANK LAIN (lanjutan)

- c. Mutasi cadangan kerugian penurunan nilai giro pada bank lain: (lanjutan)

31 Desember 2025/31 December 2025						
	Stage 1	Stage 2	Stage 3	Syariah ¹⁾ / Sharia ¹⁾	Jumlah/ Total	
Saldo awal	15.946	-	-	14.809	30.755	Beginning balance
Pengukuran kembali bersih penyisihan kerugian	(7.919)	-	-	2.236	(5.683)	Net remeasurement of losses allowance
Aset keuangan baru yang diterbitkan atau dibeli	525	-	-	-	525	New financial assets originated or purchased
Aset keuangan yang dihentikan pengakuannya	(1)	-	-	-	(1)	Financial assets derecognised
Total pembentukan/(pembalikan) tahun berjalan	(7.395)	-	-	2.236	(5.159)	Total allowance/(reversal) during the year
Lain-lain ²⁾	1.283	-	-	742	2.025	Others ²⁾
Saldo akhir	9.834	-	-	17.787	27.621	Ending balance

31 Desember 2024/31 December 2024						
	Stage 1	Stage 2	Stage 3	Syariah ¹⁾ / Sharia ¹⁾	Jumlah/ Total	
Saldo awal	11.461	-	-	20.744	32.205	Beginning balance
Pengukuran kembali bersih penyisihan kerugian	3.833	-	-	(6.998)	(3.165)	Net remeasurement of losses allowance
Aset keuangan baru yang diterbitkan atau dibeli	585	-	-	-	585	New financial assets originated or purchased
Aset keuangan yang dihentikan pengakuannya	(94)	-	-	-	(94)	Financial assets derecognised
Total pembentukan/(pembalikan) tahun berjalan	4.324	-	-	(6.998)	(2.674)	Total allowance/(reversal) during the year
Lain-lain ²⁾	161	-	-	1.063	1.224	Others ²⁾
Saldo akhir	15.946	-	-	14.809	30.755	Ending balance

¹⁾ Tidak menerapkan PSAK 109.

²⁾ Termasuk di dalam pengukuran kembali bersih penyisihan kerugian, adalah pembayaran kembali.

³⁾ Termasuk selisih kurs karena penjabaran mata uang asing.

Manajemen berpendapat bahwa jumlah cadangan kerugian penurunan nilai giro pada bank lain telah memadai.

- d. Informasi mengenai pengelompokan berdasarkan kelompok "tidak mengalami penurunan nilai" dan "mengalami penurunan nilai" untuk aset keuangan dari Entitas Anak syariah diungkapkan pada Catatan 62.A.

- e. Berdasarkan kolektibilitas sesuai POJK:

Kolektibilitas giro pada bank lain sesuai POJK diungkapkan pada Catatan 65.

¹⁾ Not implement SFAS 109.

²⁾ Including in the net remeasurement of losses allowance is repayment.

³⁾ Included effect of foreign currencies translation.

Management believes that the allowance for impairment losses on current accounts with other banks is adequate.

- d. Information in respect of classification of "non-impaired" and "impaired" from sharia Subsidiary are disclosed in Note 62.A.

- e. By collectability based on FSA regulation:

Collectability of current accounts with other banks in accordance with FSA regulation are disclosed in Note 65.

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6. PENEMPATAN PADA BANK INDONESIA DAN BANK LAIN

a. Berdasarkan jenis, mata uang, dan jatuh tempo:

	Jatuh tempo/ Maturity	31 Desember 2025/ 31 December 2025	31 Desember 2024/ 31 December 2024
Rupiah			
Bank Indonesia	< 1 bulan/month	17.269.118	30.179.682
Call money	< 1 bulan/month	40.000	125.000
Penempatan "fixed-term"	≥ 6 bulan ≤ 12 bulan/ ≥ 6 months ≤ 12 months	403.758	440.848
Deposito berjangka	< 1 bulan/month ≥ 1 bulan ≤ 3 bulan/ ≥ 1 month ≤ 3 months > 3 bulan ≤ 6 bulan/ > 3 months ≤ 6 months > 6 bulan ≤ 12 bulan/ > 6 months ≤ 12 months	1.304.409 174.370 1.250 189.600	1.107.060 522.093 159.000 2.700
Jumlah		19.382.505	32.536.383
Mata uang asing			
Bank Indonesia	< 1 bulan/month	22.928.125	19.394.475
Call money	< 1 bulan/month	1.517.678	5.588.293
Penempatan "fixed-term"	< 1 bulan/month > 1 bulan ≤ 3 bulan/ > 1 month ≤ 3 months ≥ 3 bulan ≤ 6 bulan/ ≥ 3 months ≤ 6 months > 6 bulan ≤ 12 bulan/ > 6 months ≤ 12 months > 12 bulan ≤ 36 bulan/ > 12 months ≤ 36 months > 36 bulan/ > 36 months	2.890.374 609.387 - - 492.514 1.448.627 16.151 1.186.473	2.307.586 269.230 - - - 1.506.854 408.334 1.194.973
Deposito berjangka	< 1 bulan/month > 1 bulan ≤ 3 bulan/ > 1 month ≤ 3 months > 3 bulan ≤ 6 bulan/ > 3 months ≤ 6 months > 6 bulan ≤ 12 bulan/ > 6 months ≤ 12 months	- - - - - 11.963 11.963	- - - 11.963 11.963
Jumlah (Catatan 62.B.(iv))		31.089.329	30.693.671
Dikurangi: cadangan kerugian penurunan nilai		50.471.834 (1.586)	63.230.054 (1.679)
Neto		50.470.248	63.228.375

Berikut adalah perubahan penempatan pada Bank Indonesia dan bank lain dengan klasifikasi biaya perolehan diamortisasi:

6. PLACEMENTS WITH BANK INDONESIA AND OTHER BANKS

a. By type, currency, and maturity:

Rupiah
Bank Indonesia
Call money
Fixed term placement
Time deposits
Total
Foreign currencies
Bank Indonesia
Call money
Fixed term placement
Time deposits
Total (Note 62.B.(iv))
Less: allowance for impairment losses
Net

Movements of placement with Bank Indonesia and other banks classified as amortised cost are as follows:

	31 Desember 2025/31 December 2025					
	Stage 1	Stage 2	Stage 3	Syariahl/ Sharia	Total	
Saldo awal	12.359.890	-	-	50.870.164	63.230.054	Beginning balance
Pengukuran kembali bersih nilai tercatat ^{*)}	652.796	-	-	-	652.796	Remeasurement of net carrying amount ^{*)}
Aset keuangan baru yang diterbitkan atau dibeli	148.831.565	-	-	105.791.753	254.623.318	New financial assets originated or purchased
Aset keuangan yang dihentikan pengakuannya	(134.016.842)	-	-	(134.759.642)	(268.776.484)	Financial assets derecognised
Total penambahan/ (penurunan) tahun berjalan	15.467.519	-	-	(28.967.889)	(13.500.370)	Total increase/ (decrease) during the year
Lain-lain ^{**)}	481.572	-	-	260.578	742.150	Others ^{**)}
Saldo akhir	28.308.981	-	-	22.162.853	50.471.834	Ending balance

^{*)} Termasuk di dalam pengukuran kembali bersih adalah pembayaran kembali.

^{**)} Termasuk selisih kurs karena penjabaran mata uang asing.

^{*)} Including in the net remeasurement is repayment.

^{**)} Included effect of foreign currencies translation.

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6. PENEMPATAN PADA BANK INDONESIA DAN BANK LAIN (lanjutan)

- a. Berdasarkan jenis, mata uang, dan jatuh tempo: (lanjutan)

Berikut adalah perubahan penempatan pada Bank Indonesia dan bank lain dengan klasifikasi biaya perolehan diamortisasi: (lanjutan)

6. PLACEMENTS WITH BANK INDONESIA AND OTHER BANKS (continued)

- a. By type, currency, and maturity: (continued)

Movements of placement with Bank Indonesia and other banks classified as amortised cost are as follows: (continued)

	31 Desember 2024/31 December 2024					
	Stage 1	Stage 2	Stage 3	Syariah/ Sharia	Total	
Saldo awal	58.533.271	-	-	15.354.886	73.888.157	Beginning balance
Pengukuran kembali bersih nilai tercatat ^{*)}	(3.612.443)	-	-	-	(3.612.443)	Remeasurement of net carrying amount ^{*)}
Aset keuangan baru yang diterbitkan atau dibeli	102.202.686	-	-	85.652.975	187.855.661	New financial assets originated or purchased
Aset keuangan yang dihentikan pengakuannya	(147.201.855)	-	-	(49.625.000)	(196.826.855)	Financial assets derecognised
Total penambahan/ (penurunan) tahun berjalan	(48.611.612)	-	-	36.027.975	(12.583.637)	Total increase/ (decrease) during the year
Lain-lain ^{**)}	2.438.231	-	-	(512.697)	1.925.534	Others ^{**)}
Saldo akhir	12.359.890	-	-	50.870.164	63.230.054	Ending balance

^{*)} Termasuk di dalam pengukuran kembali bersih adalah pembayaran kembali.

^{**)} Termasuk selisih kurs karena penjabaran mata uang asing.

^{*)} Including in the net remeasurement is repayment.

^{**)} Included effect of foreign currencies translation.

- b. Berdasarkan pihak berelasi dan pihak ketiga:

- b. By related parties and third parties:

	31 Desember 2025/ 31 December 2025	31 Desember 2024/ 31 December 2024	
Rupiah			Rupiah
Pihak berelasi (Catatan 56)	486.159	539.967	Related parties (Note 56)
Pihak ketiga	18.896.346	31.996.416	Third parties
Total	19.382.505	32.536.383	Total
Mata uang asing			Foreign currencies
Pihak berelasi (Catatan 56)	800.400	2.567.153	Related parties (Note 56)
Pihak ketiga	30.288.929	28.126.518	Third parties
Total (Catatan 62.B.(iv))	31.089.329	30.693.671	Total (Note 62.B.(iv))
	50.471.834	63.230.054	
Dikurangi: cadangan kerugian penurunan nilai	(1.586)	(1.679)	Less: allowance for impairment losses
Neto	50.470.248	63.228.375	Net

- c. Penempatan berdasarkan counterparty:

- c. By counterparty:

	31 Desember 2025/ 31 December 2025	31 Desember 2024/ 31 December 2024	
Rupiah			Rupiah
Deposit Facility			Deposit Facility
Pihak ketiga			Third parties
Bank Indonesia	17.269.117	30.179.682	Bank Indonesia
Call Money			Call Money
Pihak ketiga			Third parties
PT Bank Pembangunan Daerah Kalimantan Selatan	-	125.000	PT Bank Pembangunan Daerah Kalimantan Selatan
PT Bank Pembangunan Daerah Sulawesi Tenggara	40.000	-	PT Bank Pembangunan Daerah Sulawesi Tenggara

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**6. PENEMPATAN PADA BANK INDONESIA DAN
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**6. PLACEMENTS WITH BANK INDONESIA AND
OTHER BANKS (continued)**

c. Penempatan berdasarkan *counterparty*: (lanjutan)

c. *By counterparty*: (continued)

	31 Desember 2025/ 31 December 2025	31 Desember 2024/ 31 December 2024
Rupiah (lanjutan) <i>Fixed term</i>		
Pihak ketiga		
PT Bank UOB Indonesia	403.758	440.848
Deposito		
Pihak berelasi		
PT Bank Tabungan Negara (Persero) Tbk	426.129	191.827
PT Bank Rakyat Indonesia (Persero) Tbk	60.030	172.530
PT Bank Tabungan Negara (Persero) Tbk - Unit Usaha Syariah	-	175.610
	486.159	539.967
Pihak ketiga		
Citibank	506.090	353.885
PT Bank Mega Tbk	156.500	1.400
PT Bank BTPN Syariah Tbk	105.900	77.172
Bank Syariah Nasional	98.410	-
PT Bank Danamon Syariah	98.300	172.959
PT Bank Pembangunan Daerah Jawa Barat dan Banten Tbk	45.600	183.000
PT Bank DKI	45.000	114.000
PT Bank Pembangunan Daerah Sumatera Barat (Bank Nagari)	40.000	12.500
PT Bank Maybank Indonesia Tbk - Unit Usaha Syariah	24.170	151.670
PT Bank Pembangunan Daerah Jawa Barat dan Banten Tbk - Unit Usaha Syariah	23.000	34.000
PT Bank Maybank Indonesia Tbk	13.000	3.800
PT Bank Danamon	6.500	-
PT Bank Hibank Indonesia	5.000	-
PT Bank DKI Syariah (Unit Usaha Syariah)	4.000	46.500
Standard Chartered Bank	3.000	-
PT Bank Pan Indonesia Tbk	3.000	-
PT Bank Permata Tbk	3.000	-
PT Bank UOB Indonesia	3.000	-
PT Bank Pembangunan Daerah Sulawesi Utara Gorontalo	-	17.500
PT Bank Permata Syariah Tbk	-	24.000
PT Bank Pembangunan Daerah Sumatera Utara Tbk	-	20.000
PT Bank Pembangunan Daerah Sulawesi Selatan dan Sulawesi Barat	-	12.500
PT Bank Pembangunan Daerah Lampung	-	5.000
Lainnya	-	21.000
	1.669.629	1.790.853
Total Rupiah	19.382.504	32.536.383
Mata uang asing <u>USD</u>		
<i>Term deposits</i>		
Pihak ketiga		
Bank Indonesia	22.928.125	19.394.475
<i>Call money</i>		
Pihak berelasi		
PT Bank Negara Indonesia (Persero) Tbk	667.000	1.287.600
PT Bank Rakyat Indonesia (Persero) Tbk	-	965.700

Rupiah (continued) <i>Fixed term</i>	
Third parties	
PT Bank UOB Indonesia	
Time deposits	
Related parties	
PT Bank Tabungan Negara (Persero) Tbk	
PT Bank Rakyat Indonesia (Persero) Tbk	
PT Bank Tabungan Negara (Persero) Tbk - Unit Usaha Syariah	
Third parties	
Citibank	
PT Bank Mega Tbk	
PT Bank BTPN Syariah Tbk	
Bank Syariah Nasional	
PT Bank Danamon Syariah	
PT Bank Pembangunan Daerah Jawa Barat dan Banten Tbk	
PT Bank DKI	
PT Bank Pembangunan Daerah Sumatera Barat (Bank Nagari)	
PT Bank Maybank Indonesia Tbk - Unit Usaha Syariah	
PT Bank Pembangunan Daerah Jawa Barat dan Banten Tbk - Unit Usaha Syariah	
PT Bank Maybank Indonesia Tbk	
PT Bank Danamon	
PT Bank Hibank Indonesia	
PT Bank DKI Syariah (Unit Usaha Sharia)	
Standard Chartered Bank	
PT Bank Pan Indonesia Tbk	
PT Bank Permata Tbk	
PT Bank UOB Indonesia	
PT Bank Pembangunan Daerah Sulawesi Utara Gorontalo	
PT Bank Permata Syariah Tbk	
PT Bank Pembangunan Daerah Sumatera Utara Tbk	
PT Bank Pembangunan Daerah Sulawesi Selatan dan Sulawesi Barat	
PT Bank Pembangunan Daerah Lampung	
Others	
Total Rupiah	
Foreign currencies <u>USD</u>	
<i>Term deposits</i>	
Third parties	
Bank Indonesia	
<i>Call money</i>	
Related parties	
PT Bank Negara Indonesia (Persero) Tbk	
PT Bank Rakyat Indonesia (Persero) Tbk	

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**6. PENEMPATAN PADA BANK INDONESIA DAN
BANK LAIN (lanjutan)**

**6. PLACEMENTS WITH BANK INDONESIA AND
OTHER BANKS (continued)**

c. Penempatan berdasarkan *counterparty*: (lanjutan)

c. *By counterparty*: (continued)

	31 Desember 2025/ 31 December 2025	31 Desember 2024/ 31 December 2024
Mata uang asing (lanjutan)		
<u>USD</u> (lanjutan)		
<u>Call money</u> (lanjutan)		
Pihak ketiga		
Bank of New York	406.036	278.444
HSBC Bank USA N.A.	405.203	360.528
BNP Paribas S.A.	25.432	15.399
HSBC Hong Kong	14.007	-
CIMB Bank Berhad		
Shanghai Branch	-	160.950
Wells Fargo Bank N.A.	-	2.519.672
	1.517.678	5.588.293
<i>Fixed term</i>		
JP Morgan Chase Bank N.A.	2.202.509	1.784.407
Standard Chartered Bank	1.803.520	1.505.514
Standard Chartered Bank China Limited	250.125	-
Bank of China Limited	175.087	220.502
PT Bank HSBC Indonesia	95.875	82.096
BNP Paribas Hong Kong Branch	78.634	-
Bank of New York Corporation	15.008	14.486
BNP Paribas S.A.	12.483	85.649
United Overseas Bank Limited	3.669	-
United Overseas Bank - Singapore	8.504	-
CTBC Bank Co. Ltd. Singapore Branch	-	418.470
PT Bank DBS Indonesia	-	48.685
Nomura Singapore Limited	-	24.711
	4.645.414	4.184.520
Pihak ketiga		
<u>CNY</u>		
<i>Fixed term</i>		
Pihak ketiga		
Bank of China	742.006	201.757
The Agricultural Bank Of China	69.634	-
	811.640	201.757
<u>HKD</u>		
<i>Term deposits</i>		
Pihak ketiga		
PT Bank HSBC Indonesia	-	105.729
<u>USD</u>		
<i>Deposito</i>		
Pihak berelasi		
PT Bank Negara Indonesia (Persero) Tbk	133.400	136.808
PT Bank Rakyat Indonesia (Persero) Tbk	-	177.045
	133.400	313.853
Pihak ketiga		
Citibank N.A.	696.228	692.113
PT Bank CTBC Indonesia	183.425	177.045
ANZ Bank	173.420	-
	1.053.073	869.158

Foreign currencies (continued)	
<u>USD</u> (continued)	
<u>Call money</u> (continued)	
Third parties	
Bank of New York	
HSBC Bank USA N.A.	
BNP Paribas S.A.	
HSBC Hong Kong	
CIMB Bank Berhad	
Shanghai Branch	
Wells Fargo Bank N.A.	
<i>Fixed term</i>	
JP Morgan Chase Bank N.A.	
Standard Chartered Bank	
Standard Chartered Bank China Limited	
Bank of China Limited	
PT Bank HSBC Indonesia	
BNP Paribas Hong Kong Branch	
Bank of New York Corporation	
BNP Paribas S.A.	
United Overseas Bank Limited	
United Overseas Bank - Singapore	
CTBC Bank Co. Ltd. Singapore Branch	
PT Bank DBS Indonesia	
Nomura Singapore Limited	
Third parties	
<u>CNY</u>	
<i>Fixed term</i>	
Third parties	
Bank of China	
The Agricultural Bank Of China	
<u>HKD</u>	
<i>Term deposits</i>	
Third parties	
PT Bank HSBC Indonesia	
<u>USD</u>	
<i>Time deposits</i>	
Related parties	
PT Bank Negara Indonesia (Persero) Tbk	
PT Bank Rakyat Indonesia (Persero) Tbk	
Third parties	
Citibank N.A.	
PT Bank CTBC Indonesia	
ANZ Bank	

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6. PENEMPATAN PADA BANK INDONESIA DAN BANK LAIN (lanjutan)

c. Penempatan berdasarkan *counterparty*: (lanjutan)

	31 Desember 2025/ 31 December 2025	31 Desember 2024/ 31 December 2024
Mata uang asing (lanjutan)		
SGD		
Deposito		
Pihak ketiga		
PT Bank UOB Indonesia	-	35.886
	1.053.073	1.218.897
Total mata uang asing	31.089.330	30.693.671
	50.471.834	63.230.054
Dikurangi: cadangan kerugian penurunan nilai	(1.586)	(1.679)
Neto	50.470.248	63.228.375

d. Tingkat suku bunga rata-rata (*yield*) per tahun:

	31 Desember 2025/ 31 December 2025	31 Desember 2024/ 31 December 2024
Rupiah	6,12%	4,10%
Mata uang asing (disetarakan dalam Rupiah)	3,88%	4,17%

e. Mutasi cadangan kerugian penurunan nilai penempatan pada bank lain:

	31 Desember 2025/ 31 December 2025	31 Desember 2024/ 31 December 2024
Saldo awal	1.679	957
Pembentukan/(pembalikan) selama tahun berjalan (Catatan 46)	(400)	760
Lain-lain ⁾	307	(38)
Saldo akhir	1.586	1.679

⁾ Termasuk selisih kurs karena penjabaran mata uang asing.

6. PLACEMENTS WITH BANK INDONESIA AND OTHER BANKS (continued)

c. By *counterparty*: (continued)

Foreign currencies (continued)
SGD
Time deposits
Third parties
PT Bank UOB Indonesia

Total foreign currencies

Less: allowance for
impairment losses

Net

d. Average interest rate (*yield*) per annum:

Rupiah
Foreign currencies (equivalent to
Rupiah)

e. Movements of allowance for impairment losses on placements with other banks:

Beginning balance
Allowance/(reversal) during
the year (Note 46)
Others⁾

Ending balance

⁾ Included effect of foreign currencies translation.

31 Desember 2025/31 December 2025

	Stage 1	Stage 2	Stage 3	Total	
Saldo awal	1.679	-	-	1.679	Beginning balance
Pengukuran kembali bersih penyisihan kerugian ⁾	(702)	-	-	(702)	Net remeasurement of losses allowance ⁾
Aset keuangan baru yang diterbitkan atau dibeli	994	-	-	994	New financial assets originated or purchased
Aset keuangan yang dihentikan pengakuannya	(692)	-	-	(692)	Financial assets derecognised
Total pembalikan tahun berjalan	(400)	-	-	(400)	Total reversal during the year
Lain-lain ⁾	307	-	-	307	Others ⁾
Saldo akhir	1.586	-	-	1.586	Ending balance

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6. PENEMPATAN PADA BANK INDONESIA DAN BANK LAIN (lanjutan)

- e. Mutasi cadangan kerugian penurunan nilai penempatan pada bank lain: (lanjutan)

	31 Desember 2024/31 December 2024				
	Stage 1	Stage 2	Stage 3	Total	
Saldo awal	957	-	-	957	Beginning balance
Pengukuran kembali bersih penyisihan kerugian ^{*)}	21	-	-	21	Net remeasurement of losses allowance ^{*)}
Aset keuangan baru yang diterbitkan atau dibeli	1.826	-	-	1.826	New financial assets originated or purchased
Aset keuangan yang dihentikan pengakuannya	(1.087)	-	-	(1.087)	Financial assets derecognised
Total pembentukan tahun berjalan	760	-	-	760	Total allowance during the year
Lain-lain ^{**)}	(38)	-	-	(38)	Others ^{**)}
Saldo akhir	1.679	-	-	1.679	Ending balance

^{*)} Termasuk di dalam pengukuran kembali bersih adalah pembayaran kembali.

^{**)} Termasuk selisih kurs karena penjabaran mata uang asing.

Manajemen berpendapat bahwa jumlah cadangan kerugian penurunan nilai penempatan pada Bank Indonesia dan bank lain telah memadai.

- f. Informasi mengenai pengelompokan berdasarkan kelompok "tidak mengalami penurunan nilai" dan "mengalami penurunan nilai" untuk aset keuangan dari Entitas Anak syariah diungkapkan pada Catatan 62.A.
- g. Pada tanggal 31 Desember 2025 dan 2024, penempatan dengan saldo USDNihil dan USD1.535.315 (nilai penuh) dijaminkan untuk fasilitas pinjaman yang diterima dari bank lain (Catatan 36f).
- h. Berdasarkan kolektibilitas sesuai POJK:
Kolektibilitas penempatan pada Bank Indonesia dan bank lain sesuai POJK diungkapkan pada Catatan 65.

6. PLACEMENTS WITH BANK INDONESIA AND OTHER BANKS (continued)

- e. Movements of allowance for impairment losses on placements with other banks: (continued)

^{*)} Including in the net remeasurement is repayment.

^{**)} Included effect of foreign currencies translation.

Management believes that the allowance for impairment losses on placements with Bank Indonesia and other banks is adequate.

- f. Information in respect of classification of "non-impaired" and "impaired" from sharia Subsidiary are disclosed in Note 62.A.
- g. As of 31 December 2025 and 2024, placements with a balance of USDNil and USD1,535,315 (full amount) were pledged for fund borrowings from other banks (Note 36f).
- h. By collectability based on FSA regulation:
Collectability of placements with Bank Indonesia and other banks in accordance with FSA regulation are disclosed in Note 65.

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7. EFEK-EFEK

- a. Berdasarkan tujuan, pihak berelasi dan pihak ketiga:

	31 Desember 2025/ 31 December 2025	31 Desember 2024/ 31 December 2024
Efek-efek		
Pihak berelasi (Catatan 56):		
Diukur pada nilai wajar melalui laba rugi	3.584.599	4.285.159
Diukur pada nilai wajar melalui penghasilan komprehensif lain	9.341.060	9.586.379
Diukur pada biaya perolehan diamortisasi	1.786.510	3.139.468
Diukur pada biaya perolehan ^{*)}	40.836	79.569
	<u>14.753.005</u>	<u>17.090.575</u>
Pihak ketiga:		
Diukur pada nilai wajar melalui laba rugi	47.262.394	17.604.380
Diukur pada nilai wajar melalui penghasilan komprehensif lain	45.473.051	37.408.046
Diukur pada biaya perolehan diamortisasi	2.788.589	5.842.595
Diukur pada biaya perolehan ^{*)}	1.959.526	3.161.962
	<u>97.483.560</u>	<u>64.016.983</u>
Investasi pada <i>unit-link</i> ^{**)}		
Pihak berelasi (Catatan 56):		
Diukur pada nilai wajar melalui laba rugi	2.281.292	3.132.500
Pihak ketiga:		
Diukur pada nilai wajar melalui laba rugi	9.565.413	11.101.498
	<u>11.846.705</u>	<u>14.233.998</u>
Total	<u>124.083.270</u>	<u>95.341.556</u>
Ditambah/(dikurangi):		
Premium/(diskonto) yang belum diamortisasi	780	(27.018)
Keuntungan yang belum direalisasi dari kenaikan nilai wajar efek-efek	684.644	215.010
Cadangan kerugian penurunan nilai	(40.720)	(51.497)
	<u>644.704</u>	<u>136.495</u>
Neto	<u>124.727.974</u>	<u>95.478.051</u>

7. MARKETABLE SECURITIES

- a. By purpose, related parties and third parties:

Marketable securities
Related parties (Note 56):
Fair value through profit or loss
Fair value through other comprehensive income
At amortised cost
At cost ^{*)}
Third parties:
Fair value through profit or loss
Fair value through other comprehensive income
At amortised cost
At cost ^{*)}
Investments in unit-link contracts ^{**)}
Related parties (Note 56):
Fair value through profit or loss
Third parties:
Fair value through profit or loss
Total
Add/(less):
Unamortised premium/ discount)
Unrealised gain on increase in fair value of marketable securities
Allowance for impairment losses
Net

^{*)} Efek-efek yang dimiliki oleh Entitas Anak.

^{**)} Investasi pada *unit-link* adalah investasi yang dimiliki oleh pemegang polis pada kontrak *unit-link* Entitas Anak yang disajikan sebesar nilai wajar.

^{*)} Marketable securities owned by Subsidiary.

^{**)} Investments in unit-link contracts are investments owned by policyholders of unit-link contracts of Subsidiary which are presented at fair value.

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7. EFEK-EFEK (lanjutan)

- a. Berdasarkan tujuan, pihak berelasi dan pihak ketiga: (lanjutan)

Berikut adalah perubahan efek-efek dengan klasifikasi biaya perolehan diamortisasi dan biaya perolehan setelah dikurangi diskonto yang belum diamortisasi:

7. MARKETABLE SECURITIES (continued)

- a. By purpose, related parties and third parties: (continued)

Movements of marketable securities classified as at amortised cost and at cost less unamortized discount rate are as follows:

31 Desember 2025/31 December 2025						
	Stage 1	Stage 2	Stage 3	Syariah ^{*)} / Sharia ^{*)}	Total	
Biaya perolehan diamortisasi						At amortised cost
Saldo awal	8.896.799	58.246	-	3.241.531	12.196.576	Beginning balance
Pengukuran kembali	27.910	-	-	-	27.910	Remeasurement
Aset keuangan yang baru dibeli	1.570.875	-	-	2.073.884	3.644.759	New purchased financial assets
Aset keuangan yang jatuh tempo atau dijual	(5.900.989)	-	-	(3.310.416)	(9.211.405)	Matured or sold financial assets
Total penambahan tahun berjalan	(4.302.204)	-	-	(1.236.532)	(5.538.736)	Total increase during the year
Lain-lain ^{**)}	(76.962)	-	-	(4.637)	(81.599)	Others ^{**)}
Saldo akhir	4.517.633	58.246	-	2.000.362	6.576.241	Ending balance

^{*)} Tidak menerapkan PSAK 109.

^{**)} Termasuk selisih kurs karena penjabaran mata uang asing.

^{*)} Not implement SFAS 109.

^{**)} Included effect of foreign currencies translation.

31 Desember 2024/31 December 2024						
	Stage 1	Stage 2	Stage 3	Syariah ^{*)} / Sharia ^{*)}	Total	
Biaya perolehan diamortisasi						At amortised cost
Saldo awal	5.850.129	58.246	-	1.300.883	7.209.258	Beginning balance
Pengukuran kembali	20.099	-	-	-	20.099	Remeasurement
Aset keuangan yang baru dibeli	4.844.950	-	-	2.716.616	7.561.566	New purchased financial assets
Aset keuangan yang jatuh tempo atau dijual	(2.362.337)	-	-	(759.858)	(3.122.195)	Matured or sold financial assets
Total penambahan tahun berjalan	2.502.712	-	-	1.956.758	4.459.470	Total increase during the year
Lain-lain ^{**)}	543.958	-	-	(16.110)	527.848	Others ^{**)}
Saldo akhir	8.896.799	58.246	-	3.241.531	12.196.576	Ending balance

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7. EFEK-EFEK (lanjutan)

- a. Berdasarkan tujuan, pihak berelasi dan pihak ketiga: (lanjutan)

Berikut adalah perubahan efek-efek dengan klasifikasi nilai wajar melalui penghasilan komprehensif lain setelah ditambah keuntungan yang belum direalisasi:

7. MARKETABLE SECURITIES (continued)

- a. By purpose, related parties and third parties: (continued)

Movements of marketable securities classified as fair value through other comprehensive income plus unrealised gain are as follows:

31 Desember 2025/31 December 2025						
	Stage 1	Stage 2	Stage 3	Syariah ^{*)} / Sharia ^{*)}	Total	
Nilai wajar melalui penghasilan komprehensif lain						Fair value through other comprehensive income
Saldo awal	25.188.780	-	8.674	21.856.586	47.054.040	Beginning balance
Pengukuran kembali	911.601	-	1.418	(89.007)	824.012	Remeasurement
Aset keuangan yang baru dibeli	22.480.679	-	-	11.573.885	34.054.564	New purchased financial assets
Aset keuangan yang jatuh tempo atau dijual	(7.317.951)	-	-	(19.516.529)	(26.834.480)	Matured or sold financial assets
Total penurunan tahun berjalan	16.074.329	-	1.418	(8.031.651)	8.044.096	Total decrease during the year
Lain-lain ^{**)}	101.017	-	-	-	101.017	Others ^{**)}
Saldo akhir	41.364.126	-	10.092	13.824.935	55.199.153	Ending balance

31 Desember 2024/31 December 2024						
	Stage 1	Stage 2	Stage 3	Syariah ^{*)} / Sharia ^{*)}	Total	
Nilai wajar melalui penghasilan komprehensif lain						Fair value through other comprehensive income
Saldo awal	25.154.558	-	39.496	23.629.746	48.823.800	Beginning balance
Pengukuran kembali	(607.733)	-	(12.007)	(856.939)	(1.476.679)	Remeasurement
Aset keuangan yang baru dibeli	2.994.950	-	-	20.886.978	23.881.928	New purchased financial assets
Aset keuangan yang jatuh tempo atau dijual	(2.647.260)	-	(18.815)	(21.803.199)	(24.469.274)	Matured or sold financial assets
Total penurunan tahun berjalan	(260.043)	-	(30.822)	(1.773.160)	(2.064.025)	Total decrease during the year
Lain-lain ^{**)}	294.265	-	-	-	294.265	Others ^{**)}
Saldo akhir	25.188.780	-	8.674	21.856.586	47.054.040	Ending balance

^{*)} Tidak menerapkan PSAK 109.

^{**)} Termasuk selisih kurs karena penjabaran mata uang asing.

^{*)} Not implement SFAS 109.

^{**)} Included effect of foreign currencies translation.

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7. EFEK-EFEK (lanjutan)

b. Berdasarkan jenis dan mata uang:

Informasi tambahan mengenai kolektibilitas Bank Indonesia disyaratkan oleh regulasi yang berlaku dan bukan merupakan informasi yang dipersyaratkan oleh Standar Akuntansi Keuangan di Indonesia (PSAK 109). Informasi tambahan ini merupakan bagian dari Catatan 65 laporan keuangan konsolidasian.

7. MARKETABLE SECURITIES (continued)

b. By type dan currency:

Additional information regarding the collectability of Bank Indonesia is required by applicable regulations and is not required by Indonesian Financial Accounting Standards (SFAS 109). This additional information is part of Note 65 of the consolidated financial statements.

	31 Desember 2025/31 December 2025				31 Desember 2024/31 December 2024				
	Nilai perolehan/ nilai nominal/ nilai wajar/ Cost/ nominal value/ fair value	Premi/ (diskonto) yang belum diamortisasi/ Unamortised premiums/ (discounts)	Keuntungan/ (kerugian) yang belum direalisasi/ Unrealised gains/ (losses)	Nilai wajar/biaya perolehan/ biaya perolehan/ Fair value/at cost/at amortised cost	Nilai perolehan/ nilai nominal/ nilai wajar/ Cost/ nominal value/ fair value	Premi/ (diskonto) yang belum diamortisasi/ Unamortised premiums/ (discounts)	Keuntungan/ (kerugian) yang belum direalisasi/ Unrealised gains/ (losses)	Nilai wajar/biaya perolehan/ biaya perolehan/ Fair value/at cost/at amortised cost	
Rupiah									Rupiah
Diukur pada nilai wajar melalui laba rugi									Fair value through profit or loss
<u>Efek-efek</u>									<u>Marketable securities</u>
Sekuritas Rupiah									Bank Indonesia
Bank Indonesia	20.628.757	-	124.349	20.753.106	7.730.767	-	49.854	7.780.621	Rupiah Securities
Sukuk Bank Indonesia	6.636.068	-	88.505	6.724.573	2.160.000	-	36.489	2.196.489	Sukuk
Obligasi	3.717.317	-	34.671	3.751.988	4.059.684	-	39.720	4.099.404	Bank Indonesia
Negotiable certificate of deposit	323.766	-	8.869	332.635	-	-	-	-	Bonds
Floating Rate Notes	411.667	-	989	412.656	-	-	-	-	Negotiable certificate of deposits
Saham	1.682	-	9	1.691	316.704	-	(6.257)	310.447	of deposits
Efek Beragun Aset	38.116	-	(1.173)	36.943	46.921	-	484	47.405	Floating Rate Notes
Sertifikat Investasi Mudharabah Antarbank	-	-	-	-	100.003	-	140	100.143	Shares
Investasi pada unit-unit reksa dana	-	-	-	-	229.499	-	45	229.544	Asset-backed security
	31.757.373	-	256.219	32.013.592	14.643.578	-	120.475	14.764.053	Interbank Mudharabah Investment Certificate
									Investments in mutual fund units
<u>Investasi pada unit-link</u>									<u>Investments in unit-link contracts</u>
Saham	7.553.295	-	-	7.553.295	9.152.159	-	-	9.152.159	Shares
Obligasi	1.601.895	-	-	1.601.895	1.470.814	-	-	1.470.814	Bonds
Investasi pada unit-unit reksa dana	515.664	-	-	515.664	-	-	-	-	Investments in mutual fund units
	9.670.854	-	-	9.670.854	10.622.973	-	-	10.622.973	
	41.428.227	-	256.219	41.684.446	25.266.551	-	120.475	25.387.026	
Diukur pada nilai wajar melalui penghasilan komprehensif lain									Fair value through other comprehensive income
<u>Efek-efek</u>									<u>Marketable securities</u>
Investasi pada unit-unit reksa dana	21.481.309	-	387.205	21.868.514	20.390.000	-	287.586	20.677.586	Investments in mutual fund units
Sekuritas Rupiah									Bank Indonesia
Bank Indonesia	17.579.397	-	34.492	17.613.889	1.649.163	-	(67.928)	1.581.235	Rupiah Securities
Sukuk Bank Indonesia	5.240.654	-	-	5.240.654	11.184.698	-	-	11.184.698	Sukuk Bank Indonesia
Obligasi	1.359.505	-	29.261	1.388.766	1.790.505	-	(508)	1.789.997	Bonds
Saham	407.198	-	(15.860)	391.338	294.289	-	(29.867)	264.422	Shares
	46.068.063	-	435.098	46.503.161	35.308.655	-	189.283	35.497.938	
Diukur pada biaya perolehan diamortisasi									At amortised cost
<u>Efek-efek</u>									<u>Marketable securities</u>
Obligasi	1.149.000	7	-	1.149.007	2.176.000	13	-	2.176.013	Bonds
Wesel ekspor	485.534	-	-	485.534	490.939	-	-	490.939	Export bills
Sekuritas Rupiah									Bank Indonesia
Bank Indonesia	300.000	(40)	-	299.960	3.004.868	(4.839)	-	3.000.029	Rupiah Securities
Medium term notes	245.000	-	-	245.000	245.000	-	-	245.000	Medium term notes
Efek Beragun Aset	25.619	-	-	25.619	42.153	-	-	42.153	Asset-backed security
	2.205.153	(33)	-	2.205.120	5.958.960	(4.826)	-	5.954.134	
Diukur pada biaya perolehan ^(*)									At cost ^(*)
<u>Efek-efek</u>									<u>Marketable securities</u>
Sertifikat Pengelolaan Dana Berdasarkan Prinsip Syariah									Sharia Compliant
Antarbank ("SIPA")	1.850.000	-	-	1.850.000	2.400.000	-	-	2.400.000	Interbank Fund Management
Wesel ekspor	95.431	-	-	95.431	195.860	-	-	195.860	Certificate ("SIPA")
Obligasi syariah perusahaan	45.000	-	-	45.000	638.800	-	-	638.800	Export bills
	1.990.431	-	-	1.990.431	3.234.660	-	-	3.234.660	Sharia corporate bonds
Total	91.691.874	(33)	691.317	92.383.158	69.768.826	(4.826)	309.758	70.073.758	Total

^(*) Investasi pada unit-link adalah investasi yang dimiliki oleh pemegang polis pada kontrak unit-link Entitas Anak yang disajikan sebesar nilai wajar.
^(**) Efek-efek yang dimiliki oleh Entitas Anak.

^(*) Unit-link investments are investments owned by policyholders in Subsidiary's unit-link contracts which are presented at fair value.
^(**) Marketable securities owned by Subsidiary.

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7. EFEK-EFEK (lanjutan)

b. Berdasarkan jenis dan mata uang: (lanjutan)

Informasi tambahan mengenai kolektibilitas Bank Indonesia disyaratkan oleh regulasi yang berlaku dan bukan merupakan informasi yang dipersyaratkan oleh Standar Akuntansi Keuangan di Indonesia (PSAK 109). Informasi tambahan ini merupakan bagian dari Catatan 65 laporan keuangan konsolidasian. (lanjutan)

7. MARKETABLE SECURITIES (continued)

b. By type and currency: (continued)

Additional information regarding the collectability of Bank Indonesia is required by applicable regulations and is not required by Indonesian Financial Accounting Standards (SFAS 109). This additional information is part of Note 65 of the consolidated financial statements. (continued)

31 Desember 2025/31 December 2025				31 Desember 2024/ 31 December 2024					
	Nilai perolehan/ nilai nominal/ nilai wajar/ Cost/ nominal value/ fair value	Premi/ (diskonto) yang belum diamortisasi/ Unamortised premiums/ (discounts)	Keuntungan/ (kerugian) yang belum direalisasi/ Unrealised gains/ (losses)	Nilai wajar/biaya perolehan/ biaya perolehan/ Fair value/at cost/at amortised cost	Nilai perolehan/ nilai nominal/ nilai wajar/ Cost/ nominal value/ fair value	Premi/ (diskonto) yang belum diamortisasi/ Unamortised premiums/ (discounts)	Keuntungan/ (kerugian) yang belum direalisasi/ Unrealised gains/ (losses)	Nilai wajar/biaya perolehan/ biaya perolehan/ Fair value/at cost/at mortised cost	
Mata uang asing									Foreign currencies
Diukur pada nilai wajar melalui laba rugi									Fair value through profit or loss
Efek-efek									Marketable securities
Treasury bills	15.380.990	-	8.885	15.389.875	6.788.230	-	29.718	6.817.948	Treasury bills
Sekuritas Valas									Bank Indonesia Foreign
Bank Indonesia	1.606.076	-	8.141	1.614.217	431.276	-	1.344	432.620	Currency Securities
Treasury Bonds	1.575.849	-	16.206	1.592.055	-	-	-	-	Treasury Bonds
Sukuk Valas									Bank Indonesia Foreign
Bank Indonesia	500.250	-	3.785	504.035	-	-	-	-	Currency Sukuk
Obligasi	26.455	-	6.365	32.820	26.455	-	3.858	30.313	Bonds
	19.089.620	-	43.382	19.133.002	7.245.961	-	34.920	7.280.881	
Investasi pada unit-link ^{*)}									Investments in unit-link contracts ^{*)}
Investasi pada unit-unit reksa dana	2.175.851	-	-	2.175.851	3.611.025	-	-	3.611.025	Investments in mutual fund units
	21.265.471	-	43.382	21.308.853	10.856.986	-	34.920	10.891.906	
Diukur pada nilai wajar melalui penghasilan komprehensif lain									Fair value through other comprehensive income
Efek-efek									Marketable securities
Sukuk Valas									Bank Indonesia Foreign
Bank Indonesia	5.669.500	-	-	5.669.500	8.127.975	-	-	8.127.975	Currency Sukuk
Treasury bills	1.894.289	-	(46.915)	1.847.374	1.868.799	-	(89.761)	1.779.038	Treasury bills
Obligasi	1.182.258	-	(3.140)	1.179.118	1.688.996	-	(39.907)	1.649.089	Bonds
	8.746.047	-	(50.055)	8.695.992	11.685.770	-	(129.668)	11.556.102	
Diukur pada biaya perolehan diamortisasi									At amortised cost
Efek-efek									Marketable securities
Wesel ekspor	999.595	-	-	999.595	1.304.977	-	-	1.304.977	Export bills
Obligasi	636.652	(6.890)	-	629.762	977.756	(624)	-	977.132	Bonds
Treasury bills	733.700	7.703	-	741.403	740.370	(21.568)	-	718.802	Treasury bills
	2.369.947	813	-	2.370.760	3.023.103	(22.192)	-	3.000.911	
Diukur pada biaya perolehan									At cost
Efek-efek									Marketable securities
Wesel ekspor	9.931	-	-	9.931	6.871	-	-	6.871	Export bills
Total (Catatan 62.B.(iv))	32.391.396	813	(6.673)	32.385.536	25.572.730	(22.192)	(94.748)	25.455.790	Total (Note 62.B.(iv))
	124.083.270	780	684.644	124.768.694	95.341.556	(27.018)	215.010	95.529.548	
Dikurangi: cadangan kerugian penurunan nilai				(40.720)				(51.497)	Less: allowance for impairment losses
Neto				124.727.974				95.478.051	Net

^{*)} Investasi pada unit-link adalah investasi yang dimiliki oleh pemegang polis pada kontrak unit-link Entitas Anak yang disajikan sebesar nilai wajar.

^{*)} Unit-link investments are investments owned by policyholders in Subsidiary's unit-link contracts which are presented at fair value.

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7. EFEK-EFEK (lanjutan)

7. MARKETABLE SECURITIES (continued)

c. Berdasarkan sisa umur hingga jatuh tempo:

c. By maturity:

	31 Desember 2025/ 31 December 2025	31 Desember 2024/ 31 December 2024	
<u>Efek-efek</u>			<u>Marketable securities</u>
Rupiah			Rupiah
Tidak mempunyai jatuh tempo	408.880	840.493	No maturity date
< 1 tahun	59.814.570	36.986.818	< 1 year
> 1 < 5 tahun	17.670.284	17.621.256	> 1 < 5 years
> 5 < 10 tahun	4.099.985	3.669.985	> 5 < 10 years
> 10 tahun	27.301	27.301	> 10 years
Total	82.021.020	59.145.853	Total
Mata uang asing			Foreign currencies
Tidak mempunyai jatuh tempo	26.455	-	No maturity date
< 1 tahun	27.250.932	18.811.242	< 1 year
> 1 < 5 tahun	2.597.887	2.211.101	> 1 < 5 years
> 5 < 10 tahun	245.378	900.033	> 5 < 10 years
> 10 tahun	94.893	39.329	> 10 years
Total	30.215.545	21.961.705	Total
<u>Investasi pada unit-link^{*)}</u>			<u>Investments in unit-link contracts^{*)}</u>
Rupiah			Rupiah
Tidak mempunyai jatuh tempo	8.068.960	9.152.159	No maturity date
< 1 tahun	387.718	442.346	< 1 year
> 1 < 5 tahun	1.160.092	1.020.493	> 1 < 5 years
> 5 < 10 tahun	12.343	7.975	> 5 < 10 years
> 10 tahun	41.741	-	> 10 years
Total	9.670.854	10.622.973	Total
Mata uang asing			Foreign currencies
Tidak mempunyai jatuh tempo	2.175.851	3.611.025	No maturity date
Total	11.846.705	14.233.998	Total
	124.083.270	95.341.556	
Ditambah/(dikurangi):			Add/(less):
Premi yang belum diamortisasi	780	(27.018)	Unamortised premiums
Keuntungan yang belum direalisasi dari kenaikan nilai wajar efek-efek	684.644	215.010	Unrealised gain on increase in fair value of marketable securities
Cadangan kerugian penurunan nilai	(40.720)	(51.497)	Allowance for impairment losses
	644.704	136.495	
Neto	124.727.974	95.478.051	Net

^{*)} Investasi pada unit-link adalah investasi yang dimiliki oleh pemegang polis pada kontrak unit-link Entitas Anak yang disajikan sebesar nilai wajar.

^{*)} Unit-link investments are investments owned by policyholders in Subsidiary's unit-link contracts which are presented at fair value.

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7. EFEK-EFEK (lanjutan)

d. Berdasarkan golongan penerbit:

	31 Desember 2025/ 31 December 2025
<u>Efek-efek</u>	
Bank Sentral	58.572.370
Perusahaan	22.488.078
Pemerintah	22.504.425
Bank	8.671.692
	112.236.565
<u>Investasi pada unit-link ^{*)}</u>	
Perusahaan	9.587.134
Bank	2.259.571
Pemerintah	-
	11.846.705
Total	124.083.270
Ditambah/(dikurangi):	
Premi yang belum diamortisasi	780
Keuntungan yang belum direalisasi dari kenaikan nilai wajar efek-efek	684.644
Cadangan kerugian penurunan nilai	(40.720)
	644.704
Neto	124.727.974

^{*)} Investasi pada unit-link adalah investasi yang dimiliki oleh pemegang polis pada kontrak unit-link Entitas Anak yang disajikan sebesar nilai wajar.

7. MARKETABLE SECURITIES (continued)

d. By issuer:

	31 Desember 2024/ 31 December 2024	
<u>Marketable securities</u>		
Central Bank	34.288.747	
Corporate	27.846.671	
Government	13.427.083	
Banks	5.545.057	
	81.107.558	
<u>Investments in unit-link contracts ^{*)}</u>		
Corporate	10.361.376	
Banks	3.866.365	
Government	6.257	
	14.233.998	
Total	95.341.556	
Add/(less):		
Unamortised premiums	(27.018)	
Unrealised gain on increase in fair value of marketable securities	215.010	
Allowance for impairment losses	(51.497)	
	136.495	
Net	95.478.051	

^{*)} Unit-link investments are investments owned by policyholders in Subsidiary's unit-link contracts which are presented at fair value.

e. Rincian obligasi berdasarkan peringkat:

e. Details of bonds by rating:

				Nilai wajar/biaya perolehan/ biaya perolehan diamortisasi Fair value/at cost/ at amortised cost	
Peringkat ^{*)} /Rating ^{*)}					
Lembaga pemeringkat/ Rating agencies				31 Desember 2025/ 31 December 2025	31 Desember 2024/ 31 December 2024
				31 Desember 2025	31 Desember 2024
Rupiah					
Diukur pada nilai wajar melalui laba rugi				Rupiah Fair value through profit or loss	
<u>Efek-efek</u>				<u>Marketable securities</u>	
Obligasi				Bonds	
Surat Perbendaharaan Negara ^{*)}				Surat Perbendaharaan Negara ^{*)}	
PT Bank Negara Indonesia Tbk	Fitch Ratings	idAAA	-	2.945.949	4.068.630
PT Bank Rakyat Indonesia Tbk	Pefindo	idAAA	-	365.096	-
PT Bank Pembangunan Daerah Jawa Timur Tbk	-	idAA-	-	254.060	-
PT Bank SMBC Indonesia	Pefindo	idAAA	-	120.966	-
PT Sarana Multigriya Finansial (Persero)	Pefindo	idAAA	idAAA	50.718	-
PT Bank Tabungan Negara Tbk	Pefindo	idAAA	-	10.187	-
PT Bank Pan Indonesia Tbk	Pefindo	idAA	idAA	5.014	-
				-	30.773
Efek beragun aset				Asset-backed security	
PT Sarana Multigriya Finansial (Persero)	Pefindo	idAAA	idAAA	36.943	47.406
				3.788.933	4.146.809

^{*)} Informasi peringkat obligasi diperoleh dari Bloomberg yang mencakup peringkat yang diberikan oleh lembaga pemeringkat seperti Pemeringkat Efek Indonesia (Pefindo), Standard and Poor's, Moody's dan Fitch Ratings.

^{**)} Tidak memiliki peringkat.

^{***)} Investasi pada unit-link adalah investasi yang dimiliki oleh pemegang polis pada kontrak unit-link Entitas Anak yang disajikan sebesar nilai wajar yang tidak diperingkat.

^{*)} Information on rating of bonds were obtained from Bloomberg, which is based on ratings issued by the rating agencies, such as Pemeringkat Efek Indonesia (Pefindo), Standard and Poor's, Moody's and Fitch Ratings.

^{**) No rating.}

^{***)} Investments in unit-link contracts are investments owned by policyholder of unit link contracts of Subsidiary which are presented at fair value that is not rated.

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7. EFEK-EFEK (lanjutan)

e. Rincian obligasi berdasarkan peringkat: (lanjutan)

	Peringkat ^{*)} (Rating ^{*)}		Nilai wajar/biaya perolehan/ biaya perolehan diamortisasi Fair value/at cost/ at amortised cost	
	Lembaga pemeringkat/ Rating agencies	31 Desember 2025/ 31 December 2025	31 Desember 2024/ 31 December 2024	31 Desember 2025/ 31 December 2025
Rupiah (lanjutan)				
Diukur pada nilai wajar melalui laba rugi (lanjutan)				
Investasi pada unit-link^{***)}				
Obligasi				
PT Mayora Indah Tbk	-	-	-	106.244
PT Sarana Multigriya Finansial (Persero)	-	-	-	103.776
PT Tower Bersama Infrastructure Tbk	-	-	-	93.543
PT Indomobil Finance Indonesia	-	-	-	81.402
PT Summarecon Agung Tbk	-	-	-	62.218
PT XL Axiata Tbk	-	-	-	61.583
PT Indah Kiat Pulp & Paper Tbk	-	-	-	61.171
PT Kereta Api Indonesia (Persero)	-	-	-	59.374
PT Pegadaian (Persero)	-	-	-	51.673
PT Merdeka Copper Gold Tbk	-	-	-	51.562
PT Waskita Karya (Persero) Tbk	-	-	-	51.487
PT Angkasa Pura II (Persero)	-	-	-	44.375
PT Global Mediacom Tbk	-	-	-	41.741
PT Adhi Commuter Properti Tbk	-	-	-	37.293
PT Oto Multiartha	-	-	-	36.696
PT Medco Energi Internasional Tbk	-	-	-	30.697
PT Bank Pan Indonesia Tbk	-	-	-	30.522
PT Jasa Marga (Persero) Tbk	-	-	-	27.166
PT Adira Dinamika Multi Finance Tbk	-	-	-	26.500
PT Merdeka Battery Materials Tbk	-	-	-	25.716
PT Federal International Finance	-	-	-	25.207
PT Sarana Multi Infrastruktur	-	-	-	25.132
PT Bussan Auto Finance	-	-	-	24.308
PT Bank Pembangunan Daerah Sulawesi Selatan dan Barat (Persero)	-	-	-	23.121
PT Bank Maybank Indonesia Tbk	-	-	-	21.408
PT Toyota Astra Financial Services	-	-	-	22.338
PT Bank Rakyat Indonesia (Persero) Tbk	-	-	-	20.650
PT JACCS Mitra Pinasthika Mustika	-	-	-	20.182
PT Astra Sedaya Finance	-	-	-	17.072
PT Oki Pulp & Paper Mills	-	-	-	15.398
PT Wahana Ottomitra Multiartha Tbk	-	-	-	15.322
PT BFI Finance Indonesia Tbk	-	-	-	15.059
PT Permodalan Nasional Madani	-	-	-	13.174
PT Profesional Telekomunikasi Indonesia	-	-	-	5.094
PT Sinar Mas Multiartha Tbk	-	-	-	10.446
PT Indosat Tbk	-	-	-	19.645
PT Bank Pembangunan Daerah Jawa Timur Tbk	-	-	-	30.051
PT Indonesia Infrastructure Finance	-	-	-	28.325
PT Pindo Deli Pulp & Paper Mills	-	-	-	20.450
Bank CIMB Niaga	-	-	-	15.330
PT Hino Finance Indonesia	-	-	-	13.275
PT Chandra Asri Pacific Tbk	-	-	-	-
Lain-lain	-	-	-	116.169
				1.601.895
				1.470.814
				5.390.828
				5.617.623

**Diukur pada nilai wajar
melalui penghasilan
komprehensif lain**

Efek-efek

Obligasi

PT Pupuk Indonesia (Persero)	Fitch Ratings	idAAA	AAA(idn)	390.183	386.277
PT Hutama Karya (Persero)	Pefindo	idAAA	idAA-	330.303	324.951
PT XL Axiata Tbk	Fitch Ratings	AAA(idn)	AAA(idn)	106.660	101.800
PT Perusahaan Listrik Negara (Persero)	Pefindo	idAAA	idAAA	103.553	103.352
PT Indosat Tbk	Pefindo	idAAA	idAAA	83.032	80.981

^{*)} Informasi peringkat obligasi diperoleh dari Bloomberg yang mencakup peringkat yang diberikan oleh lembaga pemeringkat seperti Pemeringkat Efek Indonesia (Pefindo), Standard and Poor's, Moody's dan Fitch Ratings.

^{**) Tidak memiliki peringkat.}

^{***)} Investasi pada unit-link adalah investasi yang dimiliki oleh pemegang polis pada kontrak unit-link Entitas Anak yang disajikan sebesar nilai wajar yang tidak diperingkat.

7. MARKETABLE SECURITIES (continued)

e. Details of bonds by rating: (continued)

	Fair value through profit or loss (continued) Investment in unit-link contracts ^{***)}	
	31 Desember 2025/ 31 December 2025	31 Desember 2024/ 31 December 2024
Rupiah (continued)		
Fair value through profit or loss (continued)		
Investment in unit-link contracts^{***)}		
Bonds		
PT Mayora Indah Tbk	69.811	
PT Sarana Multigriya Finansial (Persero)	120.217	
PT Tower Bersama Infrastructure Tbk	30.284	
PT Indomobil Finance Indonesia	44.565	
PT Summarecon Agung Tbk	59.078	
PT XL Axiata Tbk	76.179	
PT Indah Kiat Pulp & Paper Tbk	55.702	
PT Kereta Api Indonesia (Persero)	47.181	
PT Pegadaian (Persero)	15.984	
PT Merdeka Copper Gold Tbk	33.533	
PT Waskita Karya (Persero) Tbk	49.704	
PT Angkasa Pura II (Persero)	43.968	
PT Global Mediacom Tbk	-	
PT Adhi Commuter Properti Tbk	36.026	
PT Oto Multiartha	25.493	
PT Medco Energi Internasional Tbk	55.652	
PT Bank Pan Indonesia Tbk	23.187	
PT Jasa Marga (Persero) Tbk	11.746	
PT Adira Dinamika Multi Finance Tbk	62.026	
PT Merdeka Battery Materials Tbk	-	
PT Federal International Finance	92.700	
PT Sarana Multi Infrastruktur	59.502	
PT Bussan Auto Finance	39.944	
PT Bank Pembangunan Daerah Sulawesi Selatan dan Barat (Persero)	22.179	
PT Bank Maybank Indonesia Tbk	20.780	
PT Toyota Astra Financial Services	20.334	
PT Bank Rakyat Indonesia (Persero) Tbk	66.445	
PT JACCS Mitra Pinasthika Mustika	19.978	
PT Astra Sedaya Finance	-	
PT Oki Pulp & Paper Mills	25.021	
PT Wahana Ottomitra Multiartha Tbk	36.958	
PT BFI Finance Indonesia Tbk	11.964	
PT Permodalan Nasional Madani	24.882	
PT Profesional Telekomunikasi Indonesia	24.815	
PT Sinar Mas Multiartha Tbk	10.090	
PT Indosat Tbk	23.234	
PT Bank Pembangunan Daerah Jawa Timur Tbk	-	
PT Indonesia Infrastructure Finance	-	
PT Pindo Deli Pulp & Paper Mills	-	
Bank CIMB Niaga	-	
PT Hino Finance Indonesia	-	
PT Chandra Asri Pacific Tbk	20.032	
Others	91.620	
	1.470.814	
	5.617.623	

**Fair value through
other comprehensive
income**

Marketable securities

Bonds

PT Pupuk Indonesia (Persero)	386.277
PT Hutama Karya (Persero)	324.951
PT XL Axiata Tbk	101.800
PT Perusahaan Listrik Negara (Persero)	103.352
PT Indosat Tbk	80.981

^{*)} Information on rating of bonds were obtained from Bloomberg, which is based on ratings issued by the rating agencies, such as Pemeringkat Efek Indonesia (Pefindo), Standard and Poor's, Moody's and Fitch Ratings.

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7. EFEK-EFEK (lanjutan)

7. MARKETABLE SECURITIES (continued)

e. Rincian obligasi berdasarkan peringkat: (lanjutan)

e. Details of bonds by rating: (continued)

	Peringkat ^{*)} /Rating ^{*)}	Nilai wajar/biaya perolehan/ biaya perolehan diamortisasi Fair value/at cost/ at amortised cost		
		31 Desember 2025/ 31 December 2025	31 Desember 2024/ 31 December 2024	
Rupiah (lanjutan)				Rupiah (continued)
Diukur pada biaya perolehan^{***)}				At cost^{***)}
Efek-efek				Marketable securities
Obligasi syariah perusahaan				Sharia corporate bonds
PT CIMB Niaga Auto Finance	Fitch Ratings	AA+(idn)	AA+(idn)	PT CIMB Niaga Auto Finance
PT Medco Power Indonesia	Pefindo	idA	idA	PT Medco Power Indonesia
PT Indosat Tbk	Pefindo	idAAA	idAAA	PT Indosat Tbk
PT XL Axiata Tbk	Fitch Ratings	-	AAA(idn)	PT XL Axiata Tbk
PT BPD Kalimantan Selatan	Fitch Ratings	A(idn)	A(idn)	PT BPD Kalimantan Selatan
		45.000	638.800	
Total Rupiah		7.999.220	10.263.737	Total Rupiah
Mata uang asing				Foreign currencies
Diukur pada nilai wajar melalui laba rugi				Fair value through profit or loss
Efek-efek				Marketable securities
Obligasi				Bonds
PT Millenio Amerta Data ^{*)}	-	-	32.820	PT Millenio Amerta Data ^{*)}
Diukur pada nilai wajar melalui penghasilan komprehensif lain				Fair value through other comprehensive income
Efek-efek				Marketable securities
Obligasi				Bonds
PT Pertamina (Persero)	Moody's	Baa2	Baa2	PT Pertamina (Persero)
PT Indonesia Asahan Aluminium	Fitch Ratings	BBB-	BBB-	PT Indonesia Asahan Aluminium
PT Perusahaan Listrik Negara (Persero) Tbk	Moody's	Baa3	Baa2	PT Perusahaan Listrik Negara (Persero) Tbk
PT Indika Energy Tbk	Moody's	Ba3	Ba3	PT Indika Energy Tbk
PT Bank Negara Indonesia (Persero) Tbk	Moody's	Baa2	Ba2	PT Bank Negara Indonesia (Persero) Tbk
Medco Maple Tree Pte Ltd.	Moody's	B1	-	Medco Maple Tree Pte Ltd.
PT Sarana Multi Infrastruktur (Persero)	Moody's	Baa2	Baa2	PT Sarana Multi Infrastruktur (Persero)
PT Delta Dunia Makmur Tbk	Moody's	Ba3	Ba3	PT Delta Dunia Makmur Tbk
PT Bank Tabungan Negara (Persero) Tbk	Moody's	Ba3	-	PT Bank Tabungan Negara (Persero) Tbk
PT Medco Energi Internasional Tbk	Moody's	B1	-	PT Medco Energi Internasional Tbk
Lain-lain	Beragam/ various	Beragam/ various	-	
		16.671	31.914	
		1.179.118	1.649.089	
Diukur pada biaya perolehan diamortisasi				At amortised cost
Efek-efek				Marketable securities
Obligasi				Bonds
PT Tower Bersama Infrastructure Tbk	Fitch Ratings	BBB-	-	PT Tower Bersama Infrastructure Tbk
PT Perusahaan Listrik Negara (Persero)	Moody's	Baa2	Baa2	PT Perusahaan Listrik Negara (Persero)
PT Indonesia Infrastructure Finance	Moody's	Baa3	Baa3	PT Indonesia Infrastructure Finance
Medco Maple Tree Pte Ltd	Moody's	B1	B1	Medco Maple Tree Pte Ltd
PT Pertamina (Persero)	Moody's	Baa2	Baa2	PT Pertamina (Persero)
PT Bank Negara Indonesia (Persero) Tbk	Moody's	Ba2	Ba2	PT Bank Negara Indonesia (Persero) Tbk
Medco Oak Tree Pte Ltd	Moody's	-	B1	Medco Oak Tree Pte Ltd
PT Indonesia Asahan Aluminium	Fitch Ratings	-	BBB-	PT Indonesia Asahan Aluminium
PT Indonesia Asahan Aluminium	Moody's	-	Baa3	PT Indonesia Asahan Aluminium
PT Pelabuhan Indonesia IV	Moody's	-	Baa3	PT Pelabuhan Indonesia IV
		629.762	977.981	
Total mata uang asing		1.841.700	2.657.383	Total foreign currencies
Total		9.840.920	12.921.120	Total

^{*)} Informasi peringkat obligasi diperoleh dari Bloomberg yang mencakup peringkat yang diberikan oleh lembaga pemeringkat seperti Pemeringkat Efek Indonesia (Pefindo), Standard and Poor's, Moody's dan Fitch Ratings.

^{**)} Tidak memiliki peringkat.

^{***)} Efek-efek yang dimiliki oleh Entitas Anak.

^{*)} Information on rating of bonds were obtained from Bloomberg, which is based on ratings issued by the rating agencies, such as Pemeringkat Efek Indonesia (Pefindo), Standard and Poor's, Moody's and Fitch Ratings.

^{**) No rating.}

^{***)} Marketable securities owned by Subsidiary.

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7. EFEK-EFEK (lanjutan)

7. MARKETABLE SECURITIES (continued)

f. Tingkat suku bunga rata-rata (*yield*) per tahun:

f. Average interest rate (*yield*) per annum:

	31 Desember 2025/ 31 December 2025	31 Desember 2024/ 31 December 2024	
Rupiah	7,06%	5,99%	Rupiah
Mata uang asing (disetarakan dalam Rupiah)	4,63%	4,01%	Foreign currencies (equivalent to Rupiah)

g. Mutasi cadangan kerugian penurunan nilai efek-efek:

g. Movements of allowance for impairment losses on marketable securities:

Mutasi cadangan kerugian penurunan nilai efek-efek yang diukur pada biaya perolehan diamortisasi dan biaya perolehan:

Movements of allowance for impairment losses on marketable securities measured at amortised cost and at cost:

	31 Desember 2025/ 31 December 2025	31 Desember 2024/ 31 December 2024	
Saldo awal (Pembalikan)/pembentukan selama tahun berjalan (Catatan 46)	51.497	150.275	Beginning balance (Reversal)/Allowance during the year (Note 46)
Lain-lain ^{*)}	(35.523)	(6.715)	Others ^{*)}
Saldo akhir	40.720	51.497	Ending balance

^{*)} Termasuk selisih kurs karena penjabaran mata uang asing.

^{*)} Included effect of foreign currency translation.

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	Stage 1	Stage 2	Stage 3	Syariah ^{*)} / Sharia ^{*)}	Total	
Saldo awal	16.270	(4)	-	35.231	51.497	Beginning balance
Pengukuran kembali bersih penyisihan kerugian	33.812	4	-	2.759	36.575	Net remeasurement of losses allowance
Aset keuangan baru yang diterbitkan atau dibeli	521	-	-	-	521	New financial assets originated or purchased
Aset keuangan yang dihentikan pengakuannya	(6.412)	-	-	(5.938)	(12.350)	Financial asset derecognised
Total pembentukan/ (pembalikan) tahun berjalan	27.921	4	-	(3.179)	24.746	Total allowance/ (reversal) during the year
Lain-lain ^{**)}	(35.584)	-	-	61	(35.523)	Others ^{**)}
Saldo akhir	8.607	-	-	32.113	40.720	Ending balance

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	Stage 1	Stage 2	Stage 3	Syariah ^{*)} / Sharia ^{*)}	Total	
Saldo awal	17.822	(4)	8	132.449	150.275	Beginning balance
Pengukuran kembali bersih penyisihan kerugian	5.380	-	(8)	9.659	15.031	Net remeasurement of losses allowance
Aset keuangan baru yang diterbitkan atau dibeli	1.824	-	-	-	1.824	New financial assets originated or purchased
Aset keuangan yang dihentikan pengakuannya	(2.041)	-	-	(106.877)	(108.918)	Financial asset derecognised
Total pembentukan/ (pembalikan) tahun berjalan	5.163	-	(8)	(97.218)	(92.063)	Total allowance/ (reversal) during the year
Lain-lain ^{**)}	(6.715)	-	-	-	(6.715)	Others ^{**)}
Saldo akhir	16.270	(4)	-	35.231	51.497	Ending balance

^{*)} Tidak menerapkan PSAK 109.

^{*)} Not implement SFAS 109.

^{**)} Termasuk selisih kurs karena penjabaran mata uang asing.

^{**)} Included effect of foreign currency translation.

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7. EFEK-EFEK (lanjutan)

- g. Mutasi cadangan kerugian penurunan nilai efek-efek: (lanjutan)

Mutasi cadangan kerugian penurunan nilai efek-efek yang diukur pada nilai wajar melalui penghasilan komprehensif lain:

	31 Desember 2025/ 31 December 2025	31 Desember 2024/ 31 December 2024
Saldo awal	9.633	30.311
Pembentukan/(pembalikan) selama tahun berjalan (Catatan 46)	300	(20.678)
Saldo akhir	9.933	9.633

*Beginning balance
Allowance/(reversal) during
the year (Note 46)*

Ending balance

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	Stage 1	Stage 2	Stage 3	Syariah ^{*)} / Sharia ^{*)}	Total	
Saldo awal	2.712	-	6.921	-	9.633	<i>Beginning balance</i>
Pengukuran kembali bersih penyisihan kerugian	(972)	-	1.341	-	369	<i>Net remeasurement of losses allowance</i>
Aset keuangan baru yang diterbitkan atau dibeli	69	-	-	-	69	<i>New financial assets originated or purchased</i>
Aset keuangan yang dihentikan pengakuannya	(138)	-	-	-	(138)	<i>Financial asset derecognised</i>
Total pembentukan/ (pembalikan) tahun berjalan	(1.041)	-	1.341	-	300	<i>Total allowance/ (reversal) during the year</i>
Saldo akhir	1.671	-	8.262	-	9.933	Ending balance

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	Stage 1	Stage 2	Stage 3	Syariah ^{*)} / Sharia ^{*)}	Total	
Saldo awal	5.461	-	24.850	-	30.311	<i>Beginning balance</i>
Pengukuran kembali bersih penyisihan kerugian	(1.977)	-	(5.918)	-	(7.895)	<i>Net remeasurement of losses allowance</i>
Aset keuangan baru yang diterbitkan atau dibeli	144	-	-	-	144	<i>New financial assets originated or purchased</i>
Aset keuangan yang dihentikan pengakuannya	(916)	-	(12.011)	-	(12.927)	<i>Financial asset derecognised</i>
Total pembalikan tahun berjalan	(2.749)	-	(17.929)	-	(20.678)	<i>Total reversal during the year</i>
Saldo akhir	2.712	-	6.921	-	9.633	Ending balance

^{*)} Tidak menerapkan PSAK 109.

^{*)} Not implement SFAS 109.

Manajemen berpendapat bahwa jumlah cadangan kerugian penurunan nilai efek-efek telah memadai.

Management believes that the allowance for impairment losses on marketable securities is adequate.

- h. Informasi mengenai pengelompokan berdasarkan kelompok "tidak mengalami penurunan nilai" dan "mengalami penurunan nilai" untuk aset keuangan dari Entitas Anak syariah diungkapkan pada Catatan 62A.

- h. Information in respect of classification of "non-impaired" and "impaired" from sharia Subsidiary are disclosed in Note 62A.

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7. EFEK-EFEK (lanjutan)

- i. Investasi dalam unit reksa dana pada Bank Mandiri saja yang diklasifikasikan sebagai diukur pada nilai wajar melalui penghasilan komprehensif lain sebagai berikut:

	31 Desember 2025/ 31 December 2025	31 Desember 2024/ 31 December 2024
Reksa Dana Terproteksi Syailendra Capital Protected Fund 45	1.451.413	1.447.550
Reksa Dana Terproteksi Manulife Proteksi Dana Utama III	1.327.339	1.321.424
Reksa Dana Terproteksi Syailendra Capital Protected Fund 53	1.028.177	1.025.354
Reksa Dana Terproteksi Syailendra Capital Protected Fund 52	1.025.485	1.023.324
Reksa Dana Terproteksi BNI AM Proteksi Orchid	1.019.850	1.015.730
Reksa Dana Terproteksi BNI AM Proteksi Sunflower	1.010.257	1.010.117
Reksa Dana Trimegah Terproteksi 24	914.077	912.804
Reksa Dana Terproteksi BNI AM Proteksi Rasamala	769.433	766.342
Reksa Dana Terproteksi Manulife Proteksi Dana Utama II	764.370	763.380
Reksa Dana Terproteksi BNI AM Proteksi Magnifera	763.914	761.369
Reksa Dana Trimegah Terproteksi 26	762.406	762.014
Reksa Dana Danareksa Proteksi 81	762.143	760.305
Reksa Dana Terproteksi Syailendra Capital Protected Fund 46	757.133	756.334
Reksa Dana Danareksa Proteksi 79	710.010	710.675
Reksa Dana Trimegah Terproteksi 21	634.309	1.007.889
Reksa Dana Terproteksi Mandiri Investa 12	614.318	-
Reksa Dana Terproteksi BRI MI 107	614.305	-
Reksa Dana Terproteksi Panin 26	610.066	606.806
Reksa Dana Terproteksi Syailendra Capital Protected Fund 63	609.335	-
Reksa Dana Terproteksi Mandiri Investa 16	602.109	-
Reksa Dana Terproteksi Sucorinvest Proteksi 53	603.035	-
Reksa Dana Terproteksi Recapital Proteksi Cluster I	601.423	-
Reksa Dana Terproteksi Bahana Centrum Protected Fund 221	500.834	499.384
Reksa Dana Terproteksi Bahana Centrum Protected Fund 222	497.990	496.520
Reksa Dana Terproteksi Panin 17	-	993.523
Reksa Dana Terproteksi BNP Paribas Selaras VI	-	991.762
Reksa Dana Terproteksi BNP Paribas Selaras V	-	501.066
	18.953.731	18.133.672

- j. Pada tanggal 31 Desember 2025, saldo efek-efek yang dijual dengan janji untuk dibeli kembali masing-masing sebesar USD90.290.894 (nilai penuh) dan Rp105.432 (31 Desember 2024: USD38.809.348 (nilai penuh) dan Rp2.936.512).

- k. Berdasarkan kolektibilitas sesuai POJK:

Kolektibilitas efek-efek sesuai POJK diungkapkan pada Catatan 65.

7. MARKETABLE SECURITIES (continued)

- i. Investment in mutual fund of the Bank measured at fair value through other comprehensive income are as follows:

Protected Mutual Fund Syailendra Capital Protected Fund 45
Protected Mutual Fund Manulife Proteksi Dana Utama III
Protected Mutual Fund Syailendra Capital Protected Fund 53
Protected Mutual Fund Syailendra Capital Protected Fund 52
Protected Mutual Fund BNI AM Proteksi Orchid
Protected Mutual Fund BNI AM Proteksi Sunflower
Protected Mutual Fund Trimegah 24
Protected Mutual Fund BNI AM Proteksi Rasamala
Protected Mutual Fund Manulife Proteksi Dana Utama II
Protected Mutual Fund BNI AM Proteksi Magnifera
Protected Mutual Fund Trimegah 26
Protected Mutual Fund Danareksa 81
Protected Mutual Fund Syailendra Capital Protected Fund 46
Protected Mutual Fund Danareksa Proteksi 79
Protected Mutual Fund Trimegah 21
Protected Mutual Fund Mandiri Investa 12
Protected Mutual Fund BRI MI 107
Protected Mutual Fund Panin 26
Protected Mutual Fund Syailendra Capital Protected Fund 63
Protected Mutual Fund Mandiri Investa 16
Protected Mutual Fund Sucorinvest 16
Protected Mutual Fund Recapital Proteksi Cluster I
Protected Mutual Fund Bahana Centrum Protected Fund 221
Protected Mutual Fund Bahana Centrum Protected Fund 222
Protected Mutual Fund Panin 17
Protected Mutual Fund BNP Paribas Selaras VI
Protected Mutual Fund BNP Paribas Selaras V

- j. As of 31 December 2025, securities with total amount of USD90,290,894 (full amount) and Rp105,432, respectively, were sold under repurchase agreements (31 December 2024: USD38,809,348 (full amount) and Rp2,936,512).

- k. By collectability based on FSA regulation:

Collectability of marketable securities in accordance with FSA regulation are disclosed in Note 65.

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8. OBLIGASI PEMERINTAH

Akun ini terdiri dari obligasi yang dikeluarkan oleh Pemerintah Republik Indonesia yang diperoleh Grup dari pasar primer dan sekunder dengan rincian sebagai berikut:

	31 Desember 2025/ 31 December 2025
Pihak berelasi (Catatan 56)	
<u>Obligasi Pemerintah</u>	
Diukur pada biaya perolehan diamortisasi ***)	137.907.775
Diukur pada nilai wajar melalui penghasilan komprehensif lain **)	106.034.349
Diukur pada biaya perolehan *)	15.187.944
Diukur pada nilai wajar melalui laba rugi ***)	19.407.836
<u>Investasi pada unit-link **)</u>	
Diukur pada nilai wajar melalui laba rugi	14.279.644
	292.817.548

- *) Obligasi Pemerintah yang dimiliki oleh Entitas Anak yang diklasifikasikan sesuai dengan PSAK 410 "Akuntansi Sukuk".
 **) Investasi pada unit-link adalah investasi yang dimiliki oleh pemegang polis pada kontrak unit-link Entitas Anak yang disajikan sebesar nilai wajar.
 ***) Termasuk project-based sukuk dan sukuk ritel.

a. Berdasarkan jatuh tempo

Obligasi Pemerintah berdasarkan sisa umur jatuh temponya adalah sebagai berikut:

	31 Desember 2025/ 31 December 2025
Rupiah	
<u>Diukur pada nilai wajar melalui laba rugi **)</u>	
<u>Obligasi Pemerintah</u>	
Kurang dari 1 tahun	2.862.433
1 - 5 tahun	13.472.050
5 - 10 tahun	1.242.844
Lebih dari 10 tahun	522.828
	18.100.155
<u>Investasi pada unit-link **)</u>	
Kurang dari 1 tahun	310.564
1 - 5 tahun	3.295.338
5 - 10 tahun	4.522.149
Lebih dari 10 tahun	5.269.470
	13.397.521
	31.497.676

8. GOVERNMENT BONDS

This account consists of bonds issued by Government of the Republic of Indonesia which are obtained by the Group from primary and secondary markets with details as follows:

	31 Desember 2024/ 31 December 2024	
Related parties (Note 56)		
<u>Government bonds</u>		
At amortised cost ***)	153.035.870	
Fair value through other comprehensive income **)	82.065.670	
At cost *)	22.560.953	
Fair value through profit or loss ***)	17.761.405	
<u>Investments in unit-link contracts **)</u>		
Fair value through profit or loss	11.848.761	
	287.272.659	

- *) Government bonds owned by Subsidiary are classified based on SFAS 410 "Accounting for Sukuk".
 **) Investments in unit-link contracts are investments owned by policyholders of unit-link contracts of Subsidiary which are presented at fair value.
 ***) Including project-based sukuk and retail sukuk.

a. By maturity

The government bonds, by remaining period of maturity, are as follows:

	31 Desember 2024/ 31 December 2024	Rupiah
		Fair value through profit or loss **)
		<u>Government bonds</u>
		Less than 1 year
		1 - 5 years
		5 - 10 years
		Over 10 years
		<u>Investments in unit-link **)</u>
		Less than 1 year
		1 - 5 years
		5 - 10 years
		Over 10 years

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8. OBLIGASI PEMERINTAH (lanjutan)

a. Berdasarkan jatuh tempo (lanjutan)

Obligasi Pemerintah berdasarkan sisa umur jatuh temponya adalah sebagai berikut: (lanjutan)

	31 Desember 2025/ 31 December 2025	31 Desember 2024/ 31 December 2024
Rupiah (lanjutan)		
Diukur pada nilai wajar melalui penghasilan komprehensif lain ^{***})		
<u>Obligasi Pemerintah</u>		
Kurang dari 1 tahun	4.653.830	2.310.720
1 - 5 tahun	40.892.522	21.492.825
5 - 10 tahun	26.314.775	27.154.325
Lebih dari 10 tahun	12.060.093	6.592.420
	83.921.220	57.550.290
Diukur pada biaya perolehan diamortisasi ^{***})		
<u>Obligasi Pemerintah</u>		
Kurang dari 1 tahun	20.743.960	14.738.503
1 - 5 tahun	28.255.050	40.495.071
5 - 10 tahun	38.713.414	41.548.601
Lebih dari 10 tahun	24.234.526	30.833.575
	111.946.950	127.615.750
Diukur pada biaya perolehan^{*)}		
<u>Obligasi Pemerintah</u>		
Kurang dari 1 tahun	6.730.230	7.938.536
1 - 5 tahun	6.318.500	13.005.252
5 - 10 tahun	164.133	216.072
Lebih dari 10 tahun	968.104	967.513
	14.180.967	22.127.373
Total	241.546.813	235.670.315

^{*)} Obligasi Pemerintah yang dimiliki oleh Entitas Anak yang diklasifikasikan sesuai dengan PSAK 410 "Akuntansi Sukuk".
^{**)} Investasi pada *unit-link* adalah investasi yang dimiliki oleh pemegang polis pada kontrak *unit-link* Entitas Anak yang disajikan sebesar nilai wajar.
^{***)} Termasuk *project based* sukuk dan sukuk ritel.

8. GOVERNMENT BONDS (continued)

a. By maturity (continued)

The government bonds, by remaining period of maturity, are as follows: (continued)

	31 Desember 2024/ 31 December 2024
Rupiah (continued)	
Fair value through other comprehensive income ^{***})	
<u>Government bonds</u>	
Less than 1 year	
1 - 5 years	
5 - 10 years	
Over 10 years	
At amortised cost ^{***})	
<u>Government bonds</u>	
Less than 1 year	
1 - 5 years	
5 - 10 years	
Over 10 years	
At cost^{*)}	
<u>Government bonds</u>	
Less than 1 year	
1 - 5 years	
5 - 10 years	
Over 10 years	
Total	

^{*)} Government bonds owned by Subsidiary are classified based on SFAS 410 "Accounting for Sukuk".
^{**)} Investments in *unit-link* contracts are investments owned by policyholders of Subsidiary's *unit-link* contracts which are presented at fair value.
^{***)} Including *project-based* sukuk and retail sukuk.

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8. OBLIGASI PEMERINTAH (lanjutan)

a. Berdasarkan jatuh tempo (lanjutan)

Obligasi Pemerintah berdasarkan sisa umur jatuh temponya adalah sebagai berikut: (lanjutan)

	31 Desember 2025/ 31 December 2025	31 Desember 2024/ 31 December 2024
Mata uang asing		
Diukur pada nilai wajar melalui laba rugi		
Obligasi Pemerintah		
Kurang dari 1 tahun	3.643	298.570
1 - 5 tahun	1.092.977	35.980
5 - 10 tahun	88.170	102.014
Lebih dari 10 tahun	122.891	1.274
	1.307.681	437.838
Investasi pada unit-link ^{*)}		
Kurang dari 1 tahun	25.038	-
1 - 5 tahun	158.740	231.911
5 - 10 tahun	226.203	144.374
Lebih dari 10 tahun	472.142	419.141
	882.123	795.426
	2.189.804	1.233.264
Diukur pada nilai wajar melalui penghasilan komprehensif lain		
Obligasi Pemerintah		
Kurang dari 1 tahun	6.532.070	3.220.709
1 - 5 tahun	10.285.400	10.652.125
5 - 10 tahun	4.194.721	9.280.581
Lebih dari 10 tahun	1.100.938	1.361.965
	22.113.129	24.515.380
Diukur pada biaya perolehan diamortisasi		
Obligasi Pemerintah		
Kurang dari 1 tahun	5.895.471	621.045
1 - 5 tahun	17.150.284	10.782.117
5 - 10 tahun	2.689.256	13.750.965
Lebih dari 10 tahun	225.814	265.993
	25.960.825	25.420.120
Diukur pada biaya perolehan		
Obligasi Pemerintah		
Kurang dari 1 tahun	-	142.355
1 - 5 tahun	919.974	291.225
5 - 10 tahun	87.003	-
	1.006.977	433.580
Total (Catatan 62.B.(iv))	51.270.735	51.602.344
	292.817.548	287.272.659

^{*)} Investasi pada unit-link adalah investasi yang dimiliki oleh pemegang polis pada kontrak unit-link Entitas Anak yang disajikan sebesar nilai wajar.

8. GOVERNMENT BONDS (continued)

a. By maturity (continued)

The government bonds, by remaining period of maturity, are as follows: (continued)

Foreign currencies
Fair value through profit or loss
Government bonds
Less than 1 year
1 - 5 years
5 - 10 years
Over 10 years
Investments in unit-link ^{*)}
Less than 1 year
1 - 5 years
5 - 10 years
Over 10 years
Fair value through other comprehensive income
Government bonds
Less than 1 year
1 - 5 years
5 - 10 years
Over 10 years
At amortised cost
Government bonds
Less than 1 year
1 - 5 years
5 - 10 years
Over 10 years
At cost
Government bonds
Less than 1 year
1 - 5 years
5 - 10 years
Total (Note 62.B.(iv))

^{*)} Investments in unit-link contracts are investments owned by policyholders of Subsidiary's unit-link contracts which are presented at fair value.

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8. OBLIGASI PEMERINTAH (lanjutan)

8. GOVERNMENT BONDS (continued)

b. Berdasarkan jenis

b. By type

		31 Desember 2025/31 December 2025					
		Nominal/ biaya perolehan/ biaya perolehan diamortisasi/ Nominal/ cost amortised cost	Tingkat suku bunga per tahun/ Interest rates per annum	Nilai wajar/ Fair value	Tanggal jatuh tempo/ Maturity dates	Frekuensi pembayaran bunga/ Frequency of interest payment	
Rupiah							Rupiah
<u>Diukur pada nilai wajar melalui laba rugi *)</u>							<u>Fair value through profit or loss **)</u>
<u>Obligasi Pemerintah</u>							<u>Government bonds</u>
Obligasi suku bunga tetap	17.479.197	4,88% - 10,50%	18.100.155	15/02/2026 - 15/07/2064	1 dan 6 bulan/ 1 and 6 months		Fixed rate bonds
<u>Investasi pada unit-link*)</u>							<u>Investments in unit-link contracts*)</u>
Obligasi suku bunga tetap	13.397.521	4,88% - 10,50%	13.397.521	15/02/2026 - 15/07/2064	1 dan 6 bulan/ 1 and 6 months		Fixed rate bonds
<u>Diukur pada nilai wajar melalui penghasilan komprehensif lain *)</u>							<u>Fair value through other comprehensive income *)</u>
<u>Obligasi Pemerintah</u>							<u>Government bonds</u>
Obligasi suku bunga tetap	80.038.729	4,63% - 12,00%	83.921.220	15/02/2026 - 15/07/2064	1 dan 6 bulan/ 1 and 6 months		Fixed rate bonds
<u>Mata uang asing</u>							<u>Foreign currencies</u>
<u>Diukur pada nilai wajar melalui laba rugi *)</u>							<u>Fair value through profit or loss **)</u>
<u>Obligasi Pemerintah</u>							<u>Government bonds</u>
Obligasi suku bunga tetap	1.304.522	0,99% - 5,95%	1.307.681	08/01/2026 - 12/03/2071	6 bulan/6 months		Fixed rate bonds
<u>Investasi pada unit-link*)</u>							<u>Investments in unit-link contracts*)</u>
Obligasi suku bunga tetap	882.123	1,50% - 8,50%	882.123	29/03/2026 - 15/04/2070	1 dan 6 bulan/ 1 and 6 months		Fixed rate bonds
<u>Diukur pada nilai wajar melalui penghasilan komprehensif lain *)</u>							<u>Fair value through other comprehensive income *)</u>
<u>Obligasi Pemerintah</u>							<u>Government bonds</u>
Obligasi suku bunga tetap	23.076.774	1,00% - 8,50%	22.113.129	08/01/2026 - 20/09/2052	6 bulan/6 months		Fixed rate bonds
		31 Desember 2025/31 December 2025					
		Nominal/ biaya perolehan/ biaya perolehan diamortisasi/ Nominal/ cost/ amortised cost	Tingkat suku bunga per tahun/ Interest rates per annum	Tanggal jatuh tempo/ Maturity dates	Frekuensi pembayaran bunga/ Frequency of interest payment		
Rupiah							Rupiah
<u>Diukur pada biaya perolehan diamortisasi **)</u>							<u>At amortised cost**)</u>
<u>Obligasi Pemerintah</u>							<u>Government bonds</u>
Obligasi suku bunga tetap	111.946.950	5,13% - 12,00%	15/02/2026 - 15/06/2042	1 dan 6 bulan/ 1 and 6 months			Fixed rate bonds
<u>Diukur pada biaya perolehan*)</u>							<u>At cost*)</u>
<u>Obligasi Pemerintah</u>							<u>Government bonds</u>
Obligasi suku bunga tetap	14.180.967	4,88% - 10,25%	15/07/2026 - 15/04/2043	1 dan 6 bulan/ 1 and 6 months			Fixed rate bonds
<u>Mata uang asing</u>							<u>Foreign currencies</u>
<u>Diukur pada biaya perolehan diamortisasi</u>							<u>At amortised cost</u>
<u>Obligasi Pemerintah</u>							<u>Government bonds</u>
Obligasi suku bunga tetap	25.960.825	1,50% - 6,62%	08/01/2026 - 17/02/2037	6 bulan/ 6 months			Fixed rate bonds
<u>Diukur pada biaya perolehan</u>							<u>At cost</u>
<u>Obligasi Pemerintah</u>							<u>Government bonds</u>
Obligasi suku bunga tetap	1.006.977	2,80% - 5,60%	29/03/2027 - 15/11/2033	6 bulan/ 6 months			Fixed rate bonds

*) Obligasi Pemerintah yang dimiliki Entitas Anak yang diklasifikasikan sesuai dengan PSAK 410 "Akuntansi Sukuk".
**) Termasuk project based sukuk dan sukuk ritel.

*) Government bonds owned by Subsidiary are classified based on SFAS 410 "Accounting for Sukuk".
**) Including project-based sukuk and retail sukuk.

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8. OBLIGASI PEMERINTAH (lanjutan)

8. GOVERNMENT BONDS (continued)

b. Berdasarkan jenis (lanjutan)

b. By type (continued)

31 Desember 2024/31 December 2024					
	Nominal/ biaya perolehan/ biaya perolehan diamortisasi/ Nominal/ cost/ amortised cost	Tingkat suku bunga per tahun/ Interest rates per annum	Nilai wajar/ Fair value	Tanggal jatuh tempo/ Maturity dates	Frekuensi pembayaran bunga/ Frequency of interest payment
Rupiah					Rupiah
Diukur pada nilai wajar melalui laba rugi^{*)}					Fair value through profit or loss^{*)}
Obligasi Pemerintah					Government bonds
Obligasi suku bunga tetap	17.166.342	4,88% -	17.205.878	15/01/2025 -	1 dan 6 bulan/
Obligasi suku bunga mengambang	116.437	12,00% 6,04%	117.689	15/07/2064 25/04/2025	1 and 6 months 3 bulan/3 months
	17.282.779		17.323.567		
Investasi pada unit-link^{*)}					Investments in unit-link contracts^{*)}
Obligasi suku bunga tetap	11.053.335	4,88% - 11,00%	11.053.335	16/01/2025 - 15/07/2064	1 dan 6 bulan/ 1 and 6 months
					Fixed rate bonds
Diukur pada nilai wajar melalui penghasilan komprehensif lain^{**)}					Fair value through other comprehensive income^{**)}
Obligasi Pemerintah					Government bonds
Obligasi suku bunga tetap	56.952.345	4,88% - 11,00%	57.550.290	15/06/2025 - 15/07/2054	1 dan 6 bulan/ 1 and 6 months
					Fixed rate bonds
Mata uang asing					Foreign currencies
Diukur pada nilai wajar melalui laba rugi					Fair value through profit or loss
Obligasi Pemerintah					Government bonds
Obligasi suku bunga tetap	436.203	1,50% - 5,40%	437.838	15/01/2025 - 12/03/2071	6 bulan/6 months
					Fixed rate bonds
Investasi pada unit-link^{*)}					Investments in unit-link contracts^{*)}
Obligasi suku bunga tetap	795.426	1,50% - 8,50%	795.426	08/01/2026 - 12/03/2071	1 dan 6 bulan/ 1 and 6 months
					Fixed rate bonds
Diukur pada nilai wajar melalui penghasilan komprehensif lain					Fair value through other comprehensive income
Obligasi Pemerintah					Government bonds
Obligasi suku bunga tetap	26.352.330	1,00% - 8,50%	24.515.380	15/01/2025 - 20/09/2052	6 bulan/6 months
					Fixed rate bonds
31 Desember 2024/ 31 December 2024					
	Nominal/ biaya perolehan/ biaya perolehan diamortisasi/ Nominal/ cost/ amortised cost	Tingkat suku bunga per tahun/ Interest rates per annum		Tanggal jatuh tempo/ Maturity Dates	Frekuensi pembayaran bunga/ Frequency of interest payment
Rupiah					Rupiah
Diukur pada biaya perolehan diamortisasi^{**)}					At amortised cost^{**)}
Obligasi Pemerintah					Government bonds
Obligasi suku bunga tetap	127.615.750	4,90% - 12,00%		15/02/2025 - 15/06/2042	1 dan 6 bulan/ 1 and 6 months
					Fixed rate bonds
Diukur pada biaya perolehan^{*)}					At cost^{*)}
Obligasi Pemerintah					Government bonds
Obligasi suku bunga tetap	22.127.373	4,88% - 10,25%		10/03/2025 - 15/04/2043	1 dan 6 bulan/ 1 and 6 months
					Fixed rate bonds
Mata uang asing					Foreign currencies
Diukur pada biaya perolehan diamortisasi					At amortised cost
Obligasi Pemerintah					Government bonds
Obligasi suku bunga tetap	25.420.120	1,50% - 8,50%		15/01/2025 - 17/02/2037	6 bulan/6 months
					Fixed rate bonds
Diukur pada biaya perolehan					At cost
Obligasi Pemerintah					Government bonds
Obligasi suku bunga tetap	433.580	2,30% - 5,10%		28/05/2025 - 02/07/2029	6 bulan/6 months
					Fixed rate bonds

^{*)} Obligasi Pemerintah yang dimiliki Entitas Anak yang diklasifikasikan sesuai dengan PSAK 410 "Akuntansi Sukuk".
^{**)} Termasuk project based sukuk dan sukuk ritel.

^{*)} Government bonds owned by Subsidiary are classified based on SFAS 410 "Accounting for Sukuk".
^{**)} Including project-based sukuk and retail sukuk.

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8. OBLIGASI PEMERINTAH (lanjutan)

c. Informasi lain

Pada tanggal 31 Desember 2025, Obligasi Pemerintah dengan jumlah nominal USD1.999.683.530 (nilai penuh) dan Rp1.694.832 (31 Desember 2024: USD1.986.816.063 (nilai penuh) dan Rp54.608.607) telah dijual dengan janji untuk dibeli kembali.

8. GOVERNMENT BONDS (continued)

c. Other information

As of 31 December 2025, Government Bonds with total nominal amount of USD1,999,683,530 (full amount) and Rp1,694,832 (31 December 2024: USD1,986,816,063 (full amount) and Rp54,608,607) were sold under repurchase agreements.

9. TAGIHAN LAINNYA - TRANSAKSI PERDAGANGAN

a. Berdasarkan jenis, mata uang, pihak berelasi dan pihak ketiga:

	31 Desember 2025/ 31 December 2025	31 Desember 2024/ 31 December 2024
Rupiah		
Pihak berelasi (Catatan 56)		
<i>Usance L/C payable at sight</i>	187.079	27.357
<i>Tagihan Supplier Chain</i>		
<i>Financing</i>	1.587.656	1.032.497
Lain-lain	4.911.737	5.732.699
	6.686.472	6.792.553
Pihak ketiga		
<i>Usance L/C payable at sight</i>	1.145.802	1.392.760
<i>Tagihan Supplier Chain</i>		
<i>Financing</i>	1.170.767	2.617.762
Lain-lain	10.078.856	7.385.805
	12.395.425	11.396.327
Total Rupiah	19.081.897	18.188.880
Mata uang asing		
Pihak berelasi (Catatan 56)		
<i>Usance L/C payable at sight</i>	183.354	253.013
Lain-lain	10.831	9.101
	194.185	262.114
Pihak ketiga		
<i>Usance L/C payable at sight</i>	3.363.228	4.157.038
Lain-lain	9.432.801	7.366.085
	12.796.029	11.523.123
Total mata uang asing (Catatan 62.B.(iv))	12.990.214	11.785.237
	32.072.111	29.974.117
Dikurangi: cadangan kerugian penurunan nilai	(1.432.270)	(1.422.889)
Neto	30.639.841	28.551.228

9. OTHER RECEIVABLES - TRADE TRANSACTIONS

a. By type, currency, related parties and third parties:

Rupiah	
Related parties (Note 56)	
<i>Usance L/C payable at sight</i>	
<i>Supplier Chain Financing</i>	
<i>receivables</i>	
Others	
Third parties	
<i>Usance L/C payable at sight</i>	
<i>Supplier Chain Financing</i>	
<i>receivables</i>	
Others	
Total Rupiah	
Foreign currencies	
Related parties (Note 56)	
<i>Usance L/C payable at sight</i>	
Others	
Third parties	
<i>Usance L/C payable at sight</i>	
Others	
Total foreign currencies (Note 62.B.(iv))	
Less: allowance for impairment losses	
Net	

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**9. TAGIHAN LAINNYA - TRANSAKSI PERDAGANGAN
(lanjutan)**

- a. Berdasarkan jenis, mata uang, pihak berelasi dan pihak ketiga: (lanjutan)

Berikut adalah perubahan nilai tercatat tagihan lainnya - transaksi perdagangan dengan klasifikasi biaya perolehan diamortisasi berdasarkan stage:

**9. OTHER RECEIVABLES - TRADE TRANSACTIONS
(continued)**

- a. By type, currency, related parties and third parties: (continued)

Movements in carrying amount of other receivables - trade transactions classified as at amortised cost upon stages are as follows:

31 Desember 2025/31 December 2025						
	Stage 1	Stage 2	Stage 3	Syariah ^{*)} / Sharia ^{*)}	Total	
Biaya perolehan diamortisasi						At amortised cost
Saldo awal	28.061.104	258.714	1.291.449	362.850	29.974.117	Beginning balance
Pengukuran kembali bersih nilai tercatat	(1.101.105)	288	39.599	1.411.296	350.078	Remeasurement of net carrying amount
Aset keuangan baru yang diterbitkan atau dibeli	54.286.815	153.750	107.126	-	54.547.691	New financial assets originated or purchased
Aset keuangan yang dihentikan pengakuannya	(53.027.035)	(360.129)	(125.407)	-	(53.512.571)	Financial assets derecognised
Total penambahan/(penurunan) tahun berjalan	158.675	(206.091)	21.318	1.411.296	1.385.198	Total increase/(decrease) during the year
Lain-lain ^{**)}	717.151	4.026	(8.381)	-	712.796	Others ^{**)}
Saldo akhir	28.936.930	56.649	1.304.386	1.774.146	32.072.111	Ending balance
31 Desember 2024/31 December 2024						
	Stage 1	Stage 2	Stage 3	Syariah ^{*)} / Sharia ^{*)}	Total	
Biaya perolehan diamortisasi						At amortised cost
Saldo awal	24.050.317	505.710	1.215.601	272.925	26.044.553	Beginning balance
Pengukuran kembali bersih nilai tercatat	(713.833)	2.614	48.491	89.925	(572.803)	Remeasurement of net carrying amount
Aset keuangan baru yang diterbitkan atau dibeli	73.141.732	941.721	27.357	-	74.110.810	New financial assets originated or purchased
Aset keuangan yang dihentikan pengakuannya	(67.841.522)	(1.191.331)	(7.675)	-	(69.040.528)	Financial assets derecognised
Total penambahan/(penurunan) tahun berjalan	4.586.377	(246.996)	68.173	89.925	4.497.479	Total increase/(decrease) during the year
Lain-lain ^{**)}	(575.590)	-	7.675	-	(567.915)	Others ^{**)}
Saldo akhir	28.061.104	258.714	1.291.449	362.850	29.974.117	Ending balance

^{*)} Tidak menerapkan PSAK 109.

^{**)} Termasuk selisih kurs karena penjabaran mata uang asing.

^{*)} Not implement SFAS 109.

^{**)} Included effect of foreign currency translation.

- b. Berdasarkan jatuh tempo:

- b. By maturity:

	31 Desember 2025/ 31 December 2025	31 Desember 2024/ 31 December 2024	
Rupiah			Rupiah
Kurang dari 1 bulan	4.502.047	3.434.348	Less than 1 month
1 - 3 bulan	8.680.801	5.358.154	1 - 3 months
3 - 6 bulan	5.213.259	8.486.545	3 - 6 months
6 - 12 bulan	496.417	720.460	6 - 12 months
Lebih dari 12 bulan	189.373	189.373	Over 12 months
Total Rupiah	19.081.897	18.188.880	Total Rupiah

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**9. TAGIHAN LAINNYA - TRANSAKSI PERDAGANGAN
(lanjutan)**

b. Berdasarkan jatuh tempo:

	31 Desember 2025/ 31 December 2025	31 Desember 2024/ 31 December 2024
Mata uang asing		
Kurang dari 1 bulan	1.550.722	2.789.687
1 - 3 bulan	3.828.714	5.593.913
3 - 6 bulan	6.363.729	2.200.802
Lebih dari 12 bulan	1.247.049	1.200.835
Total mata uang asing (Catatan 62.B.(iv))	12.990.214	11.785.237
	32.072.111	29.974.117
Dikurangi: cadangan kerugian penurunan nilai	(1.432.270)	(1.422.889)
Neto	30.639.841	28.551.228

c. Mutasi cadangan kerugian penurunan nilai
tagihan lainnya - transaksi perdagangan:

	31 Desember 2025/ 31 December 2025	31 Desember 2024/ 31 December 2024
Saldo awal tahun	1.422.889	1.494.653
Pembalikan selama tahun berjalan (Catatan 46)	(32.691)	(125.378)
Lain-lain ^{*)}	42.072	53.614
Saldo akhir	1.432.270	1.422.889

^{*)} Termasuk selisih kurs karena penjabaran mata uang asing.

Informasi mengenai pengelompokan berdasarkan kelompok "tidak mengalami penurunan nilai" dan "mengalami penurunan nilai" untuk aset keuangan dari Entitas Anak syariah diungkapkan pada Catatan 62A.

**9. OTHER RECEIVABLES - TRADE TRANSACTIONS
(continued)**

b. By maturity:

Foreign currencies
Less than 1 month
1 - 3 months
3 - 6 months
Over 12 months

Total foreign currencies
(Note 62.B.(iv))

Less: allowance for
impairment losses

Net

c. Movements of allowance for impairment losses on
other receivables - trade transactions:

Beginning balance
Reversal during
the year (Note 46)
Others^{*)}

Ending balance

^{*)} Included effect of foreign currency translation.

Information in respect of classification of
"non-impaired" and "impaired" from sharia
Subsidiary are disclosed in Note 62A.

31 Desember 2025/31 December 2025

	Stage 1	Stage 2	Stage 3	Syariah ^{*)} / Sharia ^{*)}	Total	
Saldo awal	43.858	68.290	1.264.119	46.622	1.422.889	Beginning balance
Pengukuran kembali bersih penyisihan kerugian	(21.794)	(720)	302	14.113	(8.099)	Net remeasurement of losses allowance
Aset keuangan baru yang diterbitkan atau dibeli	85.284	52.333	107	-	137.724	New financial assets originated or purchased
Aset keuangan yang dihentikan pengakuannya	(62.719)	(99.463)	(134)	-	(162.316)	Financial assets derecognised
Total pembentukan/ (pembalikan) tahun berjalan	771	(47.850)	275	14.113	(32.691)	Total allowance/ (reversal) during the year
Lain-lain ^{**)}	1.425	655	39.992	-	42.072	Others ^{**)}
Saldo akhir	46.054	21.095	1.304.386	60.735	1.432.270	Ending balance

^{*)} Tidak menerapkan PSAK 109.

^{**)} Termasuk selisih kurs karena penjabaran mata uang asing.

^{*)} Not implement SFAS 109.

^{**)} Included effect of foreign currencies translation.

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**9. TAGIHAN LAINNYA - TRANSAKSI PERDAGANGAN
(lanjutan)**

- c. Mutasi cadangan kerugian penurunan nilai tagihan lainnya - transaksi perdagangan: (lanjutan)

31 Desember 2024/31 December 2024

	Stage 1	Stage 2	Stage 3	Syariah ^{*)} / Sharia ^{*)}	Total	
Saldo awal	54.692	178.637	1.215.601	45.723	1.494.653	Beginning balance
Pengukuran kembali bersih penyisihan kerugian ^{*)}	(22.340)	(240)	(367)	899	(22.048)	Net remeasurement of losses allowance ^{*)}
Aset keuangan baru yang diterbitkan atau dibeli	88.214	362.074	27	-	450.315	New financial assets originated or purchased
Aset keuangan yang dihentikan pengakuannya	(78.423)	(475.214)	(8)	-	(553.645)	Financial assets derecognised
Total pembalikan/ (pembentukan) tahun berjalan	(12.549)	(113.380)	(348)	899	(125.378)	Total reversal/ (allowance) during the year
Lain-lain ^{***)}	1.715	3.033	48.866	-	53.614	Others ^{***)}
Saldo akhir	43.858	68.290	1.264.119	46.622	1.422.889	Ending balance

^{*)} Tidak menerapkan PSAK 109.

^{***)} Termasuk selisih kurs karena penjabaran mata uang asing.

Manajemen berpendapat bahwa jumlah cadangan kerugian penurunan nilai tagihan lainnya - transaksi perdagangan telah memadai.

- d. Berdasarkan kolektibilitas sesuai POJK:

Kolektibilitas tagihan lainnya - transaksi perdagangan sesuai POJK diungkapkan pada Catatan 65.

**9. OTHER RECEIVABLES - TRADE TRANSACTIONS
(continued)**

- c. Movements of allowance for impairment losses on other receivables - trade transactions: (continued)

^{*)} Not implement SFAS 109.

^{***)} Included effect of foreign currencies translation.

Management believes that the allowance for impairment losses on other receivables - trade transactions is adequate.

- d. By collectability based on FSA regulation:

Collectability of other receivables - trade transactions in accordance with FSA regulation are disclosed in Note 65.

**10. TAGIHAN ATAS EFEK-EFEK YANG DIBELI
DENGAN JANJI DIJUAL KEMBALI**

- a. Tagihan atas efek-efek yang dibeli dengan janji dijual kembali

31 Desember 2025/31 December 2025

Transaksi	Rentang tanggal dimulai/ Range of start date	Rentang tanggal jatuh tempo/ Range of maturity date	Nilai jual kembali/ Resale amount	Pendapatan bunga belum direalisasi/ Unamortised interest	Nilai neto/ Carrying amount	Transactions
Pihak berelasi						Related parties
Rupiah						Rupiah
Bank lain						Other banks
Obligasi pemerintah	19/12/2025	02/01/2026	52.249	7	52.242	Government bonds
Pihak ketiga						Third parties
Rupiah						Rupiah
Bank Indonesia						Bank Indonesia
Obligasi pemerintah	26/11/2025 - 31/12/2025	06/01/2026 - 25/02/2026	1.146.325	1.018	1.145.307	Government bonds
Bank lain						Others banks
Obligasi pemerintah	03/12/2025 - 30/12/2025	02/01/2026 - 26/01/2026	2.590.073	1.237	2.588.836	Government bonds
Perorangan Saham	06/03/2025 - 30/12/2025	05/01/2026 - 26/06/2026	117.475	83	117.392	Individual Shares
			3.853.873	2.338	3.851.535	
Total			3.906.122	2.345	3.903.777	Total

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**10. TAGIHAN ATAS EFEK-EFEK YANG DIBELI
DENGAN JANJI DIJUAL KEMBALI**

**10. SECURITIES PURCHASED UNDER AGREEMENTS
TO RESELL**

- a. Tagihan atas efek-efek yang dibeli dengan janji dijual kembali (lanjutan)

- a. Securities purchased under agreements to resell (continued)

31 Desember 2024/31 December 2024

Jenis efek	Rentang tanggal dimulai/ Range of start date	Rentang tanggal jatuh tempo/ Range of maturity date	Nilai jual kembali/ Resale amount	Pendapatan bunga belum direalisasi/ Unamortised interest	Nilai neto/ Carrying amount	Transactions
Pihak berelasi						Related parties
Rupiah						Rupiah
Bank lain						Other banks
Obligasi pemerintah	19/12/2024	02/01/2025	4.614	1	4.613	Government bonds
Pihak ketiga						Third parties
Rupiah						Rupiah
Bank Indonesia						Bank Indonesia
Obligasi pemerintah	28/11/2024 - 30/12/2024	03/01/2025 - 25/03/2025	1.336.635	1.563	1.335.072	Government bonds
Bank lain						Other banks
Obligasi pemerintah	04/12/2024 - 30/12/2024	02/01/2025 - 30/01/2025	6.889.838	12.931	6.876.907	Government bonds
Perorangan Saham	31/07/2024 - 30/12/2024	24/01/2025 - 27/06/2025	73.594	48	73.546	Individual Shares
			8.300.067	14.542	8.285.525	
Total			8.304.681	14.543	8.290.138	Total

- b. Berikut adalah perubahan nilai tercatat tagihan atas efek-efek yang dibeli dengan janji dijual kembali dengan klasifikasi biaya perolehan diamortisasi yang seluruhnya adalah klasifikasi stage 1:

- b. Changes in carrying amount of securities purchased under agreements to resell classified as amortised cost upon stage 1:

	31 Desember 2025/ 31 December 2025	31 Desember 2024/ 31 December 2024	
Biaya perolehan diamortisasi			At amortised cost
Saldo awal	8.290.138	22.692.928	Beginning balance
Aset keuangan yang baru dibeli	25.030.362	30.845.569	New purchased financial assets
Aset keuangan yang jatuh tempo atau dijual	(29.416.723)	(45.248.359)	Matured or sold financial assets
Saldo akhir	3.903.777	8.290.138	Ending balance

- c. Pada tanggal 31 Desember 2025 dan 2024, tidak terdapat penurunan nilai sehingga cadangan kerugian penurunan nilai tagihan atas efek-efek yang dibeli dengan janji dijual kembali tidak dibentuk.
- d. Berdasarkan kolektibilitas sesuai POJK:
Kolektibilitas tagihan atas efek-efek yang dibeli dengan janji dijual kembali sesuai POJK diungkapkan pada Catatan 65.

- c. As of 31 December 2025 and 2024, there was no impairment therefore the allowance for impairment losses on securities purchased under agreements to resell was not provided.
- d. By collectability based on FSA regulation:
Collectability of securities purchased under agreements to resell in accordance with FSA regulation are disclosed in Note 65.

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11. TAGIHAN DAN LIABILITAS DERIVATIF

Ikhtisar transaksi derivatif adalah sebagai berikut:

11. DERIVATIVE RECEIVABLES AND PAYABLES

Summary of derivative transactions is as follows:

31 Desember 2025/31 December 2025				
Transaksi	Nilai kontrak (absolut setara Rupiah)/ Notional amount (absolute Rupiah equivalent)	Nilai wajar/Fair value		Transactions
		Tagihan derivatif/ Derivative receivables	Liabilitas derivatif/ Derivative payables	
Pihak berelasi (Catatan 56)				Related parties (Note 56)
<u>Terkait nilai tukar</u>				<u>Foreign currencies related</u>
Kontrak berjangka - beli				Forward - buy
Dolar Amerika Serikat	874.635	9.580	166	United States Dollar
Lain-lain	21.695	-	253	Others
Kontrak berjangka - jual				Forward - sell
Dolar Amerika Serikat	29.420.840	89.540	17.229	United States Dollar
Swap - beli				Swap - buy
Dolar Amerika Serikat	13.152.040	24.240	33.323	United States Dollar
Swap - jual				Swap - sell
Dolar Amerika Serikat	5.330.970	22.991	3.299	United States Dollar
Option - beli				Option - buy
Dolar Amerika Serikat	44.605.625	2.727.715	-	United States Dollar
Lain-lain	570.000	155.912	-	Others
Option - jual				Option - sell
Dolar Amerika Serikat	44.605.625	-	2.413.567	United States Dollar
<u>Terkait suku bunga</u>				<u>Interest rate related</u>
Swap - suku bunga				Swap - interest rate
Lain-lain	20.000	2	-	Others
Total pihak berelasi		3.029.980	2.467.837	Total related parties
Pihak ketiga				Third parties
<u>Terkait nilai tukar</u>				<u>Foreign currencies related</u>
Kontrak berjangka - beli				Forward - buy
Dolar Amerika Serikat	19.270.869	29.376	55.399	United States Dollar
Lain-lain	7.042.613	10.092	55.302	Others
Kontrak berjangka - jual				Forward - sell
Dolar Amerika Serikat	3.211.410	8.417	8.216	United States Dollar
Lain-lain	164.298	245	1.832	Others
Swap - beli				Swap - buy
Dolar Amerika Serikat	75.510.902	183.993	197.159	United States Dollar
Lain-lain	1.202.679	6.526	5.090	Others
Swap - jual				Swap - sell
Dolar Amerika Serikat	77.813.629	185.834	163.430	United States Dollar
Lain-lain	6.751.612	8.721	9.771	Others
Option - beli				Option - buy
Dolar Amerika Serikat	45.345.301	2.508.841	55	United States Dollar
Lain-lain	1.640.016	409	6.200	Others
Option - jual				Option - sell
Dolar Amerika Serikat	46.014.663	1.190	2.807.923	United States Dollar
Lain-lain	166.750	504	-	Others
<u>Terkait suku bunga</u>				<u>Interest rate related</u>
Swap - suku bunga				Swap - interest rate
Dolar Amerika Serikat	26.050.838	345.029	287.794	United States Dollar
Lain-lain	30.171.473	956.860	772.445	Others
Bond forward - beli				Bond forward - buy
Lain-lain	4.625.000	1.658	3.168	Others
Total pihak ketiga		4.247.695	4.373.784	Total third parties
Total		7.277.675	6.841.621	Total

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11. TAGIHAN DAN LIABILITAS DERIVATIF (lanjutan)

**11. DERIVATIVE RECEIVABLES AND PAYABLES
(continued)**

Ikhtisar transaksi derivatif adalah sebagai berikut:
(lanjutan)

Summary of derivative transactions is as follows:
(continued)

31 Desember 2024/31 December 2024							
				Nilai wajar/Fair value			
Transaksi	Nilai kontrak (absolut setara Rupiah)/ Notional amount (absolute Rupiah equivalent)	Tagihan derivatif/ Derivative receivables	Liabilitas derivatif/ Derivative payables	Transaksi			
Pihak berelasi (Catatan 56)				Related parties (Note 56)			
<u>Terkait nilai tukar</u>				<u>Foreign currencies related</u>			
Kontrak berjangka - beli				Forward - buy			
Dolar Amerika Serikat	642.915	3.407	2.179	United States Dollar			
Kontrak berjangka - jual				Forward - sell			
Dolar Amerika Serikat	17.607.910	80.799	147.628	United States Dollar			
Swap - beli				Swap - buy			
Dolar Amerika Serikat	3.750.222	21.744	12.457	United States Dollar			
Swap - jual				Swap - sell			
Dolar Amerika Serikat	5.368.475	14.872	47.810	United States Dollar			
Option - beli				Option - buy			
Dolar Amerika Serikat	37.420.875	2.671.196	-	United States Dollar			
Lain-lain	570.000	156.977	-	Others			
Option - jual				Option - sell			
Dolar Amerika Serikat	37.420.875	-	1.923.430	United States Dollar			
Total pihak berelasi		2.948.995	2.133.504	Total related parties			
Pihak ketiga				Third parties			
<u>Terkait nilai tukar</u>				<u>Foreign currencies related</u>			
Kontrak berjangka - beli				Forward - buy			
Dolar Amerika Serikat	39.755.137	397.798	109.406	United States Dollar			
Lain-lain	5.741.043	30.333	81.928	Others			
Kontrak berjangka - jual				Forward - sell			
Dolar Amerika Serikat	5.058.184	15.569	39.642	United States Dollar			
Lain-lain	268.758	2.757	96	Others			
Swap - beli				Swap - buy			
Dolar Amerika Serikat	70.295.306	542.780	301.752	United States Dollar			
Lain-lain	1.504.351	4.784	16.190	Others			
Swap - jual				Swap - sell			
Dolar Amerika Serikat	74.831.830	309.055	700.374	United States Dollar			
Lain-lain	607.985	28.356	16.595	Others			
Option - beli				Option - buy			
Dolar Amerika Serikat	38.121.008	2.021.158	-	United States Dollar			
Option - jual				Option - sell			
Dolar Amerika Serikat	38.121.008	-	2.731.496	United States Dollar			
<u>Terkait suku bunga</u>				<u>Interest rate related</u>			
Swap - suku bunga				Swap - interest rate			
Dolar Amerika Serikat	33.205.257	497.518	411.091	United States Dollar			
Lain-lain	30.258.157	961.457	785.848	Others			
Bond forward - beli				Bond forward - buy			
Lain-lain	7.400.000	948	9.076	Others			
Total pihak ketiga		4.812.513	5.203.494	Total third parties			
Total		7.761.508	7.336.998	Total			

Pada tanggal 31 Desember 2025 dan 2024, Entitas Anak memiliki kontrak swap nilai tukar dan suku bunga yang memenuhi kriteria dan berlaku efektif sebagai lindung nilai arus kas. Keuntungan/kerugian atas perubahan nilai wajar sehubungan dengan bagian efektif dari arus kas lindung nilai diakui sebagai penghasilan komprehensif lain.

As of 31 December 2025 and 2024, the Subsidiary had cross currency and interest rate swap contracts which meet the criteria and effectively applied as cashflow hedge. The gain/loss from fair value changes related to effective portion of cashflow hedge are recognised as other comprehensive income.

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12. KREDIT YANG DIBERIKAN DAN PIUTANG/PEMBIAYAAN SYARIAH

A. Kredit yang diberikan dan piutang/pembiayaan syariah terdiri atas:

a. Berdasarkan jenis mata uang, pihak berelasi dan pihak ketiga:

	31 Desember 2025/ 31 December 2025	31 Desember 2024/ 31 December 2024
Rupiah		
Pihak berelasi (Catatan 56)	297.885.131	216.385.695
Pihak ketiga ^{*)}	1.214.784.388	1.121.450.363
Total	1.512.669.519	1.337.836.058
Mata uang asing		
Pihak berelasi (Catatan 56)	104.962.448	75.249.405
Pihak ketiga ^{**)}	232.335.989	210.131.149
Total (Catatan 62.B.(iv))	337.298.437	285.380.554
	1.849.967.956	1.623.216.612
Dikurangi: cadangan kerugian penurunan nilai	(48.033.747)	(49.354.645)
Neto	1.801.934.209	1.573.861.967

^{*)} Termasuk kredit yang diukur pada nilai wajar melalui penghasilan komprehensif lain, berdasarkan kategori "pihak ketiga" pada mata uang Rupiah pada tanggal 31 Desember 2025 dan 2024 adalah masing-masing sebesar Rp3.348.232 dan Rp3.866.423.

^{**)} Termasuk kredit yang diukur pada nilai wajar melalui penghasilan komprehensif lain, berdasarkan kategori "pihak ketiga" pada mata uang asing pada tanggal 31 Desember 2025 dan 2024 adalah masing-masing sebesar Rp3.938.796 dan Rp1.596.428.

b. Berdasarkan jangka waktu:

	31 Desember 2025/ 31 December 2025	31 Desember 2024/ 31 December 2024
Rupiah		
Kurang dari 1 tahun	150.020.930	174.388.303
1 - 2 tahun	113.978.655	84.439.945
2 - 5 tahun	262.847.434	270.990.215
Lebih dari 5 tahun ^{*)}	985.822.500	808.017.595
Total	1.512.669.519	1.337.836.058

^{*)} Termasuk kredit yang diukur pada nilai wajar melalui penghasilan komprehensif lain, berdasarkan kategori "lebih dari 5 tahun" pada mata uang Rupiah pada tanggal 31 Desember 2025 dan 2024 adalah masing-masing sebesar Rp3.348.232 dan Rp3.866.423.

12. LOANS AND SHARIA RECEIVABLES/FINANCING

A. Details of loans and sharia receivables/financing:

a. By currency, related parties and third parties:

	31 Desember 2025/ 31 December 2025	31 Desember 2024/ 31 December 2024
Rupiah		
Related parties (Note 56)	216.385.695	216.385.695
Third parties ^{*)}	1.121.450.363	1.121.450.363
Total	1.337.836.058	1.337.836.058
Foreign currencies		
Related parties (Note 56)	75.249.405	75.249.405
Third parties ^{**)}	210.131.149	210.131.149
Total (Note 62.B.(iv))	285.380.554	285.380.554
	1.623.216.612	1.623.216.612
Less: allowance for impairment losses	(49.354.645)	(49.354.645)
Net	1.573.861.967	1.573.861.967

^{*)} Including loans measured at fair value through other comprehensive income, on the "third party" category in Rupiah currency as of 31 December 2025 and 2024 amounted to Rp3,348,232 and Rp3,866,423, respectively.

^{**)} Including loans measured at fair value through other comprehensive income, on the "third party" category in foreign currencies as of 31 December 2025 and 2024 amounted to Rp3,938,796 and Rp1,596,428, respectively.

b. By period:

	31 Desember 2025/ 31 December 2025	31 Desember 2024/ 31 December 2024
Rupiah		
Less than 1 year	174.388.303	174.388.303
1 - 2 years	84.439.945	84.439.945
2 - 5 years	270.990.215	270.990.215
Over 5 years ^{*)}	808.017.595	808.017.595
Total	1.337.836.058	1.337.836.058

^{*)} Including loans measured at fair value through other comprehensive income, on the "over 5 years" category in Rupiah currency as of 31 December 2025 and 2024 amounted to Rp3,348,232 and Rp3,866,423, respectively.

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**12. KREDIT YANG DIBERIKAN DAN
PIUTANG/PEMBIAYAAN SYARIAH (lanjutan)**

**12. LOANS AND SHARIA RECEIVABLES/FINANCING
(continued)**

A. Kredit yang diberikan dan piutang/pembiayaan syariah terdiri atas: (lanjutan)

A. Details of loans and sharia receivables/financing: (continued)

b. Berdasarkan jangka waktu: (lanjutan)

b. By period: (continued)

	31 Desember 2025/ 31 December 2025	31 Desember 2024/ 31 December 2024	
Mata uang asing			Foreign currencies
Kurang dari 1 tahun	22.521.989	17.080.222	Less than 1 year
1 - 2 tahun	19.167.195	19.656.009	1 - 2 years
2 - 5 tahun	50.452.118	57.070.720	2 - 5 years
Lebih dari 5 tahun**)	245.157.135	191.573.603	Over 5 years**)
Total (Catatan 62.B.(iv))	337.298.437	285.380.554	Total (Note 62.B.(iv))
	1.849.967.956	1.623.216.612	
Dikurangi: cadangan kerugian penurunan nilai	(48.033.747)	(49.354.645)	Less: allowance for impairment losses
Neto	1.801.934.209	1.573.861.967	Net

**) Termasuk kredit yang diukur pada nilai wajar melalui penghasilan komprehensif lain, berdasarkan kategori "lebih dari 5 tahun" pada mata uang asing pada tanggal 31 Desember 2025 dan 2024 adalah masing-masing sebesar Rp3.938.796 dan Rp1.596.428.

**) Including loans measured at fair value through other comprehensive income, on the "over 5 years" category in foreign currencies as of 31 December 2025 and 2024 amounted to Rp3,938,796 and Rp1,596,428, respectively.

c. Berdasarkan PSAK 109:

c. Based on SFAS 109:

Berikut adalah perubahan nilai tercatat kredit yang diberikan dan piutang/pembiayaan syariah dengan klasifikasi biaya perolehan diamortisasi berdasarkan stage:

Movements in carrying amount of loans and sharia receivables/financing classified as amortised cost by stage are as follows:

	31 Desember 2025/31 December 2025					
	Stage 1	Stage 2	Stage 3	Syariah ^{*)} / Sharia ^{*)}	Total	
Biaya perolehan diamortisasi						At amortised cost
Saldo awal	1.236.150.489	85.611.593	20.821.053	275.170.626	1.617.753.761	Beginning balance
Transfer ke/(dari) stage 1	24.949.676	(24.547.768)	(401.908)	-	-	Transfer to/(from) stage 1
Transfer ke/(dari) stage 2	(27.265.227)	28.708.161	(1.442.934)	-	-	Transfer to/(from) stage 2
Transfer ke/(dari) stage 3	(2.500.533)	(9.984.609)	12.485.142	-	-	Transfer to/(from) stage 3
Total saldo awal setelah pengalihan	1.231.334.405	79.787.377	31.461.353	275.170.626	1.617.753.761	Total beginning balance after transfer
Pengukuran kembali bersih nilai tercatat ^{**)}	(66.951.758)	(5.180.663)	(1.637.362)	-	(73.769.783)	Remeasurement of net carrying amount ^{**)}
Aset keuangan baru yang diterbitkan atau dibeli	735.628.004	4.798.550	324.927	190.067.749	930.819.230	New financial assets originated or purchased
Aset keuangan yang dihentikan pengakuannya	(469.139.662)	(4.968.213)	(908.422)	(147.810.638)	(622.826.935)	Financial assets derecognised
Aset keuangan yang dihapus buku	(114.261)	(174.408)	(6.390.104)	(2.616.572)	(9.295.345)	Written-off financial assets
Total penambahan/ (penurunan) tahun berjalan	199.422.323	(5.524.734)	(8.610.961)	39.640.539	224.927.167	Total increase/ (decrease) during the year
Saldo akhir	1.430.756.728	74.262.643	22.850.392	314.811.165	1.842.680.928	Ending balance

*) Tidak menerapkan PSAK 109.

**) Termasuk di dalam pengukuran kembali bersih adalah pembayaran kembali.

*) Not implement SFAS 109.

**) Including in the net remeasurement is repayment.

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12. KREDIT YANG DIBERIKAN DAN PIUTANG/PEMBIAYAAN SYARIAH (lanjutan)

- A. Kredit yang diberikan dan piutang/pembiayaan syariah terdiri atas: (lanjutan)
- c. Berdasarkan PSAK 109: (lanjutan)

Berikut adalah perubahan nilai tercatat kredit yang diberikan dan piutang/pembiayaan syariah dengan klasifikasi biaya perolehan diamortisasi berdasarkan stage: (lanjutan)

12. LOANS AND SHARIA RECEIVABLES/FINANCING (continued)

- A. Details of loans and sharia receivables/financing: (continued)
- c. Based on SFAS 109: (continued)

Movements in carrying amount of loans and sharia receivables/financing classified as amortised cost by stage are as follows: (continued)

31 Desember 2024/31 December 2024						
	Stage 1	Stage 2	Stage 3	Syariah ¹⁾ / Sharia ¹⁾	Total	
Biaya perolehan diamortisasi						At amortised cost
Saldo awal	1.009.334.884	83.643.531	26.443.195	237.907.537	1.357.329.147	Beginning balance
Transfer ke/(dari) stage 1	8.186.115	(6.187.041)	(1.999.074)	-	-	- Transfer to/(from) stage 1
Transfer ke/(dari) stage 2	(22.159.046)	32.777.451	(10.618.405)	-	-	- Transfer to/(from) stage 2
Transfer ke/(dari) stage 3	(3.870.080)	(20.828.571)	24.698.651	-	-	- Transfer to/(from) stage 3
Total saldo awal setelah pengalihan	991.491.873	89.405.370	38.524.367	237.907.537	1.357.329.147	Total beginning balance after transfer
Pengukuran kembali bersih nilai tercatat ²⁾	(89.338.677)	(5.490.119)	(1.378.987)	-	(96.207.783)	Remeasurement of net carrying amount ²⁾
Aset keuangan baru yang diterbitkan atau dibeli	869.724.968	19.746.360	633.211	179.762.718	1.069.867.257	New financial assets originated or purchased
Aset keuangan yang dihentikan pengakuannya	(535.521.800)	(17.854.445)	(5.936.496)	(140.176.896)	(699.489.637)	Financial assets derecognised
Aset keuangan yang dihapusbuku	(205.875)	(195.573)	(11.021.042)	(2.322.733)	(13.745.223)	Written-off financial assets
Total penambahan/ (penurunan) tahun berjalan	244.658.616	(3.793.777)	(17.703.314)	37.263.089	260.424.614	Total increase/ (decrease) during the year
Saldo akhir	1.236.150.489	85.611.593	20.821.053	275.170.626	1.617.753.761	Ending balance

¹⁾ Tidak menerapkan PSAK 109.

²⁾ Termasuk di dalam pengukuran kembali bersih adalah pembayaran kembali.

¹⁾ Not implement SFAS 109.

²⁾ Including in the net remeasurement is repayment.

Berikut adalah perubahan nilai tercatat kredit yang diberikan dengan klasifikasi nilai wajar melalui penghasilan komprehensif lain (semua kredit yang diberikan dengan klasifikasi nilai wajar melalui penghasilan komprehensif lain adalah stage 1):

Following are the changes in the carrying amount of loans classified as fair value through other comprehensive income (all loans classified as fair value through other comprehensive income are stage 1):

31 Desember 2025/31 December 2025			
	Nilai tercatat/ Carrying amount	Cadangan kerugian penurunan nilai ¹⁾ / Allowance for impairment losses ¹⁾	
Nilai wajar melalui penghasilan komprehensif lain			Fair value through other comprehensive income
Saldo awal	5.462.851	82.772	Beginning balance
Pengukuran kembali	1.824.177	(51.726)	Remeasurement
Saldo akhir	7.287.028	31.046	Ending balance

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**12. KREDIT YANG DIBERIKAN DAN
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- A. Kredit yang diberikan dan piutang/pembiayaan syariah terdiri atas: (lanjutan)
- c. Berdasarkan PSAK 109: (lanjutan)

Berikut adalah perubahan nilai tercatat kredit yang diberikan dengan klasifikasi nilai wajar melalui penghasilan komprehensif lain (semua kredit yang diberikan dengan klasifikasi nilai wajar melalui penghasilan komprehensif lain adalah *stage 1*): (lanjutan)

**12. LOANS AND SHARIA RECEIVABLES/FINANCING
(continued)**

- A. Details of loans and sharia receivables/financing: (continued)
- c. Based on SFAS 109: (continued)

Following are the changes in the carrying amount of loans classified as fair value through other comprehensive income (all loans classified as fair value through other comprehensive income are *stage 1*): (continued)

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	Nilai tercatat/ Carrying amount	Cadangan kerugian penurunan nilai ^{*)} / Allowance for impairment losses ^{*)}	Fair value through other comprehensive income
Nilai wajar melalui penghasilan komprehensif lain			Beginning balance
Saldo awal	2.503.048	11.857	Remeasurement
Pengukuran kembali	989.223	13.551	New financial assets originated or purchased
Aset keuangan baru yang diterbitkan atau dibeli	3.539.764	58.160	Financial assets derecognised
Aset keuangan yang dihentikan pengakuannya	(1.569.184)	(796)	
Saldo akhir	5.462.851	82.772	Ending balance

^{*)} Cadangan kerugian penurunan nilai pada kredit yang diberikan dengan klasifikasi nilai wajar melalui penghasilan komprehensif lain dicatat pada penghasilan komprehensif lain pada pos ekuitas, karena nilai tercatatnya disajikan sebesar nilai wajarnya sesuai Catatan 2c.(H).(1).

^{*)} Allowance for impairment losses on loans classified as fair value through other comprehensive income is recorded in other comprehensive income in equity, because the carrying amount is presented at fair value in accordance with Note 2c.(H).(1).

- B. Berikut adalah informasi penting lainnya sehubungan dengan kredit yang diberikan dan piutang/pembiayaan syariah:

- B. Other significant information related to loans and sharia receivables/financing:

- a. Termasuk di dalam kredit yang diberikan adalah piutang/pembiayaan berdasarkan prinsip syariah yang diberikan oleh Entitas Anak masing-masing sebesar Rp314.811.165 dan Rp275.170.626 pada tanggal 31 Desember 2025 dan 2024, terdiri atas:

- a. Included in loans are sharia receivables/financing granted by Subsidiary amounted to Rp314,811,165 and Rp275,170,626 as of 31 December 2025 and 2024, respectively, which consist of:

	31 Desember 2025/ 31 December 2025	31 Desember 2024/ 31 December 2024	
Piutang <i>murabahah</i>	149.328.154	144.272.534	Murabahah receivables
Pembiayaan <i>musyarakah</i> dan <i>Mudharabah</i>	147.761.083	117.124.297	Musyarakah and Mudharabah financing
Pembiayaan syariah lainnya (termasuk pinjaman <i>qardh</i>)	17.721.928	13.773.795	Other sharia financing (including funds of <i>qardh</i>)
Total	314.811.165	275.170.626	Total
Dikurangi: cadangan kerugian penurunan nilai	(10.967.932)	(10.273.223)	Less: allowance for impairment losses
Neto	303.843.233	264.897.403	Net

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**12. KREDIT YANG DIBERIKAN DAN
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B. Berikut adalah informasi penting lainnya sehubungan dengan kredit yang diberikan dan piutang/pembiayaan syariah: (lanjutan)

b. Tingkat suku bunga rata-rata (*yield*) dan kisaran bagi hasil per tahun adalah sebagai berikut:

	31 Desember 2025/ 31 December 2025	31 Desember 2024/ 31 December 2024
Tingkat suku bunga rata-rata (<i>yield</i>) per tahun:		
Rupiah	8,20%	8,28%
Mata uang asing (disetarakan dalam Rupiah)	6,09%	6,83%
Kisaran bagi hasil per tahun:		
<u>Rupiah</u>		
Piutang <i>murabahah</i>	9,25% - 10,46%	9,37% - 9,96%
Pembiayaan <i>musyarakah</i>	7,58% - 8,31%	7,74% - 8,20%
Pembiayaan syariah lainnya	4,54% - 17,93%	3,94% - 14,06%
<u>Mata uang asing</u> (disetarakan dalam Rupiah)		
Piutang <i>murabahah</i>	0,69% - 1,02%	1,05% - 2,76%
Pembiayaan <i>musyarakah</i>	4,70% - 10,19%	3,65% - 13,63%
Pembiayaan syariah lainnya	5,00% - 5,59%	5,04% - 5,08%

c. Agunan kredit

Kredit yang diberikan dan piutang/pembiayaan syariah pada umumnya dijamin dengan agunan yang diikat dengan hak tanggungan atau surat kuasa untuk menjual, deposito berjangka atau jaminan lain yang dapat diterima oleh Bank Mandiri dan Entitas Anak. Simpanan dari nasabah dan simpanan dari bank lain yang dijadikan jaminan tunai untuk kredit yang diberikan dan diblokir untuk tujuan lain pada tanggal 31 Desember 2025 dan 2024 adalah masing-masing sebesar Rp80.249.661 dan Rp94.124.176 (Catatan 21c, 22c, 23e, 24c dan 26d).

d. Kredit sindikasi

Kredit sindikasi merupakan kredit yang diberikan kepada debitur melalui perjanjian pembiayaan bersama dengan bank-bank lain sebagai kreditur. Selain sebagai kreditur, Bank juga dapat berperan sebagai agen (agen fasilitas, agen jaminan, agen penampungan) yang menjalankan fungsi administratif untuk kepentingan seluruh kreditur dan debitur.

12. LOANS AND SHARIA RECEIVABLES/FINANCING (continued)

B. Other significant information related to loans and sharia receivables/financing: (continued)

b. Average interest rates (*yield*) and range of profit sharing per annum are as follows:

Average interest rates
(*yield*) per annum:
Rupiah
Foreign currencies
(equivalent to
Rupiah)

Range of profit sharing per annum:
Rupiah
Murabahah receivables
Musyarakah financing
Other sharia financing

Foreign currencies
(equivalent to Rupiah)
Murabahah receivables
Musyarakah financing
Other sharia financing

c. Loan collaterals

Loans and sharia receivables/financing are generally secured by pledged collateral bound with powers of attorney in respect of the rights to sell, time deposits or other collateral acceptable by Bank Mandiri and its Subsidiaries. Deposits from customers and deposits from other banks that were pledged as cash collateral for loans and blocked for other purposes as of 31 December 2025 and 2024 amounted to Rp80,249,661 and Rp94,124,176, respectively (Note 21c, 22c, 23e, 24c and 26d).

d. Syndication loans

Syndication loans represent loans granted to debtors through joint financing agreements with other banks as creditor. Apart from being creditor, the Bank also act as an agent (facility agent, guarantee agent, shelter agent) which operates administrative function for all of creditors and debtors' interest.

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**12. KREDIT YANG DIBERIKAN DAN
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B. Berikut adalah informasi penting lainnya sehubungan dengan kredit yang diberikan dan piutang/pembiayaan syariah: (lanjutan)

d. Kredit sindikasi

Pada tanggal 31 Desember 2025 dan 2024 jumlah persentase pembiayaan Bank Mandiri yang berperan sebagai kreditur dan agen fasilitas adalah masing-masing berkisar antara 0,68% sampai dengan 91,43%, dan 1,17% sampai dengan 97,15% dari jumlah total keikutsertaan Bank Mandiri pada kredit sindikasi. Sementara jumlah persentase pembiayaan Bank Mandiri yang berperan hanya sebagai anggota sindikasi pada tanggal 31 Desember 2025 dan 2024 adalah masing-masing berkisar antara 4,70% sampai dengan 78,26% dan 0,21% sampai dengan 55,02% dari jumlah keseluruhan keikutsertaan Bank Mandiri pada kredit sindikasi.

e. Kredit yang diberikan dan piutang/pembiayaan syariah kepada pihak berelasi

Total kredit yang diberikan dan piutang/pembiayaan syariah kepada pihak berelasi dan persentase terhadap total aset konsolidasian diungkapkan pada Catatan 56.

Termasuk dalam kredit yang diberikan dan piutang/pembiayaan syariah kepada pihak berelasi adalah kredit yang diberikan kepada karyawan kunci Bank Mandiri dan Entitas Anak. Kredit yang diberikan dan piutang/pembiayaan syariah kepada karyawan kunci Bank Mandiri dan Entitas Anak terdiri dari kredit dengan rata-rata tingkat suku bunga sebesar 6,87% per tahun yang digunakan untuk membeli kendaraan bermotor dan/atau rumah dengan jangka waktu 1 (satu) sampai 28 (dua puluh delapan) tahun yang dibayar melalui pemotongan gaji karyawan setiap bulan.

f. Bank Mandiri memiliki sejumlah perjanjian penerusan kredit dengan lembaga keuangan internasional (Catatan 61).

**12. LOANS AND SHARIA RECEIVABLES/FINANCING
(continued)**

B. Other significant information related to loans and sharia receivables/financing: (continued)

d. Syndication loans

As of 31 December 2025 and 2024, the percentage of Bank Mandiri financing as a creditor and facility agent is between 0.68% to 91.43% and 1.17% to 97.15% from total participation of Bank Mandiri in syndication loans. While the percentage of Bank Mandiri financing as syndication member as of 31 December 2025 and 2024 is between 4.70% to 78.26% and 0.21% to 55.02% from total participation of Bank Mandiri in syndication loans.

e. Loans and sharia receivables/financing to related parties

Total loans and sharia receivables/financing to related parties and its percentage to the total consolidated assets are disclosed in Note 56.

Loans and sharia receivables/financing to related parties included loans to key personnel of Bank Mandiri and Subsidiaries. The loans and sharia receivables/financing to Bank Mandiri and Subsidiaries key personnel consist of loans with average interest-bearing rate amounted to 6.87% per annum which are used for the acquisition of vehicles and/or houses, and are repayable within 1 (one) to 28 (twenty eight) years through monthly payroll deductions.

f. Bank Mandiri has several channeling loan agreements with several international financial institutions (Note 61).

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**12. LOANS AND SHARIA RECEIVABLES/FINANCING
(continued)**

B. Berikut adalah informasi penting lainnya sehubungan dengan kredit yang diberikan dan piutang/pembiayaan syariah: (lanjutan)

B. Other significant information related to loans and sharia receivables/financing: (continued)

g. Mutasi cadangan kerugian penurunan nilai kredit yang diberikan dan piutang/pembiayaan syariah

g. Movements of allowance for impairment losses on loans and sharia receivables/financing

	31 Desember 2025/ 31 December 2025	31 Desember 2024/ 31 December 2024	
Saldo awal ¹⁾	49.354.645	53.098.619	Beginning balance ¹⁾
Pembentukan selama tahun berjalan (Catatan 46)	8.323.540	10.270.329	Allowance during the year (Note 46)
Penghapusbukuan ²⁾	(9.295.345)	(13.745.223)	Write-offs ²⁾
Lain-lain ³⁾	(349.093)	(269.080)	Others ³⁾
Saldo akhir³⁾	48.033.747	49.354.645	Ending balance³⁾

¹⁾ Termasuk selisih kurs karena penjabaran mata uang asing dan pengakuan pendapatan bunga atas bagian yang tidak mengalami penurunan nilai dari kredit yang mengalami penurunan nilai (Catatan 41).

¹⁾ Included effect of foreign currency translation and implication from interest income recognised on the non-impaired portion of the impaired loans (Note 41).

²⁾ Saldo awal pada tanggal 31 Desember 2025 dan 2024 masing-masing sebesar Rp23.922.447 dan Rp26.502.710 yang dihitung secara individual dan Rp25.432.198 dan Rp26.595.909 yang dihitung secara kolektif.

²⁾ Beginning balance as of 31 December 2025 and 2024 amounted to Rp23,922,447 and Rp26,502,710, respectively, were calculated using individual assessment and amounted to Rp25,432,198 and Rp26,595,909, respectively, were calculated using collective assessment.

³⁾ Penghapusbukuan pada tanggal 31 Desember 2025 dan 2024 masing-masing sebesar Rp1.505.797 dan Rp2.486.522 untuk debitur yang dievaluasi secara individual dan Rp7.789.548 dan Rp11.258.701 untuk debitur yang dievaluasi secara kolektif.

³⁾ Write-off as of 31 December 2025 and 2024 amounted to Rp1,505,797 and Rp2,486,522, respectively, were calculated using individual assessment and Rp7,789,548 and Rp11,258,701, respectively, were calculated using collective assessment.

³⁾ Saldo akhir pada tanggal 31 Desember 2025 dan 2024 terdiri dari Rp22.207.852 dan Rp23.922.447 yang dihitung secara individual dan Rp25.825.895 dan Rp25.432.198 yang dihitung secara kolektif.

³⁾ Ending balance as of 31 December 2025 and 2024, amounted to Rp22,207,852 and Rp23,922,447, respectively, were calculated using individual assessment and Rp25,825,895 and Rp25,432,198, respectively, were calculated using collective assessment.

31 Desember 2025/31 December 2025

	Stage 1	Stage 2	Stage 3	Syariah ¹⁾ / Sharia ¹⁾	Total	
Saldo awal	9.665.633	16.721.875	12.693.914	10.273.223	49.354.645	Beginning balance
Pengalihan ke/(dari):						Transfer to/(from):
- Kerugian kredit ekspektasian 12 bulan (stage 1)	1.028.403	(774.909)	(253.494)	-	-	12 months expected - credit losses (stage 1)
- Kerugian kredit ekspektasian sepanjang umurnya - tidak mengalami penurunan nilai (stage 2)	(785.404)	1.353.793	(568.389)	-	-	Lifetime expected - credit losses - unimpaired (stage 2)
- Kerugian kredit ekspektasian sepanjang umurnya - mengalami penurunan nilai (stage 3)	(115.384)	(1.514.580)	1.629.964	-	-	Lifetime expected - credit losses - impaired (stage 3)
Total saldo awal setelah pengalihan	9.793.248	15.786.179	13.501.995	10.273.223	49.354.645	Total beginning balance after transfer
Pengukuran kembali bersih penyisihan kerugian	(3.217.715)	726.514	6.537.031	858.802	4.904.632	Net remeasurement of losses allowance
Aset keuangan baru yang diterbitkan atau dibeli	2.615.314	376.643	169.640	2.441.275	5.602.872	New financial assets originated or purchased
Aset keuangan yang dihentikan pengakuannya	(1.339.047)	(504.729)	(340.188)	-	(2.183.964)	Financial assets derecognised
Total pembentukan/ (pembalikan) tahun berjalan	(1.941.448)	598.428	6.366.483	3.300.077	8.323.540	Total allowance/ (reversal) during the year
Aset keuangan yang dihapusbuku	(114.261)	(174.408)	(6.390.104)	(2.616.572)	(9.295.345)	Written-off assets
Unwinding interest	-	-	(677.573)	-	(677.573)	Unwinding interest
Lain-lain	43.846	103.649	169.781	11.204	328.480	Others
Saldo akhir	7.781.385	16.313.848	12.970.582	10.967.932	48.033.747	Ending balance

¹⁾ Tidak menerapkan PSAK 109.

¹⁾ Not implement SFAS 109.

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**12. KREDIT YANG DIBERIKAN DAN
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B. Berikut adalah informasi penting lainnya sehubungan dengan kredit yang diberikan dan piutang/pembiayaan syariah: (lanjutan)

g. Mutasi cadangan kerugian penurunan nilai kredit yang diberikan dan piutang/pembiayaan syariah (lanjutan)

**12. LOANS AND SHARIA RECEIVABLES/FINANCING
(continued)**

B. Other significant information related to loans and sharia receivables/financing: (continued)

g. Movements of allowance for impairment losses on loans and sharia receivables/financing (continued)

31 Desember 2024/31 December 2024

	Stage 1	Stage 2	Stage 3	Syariah ^{*)} / Sharia ^{*)}	Total	
Saldo awal	12.042.940	15.756.381	15.624.069	9.675.229	53.098.619	Beginning balance
Pengalihan ke/(dari):						Transfer to/(from):
- Kerugian kredit ekspektasian 12 bulan (stage 1)	1.110.714	(642.389)	(468.325)	-	-	12 months expected - credit losses (stage 1)
- Kerugian kredit ekspektasian sepanjang umurnya - tidak mengalami penurunan nilai (stage 2)	(998.665)	5.495.134	(4.496.469)	-	-	Lifetime expected - credit losses - unimpaired (stage 2)
- Kerugian kredit ekspektasian sepanjang umurnya - mengalami penurunan nilai (stage 3)	(195.326)	(5.863.246)	6.058.572	-	-	Lifetime expected - credit losses - impaired (stage 3)
Total saldo awal setelah pengalihan	11.959.663	14.745.880	16.717.847	9.675.229	53.098.619	Total beginning balance after transfer
Pengukuran kembali bersih penyisihan kerugian	(3.959.876)	(1.019.785)	10.229.757	806.842	6.056.938	Net remeasurement of losses allowance
Aset keuangan baru yang diterbitkan atau dibeli	3.860.044	6.870.647	405.918	2.100.641	13.237.250	New financial assets originated or purchased
Aset keuangan yang dihentikan pengakuannya	(2.052.451)	(3.977.125)	(2.994.283)	-	(9.023.859)	Financial assets derecognised
Total pembentukan/ (pembalikan) tahun berjalan	(2.152.283)	1.873.737	7.641.392	2.907.483	10.270.329	Total allowance/ (reversal) during the year
Aset keuangan yang dihapusbuku	(205.875)	(195.573)	(11.021.042)	(2.322.733)	(13.745.223)	Written-off assets
Unwinding interest	-	-	(714.754)	-	(714.754)	Unwinding interest
Lain-lain	64.128	297.831	70.471	13.244	445.674	Others
Saldo akhir	9.665.633	16.721.875	12.693.914	10.273.223	49.354.645	Ending balance

*) Tidak menerapkan PSAK 109.

^{*)} Not implement SFAS 109.

Manajemen berpendapat bahwa jumlah cadangan kerugian penurunan nilai kredit yang diberikan dan piutang/pembiayaan syariah telah memadai.

Management believes that the allowance for impairment losses on loans and sharia receivables/financing is adequate.

h. Penghapusbukuan kredit macet

Pada tahun yang berakhir pada tanggal 31 Desember 2025 dan 2024, Bank Mandiri melaksanakan penghapusbukuan kredit macet masing-masing sebesar Rp6.418.091 dan Rp11.097.083 (Bank Mandiri saja).

h. Written-off of non-performing loans

For the year ended 31 December 2025 and 2024, Bank Mandiri had written-off non-performing loans amounted to Rp6,418,091 and Rp11,097,083 (for Bank Mandiri only), respectively.

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**12. KREDIT YANG DIBERIKAN DAN
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B. Berikut adalah informasi penting lainnya sehubungan dengan kredit yang diberikan dan piutang/pembiayaan syariah: (lanjutan)

h. Penghapusbukuan kredit macet (lanjutan)

Adapun kriteria debitur yang dapat dihapusbukukan meliputi:

- Fasilitas kredit telah digolongkan macet;
- Fasilitas kredit telah dibentuk cadangan kerugian penurunan nilai sebesar 100% (seratus persen) dari pokok kredit macetnya;
- Telah dilakukan berbagai upaya penagihan dan penyelamatan, namun tidak berhasil;
- Usaha debitur sudah tidak mempunyai prospek atau kinerja debitur buruk atau tidak ada kemampuan membayar; dan
- Hapus buku dilakukan terhadap seluruh kewajiban kreditnya, termasuk yang berasal dari *non-cash loan* sehingga penghapusbukuan tidak boleh dilakukan pada sebagian kreditnya (*partial write-off*).

i. Kredit yang dihapusbukukan dicatat di ekstra-komtabel. Bank terus melakukan usaha-usaha penagihan atas kredit yang telah dihapusbukukan. Kredit ekstra-komtabel ini tidak disajikan dalam laporan posisi keuangan konsolidasian. Ikhtisar mutasi kredit ekstra-komtabel adalah sebagai berikut (Bank Mandiri saja):

	31 Desember 2025/ 31 December 2025
Saldo awal	110.496.831
Penghapusbukuan	6.418.091
Penerimaan kembali kredit yang telah dihapusbukukan (<i>cash recoveries</i>)	(7.284.923)
Lain-lain ^{*)}	880.456
Saldo akhir	110.510.455

^{*)} Merupakan selisih kurs karena penjabaran mata uang asing, pencatatan kembali aset yang dihapusbuku dan lainnya.

j. Kredit yang disalurkan Bank Mandiri dengan sistem pembiayaan langsung (*executing*) ke perusahaan pembiayaan dan pembiayaan bersama (*joint financing*) pada tanggal 31 Desember 2025 dan 2024 masing-masing sebesar Rp18.194.062 dan Rp16.378.143.

**12. LOANS AND SHARIA RECEIVABLES/FINANCING
(continued)**

B. Other significant information related to loans and sharia receivables/financing: (continued)

h. Written-off of non-performing loans (continued)

The criteria for loan write-offs are as follows:

- Loan facility has been classified as loss;
- Loan facility has been provided with 100% (one hundred percent) allowance for impairment loss from the loss loan principal;
- Collection and recovery efforts have been performed, but the result is unsuccessful;
- The debtors' business has no prospect or has bad performance or they do not have the loan repayment ability; and
- The write-offs are performed for all loan obligations, including non-cash loan facilities, and the write-offs shall not be written-off partially.

i. Written-off loans are recorded in extra-comptable. The Bank continues pursuing for collection of the written-off loans. These loans are not reflected in the consolidated statement of financial position. A summary of movements of extra-comptable loans are as follows (for Bank Mandiri only):

	31 Desember 2024/ 31 December 2024	
105.131.352		Beginning balance
11.097.083		Write-offs
(6.783.077)		Cash recoveries from written-off loans
1.051.473		Others ^{*)}
110.496.831		Ending balance

^{*)} Represents effect of foreign currency translation, re-recognition of written off assets and others.

j. Loans channelled by Bank Mandiri through direct financing (*executing*) to multifinance company and joint financing mechanism as of 31 December 2025 and 2024 amounted to Rp18,194,062 and Rp16,378,143, respectively.

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12. KREDIT YANG DIBERIKAN DAN PIUTANG/PEMBIAYAAN SYARIAH (lanjutan)

B. Berikut adalah informasi penting lainnya sehubungan dengan kredit yang diberikan dan piutang/pembiayaan syariah: (lanjutan)

k. Nilai tercatat diamortisasi dari kredit yang diberikan dan piutang/pembiayaan syariah adalah sebagai berikut:

	31 Desember 2025/ 31 December 2025	31 Desember 2024/ 31 December 2024
Kredit yang diberikan (Catatan 12A)	1.849.967.956	1.623.216.612
Bunga yang masih akan diterima	7.218.467	5.968.024
Pendapatan diterima dimuka yang teratribusi (Catatan 35)	(722.505)	(1.117.656)
Cadangan kerugian penurunan nilai (Catatan 12A.c dan 12B.g)	(48.064.793)	(49.437.417)
Total	1.808.399.125	1.578.629.563

l. Pada tanggal 31 Desember 2025, nilai tercatat atas saldo kredit yang diberikan Bank Mandiri kepada PT Garuda Indonesia (Persero) Tbk ("Garuda") sebagai dampak dari restrukturisasi adalah sebesar Rp980.493 atau sebesar 23% dari nilai kontraktual pinjaman. Nilai ini akan terpulihkan secara bertahap sesuai dengan konsep akuntansi setelah tanggal restrukturisasi hingga tanggal jatuh tempo. Bank Mandiri tetap memiliki nilai tagih atas kredit yang diberikan kepada Garuda sebesar Rp4.279.418 sesuai nilai kontraktual pinjaman sebagaimana tercantum dalam perjanjian perdamaian yang telah dihomologasi oleh Pengadilan Niaga pada Pengadilan Negeri Jakarta Pusat, sehingga tidak terdapat penghapusan jumlah tagihan pokok dan bunga yang ditangguhkan Bank Mandiri terhadap Garuda.

m. Berdasarkan kolektibilitas sesuai POJK:

Kolektibilitas kredit yang diberikan dan piutang/pembiayaan syariah sesuai POJK diungkapkan pada Catatan 65.

12. LOANS AND SHARIA RECEIVABLES/FINANCING (continued)

B. Other significant information related to loans and sharia receivables/financing: (continued)

k. The carrying amount of loans and sharia receivables/financing at amortised cost are as follows:

Loans
(Note 12A)
Accrued interest
receivables
Unearned income
(directly attributable)
(Note 35)
Allowance for
impairment losses
(Note 12A.c and 12B.g)

Total

l. On 31 December 2025, book value of the outstanding loans from Bank Mandiri to PT Garuda Indonesia (Persero) Tbk ("Garuda") as a result of the restructuring are amounted to Rp980,493 or 23% of the contractual amount. This value will be recovered gradually in accordance with the accounting concept after the restructuring date until the maturity date. Bank Mandiri still has a claim value for loans disbursed to Garuda amounted to Rp4,279,418 according to the contractual value of the loan as stated in the settlement agreement which has been homologated by the Commercial Court at the Central Jakarta District Court, thus there is no write-off of the principal and deferred interest by Bank Mandiri against Garuda.

m. By collectability based on FSA regulation:

Collectability of loans and sharia receivables/financing in accordance with FSA regulation are disclosed in Note 65.

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13. PIUTANG PEMBIAYAAN KONSUMEN

- a. Rincian dari piutang pembiayaan konsumen Entitas Anak adalah sebagai berikut:

	31 Desember 2025/ 31 December 2025	31 Desember 2024/ 31 December 2024
Rupiah		
Piutang pembiayaan konsumen - bruto	55.422.160	56.835.393
Dikurangi:		
Pendapatan pembiayaan konsumen yang belum diakui	(14.558.960)	(15.262.087)
Total	40.863.200	41.573.306
Dikurangi: cadangan kerugian penurunan nilai	(1.049.570)	(934.353)
Neto	39.813.630	40.638.953

Angsuran dari saldo piutang pembiayaan konsumen - bruto pada tanggal 31 Desember 2025 dan 2024 yang akan diterima dari konsumen berdasarkan tanggal jatuh temponya adalah sebagai berikut:

	31 Desember 2025/ 31 December 2025	31 Desember 2024/ 31 December 2024
<u>Tahun</u>		
2025	-	23.443.226
2026	38.489.139	16.199.686
2027 dan sesudahnya	16.933.021	17.192.481
Total	55.422.160	56.835.393

Pada tanggal 13 April 2016 PT Mandiri Utama Finance (MUF) dan Bank telah menandatangani Perjanjian Kerjasama Pembiayaan Bersama Kendaraan Bermotor antara PT Bank Mandiri (Persero) Tbk dan PT Mandiri Utama Finance. Perjanjian ini telah mengalami beberapa kali perubahan dimana perubahan terakhir melalui amandemen Perjanjian Kerjasama Pembiayaan Bersama Kendaraan Bermotor antara PT Bank Mandiri (Persero) Tbk dan PT Mandiri Utama Finance yang termuat di dalam Akta Adendum X (Sepuluh) Perjanjian Kerjasama Pembiayaan Bersama Kendaraan Bermotor antara PT Bank Mandiri (Persero) Tbk dan PT Mandiri Utama Finance No. 2 tanggal 14 Maret 2024. Fasilitas pembiayaan bersama menjadi sebesar Rp22.000.000 dengan porsi fasilitas pembiayaan bersama sebesar minimal 1% dari MUF dan maksimal 99% dari pemberi pembiayaan bersama. Perjanjian ini berlaku sampai dengan tanggal 28 Februari 2025. Perjanjian tersebut telah di Adendum di dalam Akta Adendum XI (sebelas) No. 9 Tanggal 26 Juni 2025, sehingga fasilitas pembiayaan bersama berlaku sampai 28 Februari 2026.

13. CONSUMER FINANCING RECEIVABLES

- a. Details of Subsidiary's consumer financing receivables are as follows:

Rupiah	
Consumer financing receivables - gross	
Less:	
Unearned income on consumer financing	
Total	
Less: allowance for impairment losses	
Net	

Installments of consumer financing receivables - gross as of 31 December 2025 and 2024 which will be received from customers based on the maturity dates are as follows:

<u>Year</u>
2025
2026
2027 and later
Total

On 13 April 2016, PT Mandiri Utama Finance (MUF) and the Bank signed a Joint Financing Agreement for Motor Vehicles between PT Bank Mandiri (Persero) Tbk and PT Mandiri Utama Finance. This agreement has undergone several amendments, with the latest change documented in the Tenth Addendum (Addendum X) to the Joint Financing Agreement for Motor Vehicles between PT Bank Mandiri (Persero) Tbk and PT Mandiri Utama Finance, recorded in Deed No. 2 dated 14 March 2024. The joint financing facility has been set at Rp22,000,000, with a joint financing portion of at least 1% from MUF and up to 99% from the joint financier. This agreement is valid until 28 February 2025. This agreement has been amended in the Addendum XI No. 9 dated 26 June 2025, which make the joint financing facilities valid until 28 February 2026.

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13. PIUTANG PEMBIAYAAN KONSUMEN (lanjutan)

- a. Rincian dari piutang pembiayaan konsumen Entitas Anak adalah sebagai berikut: (lanjutan)

Pada tanggal 6 Februari 2009, PT Mandiri Tunas Finance (MTF) dan Bank telah menandatangani Perjanjian Kerjasama Kendaraan Bermotor yang termuat di dalam Akta No. 9 yang telah mengalami beberapa kali perubahan dimana perubahan terakhir melalui amandemen Perjanjian Kerjasama Kendaraan Bermotor yang termuat di dalam Akta Adendum XX (Kedua Puluh) dan Pernyataan Kembali (*Restatement*) Perjanjian Kerjasama Pembiayaan Bersama Kendaraan Bermotor No. 23 tanggal 21 Juli 2025 dan Akta Adendum XIII (Ketiga Belas) dan Pernyataan Kembali Perjanjian Kerjasama *Consumer Asset Purchase* (CAP) No. 24 tertanggal 21 Juli 2025.

Fasilitas pembiayaan bersama menjadi sebesar Rp27.000.000 dengan porsi fasilitas pembiayaan bersama sebesar minimal 1,00% dari MTF dan maksimal 99,00% dari pemberi pembiayaan bersama. Perjanjian ini berlaku sampai dengan tanggal 28 Februari 2026.

Pada tanggal 21 Februari 2022, MTF dan Bank menandatangani Perjanjian Kerjasama Pembiayaan Bersama dalam bentuk pembiayaan *Passenger Vehicle*, *Commercial Vehicle*, dan Heavy Equipment kepada debitur komersial Bank. Perjanjian ini telah diubah dengan perubahan terakhir termuat dalam Adendum V (Kelima) Perjanjian Pembiayaan Bersama (*Joint Financing*) Reguler antara Bank dengan MTF No. 006/PKS-LLI/MTF/III/2025 tertanggal 13 Maret 2025, dengan fasilitas pembiayaan bersama sebesar Rp10.000.000 dengan porsi fasilitas pembiayaan bersama sebesar minimal 1,00% dari MTF dan maksimal 99,00% dari pemberi pembiayaan bersama, dimana Bank Mandiri menanggung risiko kredit dan menerima pendapatan sesuai dengan porsi pembiayaannya. Perjanjian ini telah diperpanjang sampai dengan tanggal 20 Februari 2026.

Jangka waktu kontrak pembiayaan yang disalurkan oleh Entitas Anak atas kendaraan bermotor berkisar antara 12 - 84 bulan.

Termasuk dalam piutang pembiayaan konsumen di atas adalah transaksi dengan pihak-pihak berelasi pada tanggal 31 Desember 2025 dan 2024 masing-masing sebesar Rp4.257 dan Rp41.346 (Catatan 56).

13. CONSUMER FINANCING RECEIVABLES (continued)

- a. Details of Subsidiary's consumer financing receivables are as follows: (continued)

On 6 February 2009, PT Mandiri Tunas Finance (MTF) and the Bank signed a Motor Vehicle Cooperation Agreement, documented in Deed No. 9. This agreement has undergone several amendments, with the latest changes through the Twentieth Addendum (XX) and Restatement of the Motor Vehicle Financing Cooperation Agreement documented in Deed No. 23 dated 21 July 2025, and the Thirteen Addendum (XIII) and Restatement of the Consumer Asset Purchase (CAP) in Deed No. 24 dated 21 July 2025.

The joint financing facility amounts to Rp27,000,000, with the portion of the joint financing facility ranging from a minimum of 1.00% from MTF to a maximum of 99.00% from the joint financing provider. This agreement is valid until 28 February 2026.

On 21 February 2022, MTF and the Bank signed a Joint Financing Agreement for the financing of Passenger Vehicles, Commercial Vehicles, and Heavy Equipment to the Bank's commercial debtors. This agreement has been amended, with the latest amendment included in the Fifth Addendum (Addendum V) to the Regular Joint Financing Agreement between the Bank and the MTF No. 006/PKS-LLI/MTF/III/2025 dated 13 March 2025. The joint financing facility is set at Rp10,000,000, with a joint financing portion of at least 1.00% from MTF and up to 99.00% from the joint financier. Bank Mandiri bears the credit risk and receives income according to its financing portion. This agreement has been extended until 20 February 2026.

Financing period for contracts disbursed by the Subsidiaries on motor vehicles ranges from 12 - 84 months.

Included in consumer financing receivables transactions are related parties transactions as of 31 December 2025 and 2024 amounted to Rp4,257 and Rp41,346, respectively (Note 56).

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13. PIUTANG PEMBIAYAAN KONSUMEN (lanjutan)

- a. Rincian dari piutang pembiayaan konsumen Entitas Anak adalah sebagai berikut: (lanjutan)

Berikut adalah perubahan nilai tercatat piutang pembiayaan konsumen dengan klasifikasi biaya diamortisasi berdasarkan stage:

	31 Desember 2025/31 December 2025			
	Stage 1	Stage 2	Stage 3	Total
Biaya perolehan diamortisasi				
Saldo awal	39.470.376	1.590.923	512.007	41.573.306
Transfer ke/(dari) stage 1	951.177	(821.048)	(130.129)	-
Transfer ke/(dari) stage 2	(4.012.773)	4.062.098	(49.325)	-
Transfer ke/(dari) stage 3	(647.200)	(738.658)	1.385.858	-
Total saldo awal setelah pengalihan	35.761.580	4.093.315	1.718.411	41.573.306
Pengukuran kembali bersih nilai tercatat ¹⁾	(7.623.567)	(1.800.916)	964.176	(8.460.307)
Aset keuangan baru yang diterbitkan atau dibeli	14.445.565	69.606	69.725	14.584.896
Aset keuangan yang dihentikan pengakuannya	(4.091.824)	(600.698)	(437.732)	(5.130.254)
Aset keuangan yang dihapusbuku	(7.884)	(191.179)	(1.505.378)	(1.704.441)
Total penambahan/(penurunan) tahun berjalan	2.722.290	(2.523.187)	(909.209)	(710.106)
Saldo akhir	38.483.870	1.570.128	809.202	40.863.200

	31 Desember 2024/31 December 2024			
	Stage 1	Stage 2	Stage 3	Total
Biaya perolehan diamortisasi				
Saldo awal	31.844.501	559.928	345.367	32.749.796
Transfer ke/(dari) stage 1	846.090	(744.304)	(101.786)	-
Transfer ke/(dari) stage 2	(2.809.118)	2.866.575	(57.457)	-
Transfer ke/(dari) stage 3	(637.486)	(565.430)	1.202.916	-
Total saldo awal setelah pengalihan	29.243.987	2.116.769	1.389.040	32.749.796
Pengukuran kembali bersih nilai tercatat ¹⁾	(8.411.118)	(70.062)	862.817	(7.618.363)
Aset keuangan baru yang diterbitkan atau dibeli	22.067.803	168.550	172.412	22.408.765
Aset keuangan yang dihentikan pengakuannya	(3.405.230)	(472.888)	(592.614)	(4.470.732)
Aset keuangan yang dihapusbuku	(25.066)	(151.446)	(1.319.648)	(1.496.160)
Total penambahan/(penurunan) tahun berjalan	10.226.389	(525.846)	(877.033)	8.823.510
Saldo akhir	39.470.376	1.590.923	512.007	41.573.306

¹⁾ Termasuk di dalam pengukuran kembali bersih adalah pembayaran kembali.

- b. Rata-rata suku bunga efektif yang dikenakan kepada konsumen adalah sebagai berikut:

	31 Desember 2025/ 31 December 2025	31 Desember 2024/ 31 December 2024
Mobil	16,99%	17,17%
Sepeda motor	32,88%	34,89%

13. CONSUMER FINANCING RECEIVABLES (continued)

- a. Details of Subsidiary's consumer financing receivables are as follows: (continued)

Changes in carrying amount of consumer financing receivables classified as amortised cost upon stages are as follows:

Amortised cost
Beginning balance
Transfer to/(from) stage 1
Transfer to/(from) stage 2
Transfer to/(from) stage 3
Total beginning balance after transfer
Remeasurement of net carrying amount ¹⁾
New financial assets originated or purchased
Financial assets derecognised
Written-off financial assets
Total increase/(decrease) during the year
Ending balance

Amortised cost
Beginning balance
Transfer to/(from) stage 1
Transfer to/(from) stage 2
Transfer to/(from) stage 3
Total beginning balance after transfer
Remeasurement of net carrying amount ¹⁾
New financial assets originated or purchased
Financial assets derecognised
Written-off financial assets
Total increase/(decrease) during the year
Ending balance

¹⁾ Including in the net remeasurement is repayment.

- b. Average of effective interest rate charged to customers are as follows:

Car
Motorcycle

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13. PIUTANG PEMBIAYAAN KONSUMEN (lanjutan)

13. CONSUMER FINANCING RECEIVABLES (continued)

- c. Mutasi cadangan kerugian penurunan nilai piutang pembiayaan konsumen adalah sebagai berikut:

- c. Movements of allowance for impairment losses on consumer financing receivables are as follows:

	31 Desember 2025/ 31 December 2025	31 Desember 2024/ 31 December 2024	
Saldo awal	934.353	713.044	Beginning balance
Pembentukan selama tahun berjalan (Catatan 46)	1.819.658	1.717.469	Allowance during the year (Note 46)
Penghapusbukuan	(1.704.441)	(1.496.160)	Write-offs
Saldo akhir	1.049.570	934.353	Ending balance

31 Desember 2025/31 December 2025					
	Stage 1	Stage 2	Stage 3	Total	
Saldo awal	454.903	176.022	303.428	934.353	Beginning balance
Pengalihan ke/(dari):					Transfer to/(from):
Kerugian kredit ekspektasian 12 bulan (stage 1)	51.701	(39.651)	(12.050)	-	12 months expected credit losses (stage 1)
Kerugian kredit ekspektasian sepanjang umurnya - tidak mengalami penurunan nilai (stage 2)	(162.153)	166.259	(4.106)	-	Lifetime expected credit losses - non-impaired (stage 2)
Kerugian kredit ekspektasian sepanjang umurnya - mengalami penurunan nilai (stage 3)	(28.974)	(74.477)	103.451	-	Lifetime expected credit losses impaired (stage 3)
Total saldo awal setelah pengalihan	315.477	228.153	390.723	934.353	Total beginning balance after transfer
Pengukuran kembali bersih penyisihan kerugian	23.592	324.752	1.628.092	1.976.436	Net remeasurement of losses allowance
Aset keuangan baru yang diterbitkan atau dibeli	200.185	17.781	28.027	245.993	New financial assets originated or purchased
Aset keuangan yang dihentikan pengakuannya	(69.225)	(153.472)	(180.074)	(402.771)	Financial assets derecognised
Total pembentukan tahun berjalan	154.552	189.061	1.476.045	1.819.658	Total allowance during the year
Aset keuangan yang dihapusbuku	(7.884)	(191.179)	(1.505.378)	(1.704.441)	Written-off financial assets
Saldo akhir	462.145	226.035	361.390	1.049.570	Ending balance

31 Desember 2024/31 December 2024					
	Stage 1	Stage 2	Stage 3	Total	
Saldo awal	459.935	122.002	131.107	713.044	Beginning balance
Pengalihan ke/(dari):					Transfer to/(from):
Kerugian kredit ekspektasian 12 bulan (stage 1)	68.504	(53.221)	(15.283)	-	12 months expected credit losses (stage 1)
Kerugian kredit ekspektasian sepanjang umurnya - tidak mengalami penurunan nilai (stage 2)	(90.092)	96.774	(6.682)	-	Lifetime expected credit losses - non-impaired (stage 2)
Kerugian kredit ekspektasian sepanjang umurnya - mengalami penurunan nilai (stage 3)	(18.020)	(36.140)	54.160	-	Lifetime expected credit losses impaired (stage 3)
Total saldo awal setelah pengalihan	420.327	129.415	163.302	713.044	Total beginning balance after transfer
Pengukuran kembali bersih penyisihan kerugian	(150.074)	247.922	1.571.052	1.668.900	Net remeasurement of losses allowance
Aset keuangan baru yang diterbitkan atau dibeli	283.680	52.865	72.140	408.685	New financial assets originated or purchased
Aset keuangan yang dihentikan pengakuannya	(63.117)	(102.736)	(194.263)	(360.116)	Financial assets derecognised
Total pembentukan tahun berjalan	70.489	198.051	1.448.929	1.717.469	Total allowance during the year
Aset keuangan yang dihapusbuku	(25.066)	(151.446)	(1.319.648)	(1.496.160)	Written-off financial assets
Lain-lain	(10.847)	2	10.845	-	Others
Saldo akhir	454.903	176.022	303.428	934.353	Ending balance

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- c. Mutasi cadangan kerugian penurunan nilai piutang pembiayaan konsumen adalah sebagai berikut: (lanjutan)
- Manajemen berpendapat bahwa cadangan kerugian penurunan nilai piutang pembiayaan konsumen telah memadai.
- d. Piutang pembiayaan konsumen yang menjadi jaminan atas efek-efek yang diterbitkan pada tanggal 31 Desember 2025 dan 2024 adalah masing-masing sebesar Rp1.436.756 dan Rp2.435.067 (Catatan 30).
- e. Piutang pembiayaan konsumen yang menjadi jaminan atas pinjaman yang diterima pada tanggal 31 Desember 2025 dan 2024 adalah masing-masing sebesar Rp16.971.035 dan Rp23.464.134 (Catatan 36h).
- f. Sebagai jaminan atas piutang pembiayaan konsumen yang diberikan, Entitas Anak menerima jaminan dari konsumen berupa Bukti Kepemilikan Kendaraan Bermotor ("BPKB") atas kendaraan bermotor yang dibiayai oleh Entitas Anak.

13. CONSUMER FINANCING RECEIVABLES (continued)

- c. Movements of allowance for impairment losses on consumer financing receivables are as follows: (continued)
- Management believes that the allowance for impairment losses on consumer financing receivables is adequate.
- d. Consumer financing receivables pledged as collateral for debt securities issued as of 31 December 2025 and 2024 are Rp1,436,756 and Rp2,435,067, respectively (Note 30).
- e. Consumer financing receivables pledged as collateral for fund borrowing as of 31 December 2025 and 2024 are Rp16,971,035 and Rp23,464,134, respectively (Note 36h).
- f. As a collateral to the consumer financing receivables, the Subsidiaries received Vehicles Ownership Certificate ("BPKB") from its customer for every vehicle financed by the Subsidiaries.

14. INVESTASI BERSIH DALAM SEWA PEMBIAYAAN

- a. Rincian dari investasi bersih dalam sewa pembiayaan Entitas Anak adalah sebagai berikut:

14. NET INVESTMENT FINANCE LEASES

- a. Details of Subsidiaries' net investment finance leases are as follows:

	31 Desember 2025/ 31 December 2025	31 Desember 2024/ 31 December 2024	
Rupiah			Rupiah
Pihak ketiga			Third parties
Piutang sewa pembiayaan bruto	4.851.402	6.791.445	Gross finance lease receivables
Piutang sewa pembiayaan yang dibiayai bersama dengan pihak-pihak lain <i>without</i> <i>recourse</i> - bruto	(6.140)	(22.400)	Finance lease receivables jointly funded with other parties <i>without</i> <i>recourse</i> - gross
Nilai sisa terjamin	1.833.652	2.445.103	Guaranteed residual value
Pendapatan sewa pembiayaan yang ditangguhkan	(691.522)	(1.011.969)	Deferred finance lease income
Simpanan jaminan	(1.833.652)	(2.445.103)	Security deposits
Total investasi bersih dalam sewa pembiayaan	4.153.740	5.757.076	Total net investment finance leases
Dikurangi: cadangan kerugian penurunan nilai	(134.987)	(103.337)	Less: allowance for impairment losses
Neto	4.018.753	5.653.739	Net

Jangka waktu kontrak pembiayaan yang disalurkan oleh Entitas Anak atas kendaraan bermotor berkisar antara 12 - 60 bulan.

Financing period for contracts disbursed by the Subsidiaries on motor vehicles ranges between 12 - 60 months.

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**14. INVESTASI BERSIH DALAM SEWA PEMBIAYAAN
(lanjutan)**

- a. Rincian dari investasi bersih dalam sewa pembiayaan Entitas Anak adalah sebagai berikut:
(lanjutan)

Piutang sewa pembiayaan - bruto sesuai dengan tanggal jatuh temponya adalah sebagai berikut:

	31 Desember 2025/ 31 December 2025	31 Desember 2024/ 31 December 2024
Tahun		
2025	-	3.379.367
2026	2.604.729	2.162.384
2027 dan sesudahnya	2.246.673	1.249.694
	4.851.402	6.791.445
Piutang sewa pembiayaan yang dibiayai bersama dengan pihak-pihak lain <i>without recourse</i> - bruto	(6.140)	(22.400)
Nilai sisa terjamin, pendapatan sewa pembiayaan yang ditangguhkan dan simpanan jaminan	(691.522)	(1.011.969)
Investasi bersih dalam sewa pembiayaan	4.153.740	5.757.076

14. NET INVESTMENT FINANCE LEASES (continued)

- a. Details of Subsidiaries' net investment finance leases are as follows: (continued)

Details of investment finance leases - gross, based on the maturity date are as follows:

Year
2025
2026
2027 and later
Finance lease receivables jointly funded with other parties without recourse - gross
Guaranteed residual value, deferred finance lease income and security deposits
Net investment finance lease

Berikut adalah perubahan nilai tercatat investasi bersih dalam sewa pembiayaan dengan klasifikasi biaya perolehan diamortisasi berdasarkan stage:

Movements in carrying amount of net investment finance leases classified as at amortised cost upon stages are as follows:

	31 Desember 2025/31 December 2025				
	Stage 1	Stage 2	Stage 3	Total	
Biaya perolehan diamortisasi					At amortised cost
Saldo awal	5.139.615	447.413	170.048	5.757.076	Beginning balance
Transfer ke/(dari) stage 1	179.259	(163.784)	(15.475)	-	Transfer to/(from) stage 1
Transfer ke/(dari) stage 2	(1.011.713)	1.023.897	(12.184)	-	Transfer to/(from) stage 2
Transfer ke/(dari) stage 3	(323.543)	(138.842)	462.385	-	Transfer to/(from) stage 3
Total saldo awal setelah pengalihan	3.983.618	1.168.684	604.774	5.757.076	Total beginning balance after transfer
Pengukuran kembali bersih nilai tercatat ¹⁾	(754.800)	(562.242)	(361.295)	(1.678.337)	Remeasurement of net carrying amount ¹⁾
Aset keuangan baru yang diterbitkan atau dibeli	1.027.377	15.926	237.173	1.280.476	New financial assets originated or purchased
Aset keuangan yang dihentikan pengakuannya	(696.594)	(184.128)	(67.450)	(948.172)	Financial assets derecognised
Aset keuangan yang dihapusbuku	(4.123)	(42.554)	(210.626)	(257.303)	Written-off financial assets
Total kenaikan/(penurunan) tahun berjalan	(428.140)	(772.998)	(402.198)	(1.603.336)	Total increase/(decrease) during the year
Saldo akhir	3.555.478	395.686	202.576	4.153.740	Ending balance

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**14. INVESTASI BERSIH DALAM SEWA PEMBIAYAAN
(lanjutan)**

- a. Rincian dari investasi bersih dalam sewa pembiayaan Entitas Anak adalah sebagai berikut:
(lanjutan)

Berikut adalah perubahan nilai tercatat investasi bersih dalam sewa pembiayaan dengan klasifikasi biaya perolehan diamortisasi berdasarkan stage:

	31 Desember 2024/31 December 2024				
	Stage 1	Stage 2	Stage 3	Total	
Biaya perolehan diamortisasi					At amortised cost
Saldo awal	5.292.585	177.578	19.079	5.489.242	Beginning balance
Transfer ke/(dari) stage 1	122.320	(98.355)	(23.965)	-	Transfer to/(from) stage 1
Transfer ke/(dari) stage 2	(687.876)	693.949	(6.073)	-	Transfer to/(from) stage 2
Transfer ke/(dari) stage 3	(47.202)	(182.020)	229.222	-	Transfer to/(from) stage 3
Total saldo awal setelah pengalihan	4.679.827	591.152	218.263	5.489.242	Total beginning balance after transfer
Pengukuran kembali bersih nilai tercatat ⁾	(1.641.474)	(7.912)	40.850	(1.608.536)	Remeasurement of net carrying amount ⁾
Aset keuangan baru yang diterbitkan atau dibeli	3.003.610	89.069	2.472	3.095.151	New financial assets originated or purchased
Aset keuangan yang dihentikan pengakuannya	(900.015)	(218.790)	(47.824)	(1.166.629)	Financial assets derecognised
Aset keuangan yang dihapusbuku	(2.333)	(6.106)	(43.713)	(52.152)	Written-off financial assets
Total kenaikan/(penurunan) tahun berjalan	459.788	(143.739)	(48.215)	267.834	Total increase/(decrease) during the year
Saldo akhir	5.139.615	447.413	170.048	5.757.076	Ending balance

⁾ Termasuk di dalam pengukuran kembali bersih adalah pembayaran kembali.

14. NET INVESTMENT FINANCE LEASES (continued)

- a. Details of Subsidiaries' net investment finance leases are as follows: (continued)

Movements in carrying amount of net investment finance leases classified as at amortised cost upon stages are as follows:

⁾ Including in the net remeasurement is repayment.

- b. Rata-rata suku bunga efektif yang dikenakan kepada konsumen adalah sebagai berikut:

	31 Desember 2025/ 31 December 2025	31 Desember 2024/ 31 December 2024	
Mobil	19,93%	18,75%	Car
Alat berat	15,00%	11,12%	Heavy equipment
Mesin	12,75%	18,01%	Machine

- c. Mutasi cadangan kerugian penurunan nilai investasi bersih dalam sewa pembiayaan adalah sebagai berikut:

	31 Desember 2025/ 31 December 2025	31 Desember 2024/ 31 December 2024	
Saldo awal	103.337	70.170	Beginning balance
Pembentukan selama tahun berjalan (Catatan 46)	288.953	85.319	Allowance during the year (Note 46)
Penghapusbukuan	(257.303)	(52.152)	Write-offs
Saldo akhir	134.987	103.337	Ending balance

- c. Movements of allowance for impairment losses on net investment finance leases are as follows:

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**14. INVESTASI BERSIH DALAM SEWA PEMBIAYAAN
(lanjutan)**

14. NET INVESTMENT FINANCE LEASES (continued)

c. Mutasi cadangan kerugian penurunan nilai investasi bersih dalam sewa pembiayaan adalah sebagai berikut: (lanjutan)

c. Movements of allowance for impairment losses on net investment finance leases are as follows: (continued)

31 Desember 2025/31 December 2025					
	Stage 1	Stage 2	Stage 3	Total	
Saldo awal	29.684	27.019	46.634	103.337	Beginning balance
Pengalihan ke/(dari):					Transfer to/(from):
Kerugian kredit ekspektasian 12 bulan (stage 1)	10.461	(8.984)	(1.477)	-	12 months expected credit losses (stage 1)
Kerugian kredit ekspektasian sepanjang umurnya - tidak mengalami penurunan nilai (stage 2)	(70.898)	72.197	(1.299)	-	Lifetime expected credit losses - non-impaired (stage 2)
Kerugian kredit ekspektasian sepanjang umurnya - mengalami penurunan nilai (stage 3)	(54.702)	(9.998)	64.700	-	Lifetime expected credit losses - impaired (stage 3)
Total saldo awal setelah pengalihan	(85.455)	80.234	108.558	103.337	Total beginning balance after transfer
Pengukuran kembali bersih penyisihan kerugian	120.468	37.144	206.064	363.676	Net remeasurement of losses allowance
Aset keuangan baru yang diterbitkan atau dibeli	4.442	5.558	1.829	11.829	New financial assets originated or purchased
Aset keuangan yang dihentikan pengakuannya	(7.387)	(49.344)	(29.821)	(86.552)	Financial assets derecognised
Total pembentukan/(pembalikan) tahun berjalan	117.523	(6.642)	178.072	288.953	Total allowance/(reversal) during the period
Aset keuangan yang dihapusbuku	(4.123)	(42.554)	(210.626)	(257.303)	Written-off financial assets
Saldo akhir	27.945	31.038	76.004	134.987	Ending balance
31 Desember 2024/31 December 2024					
	Stage 1	Stage 2	Stage 3	Total	
Saldo awal	46.071	18.881	5.218	70.170	Beginning balance
Pengalihan ke/(dari):					Transfer to/(from):
Kerugian kredit ekspektasian 12 bulan (stage 1)	6.926	(5.039)	(1.887)	-	12 months expected credit losses (stage 1)
Kerugian kredit ekspektasian sepanjang umurnya - tidak mengalami penurunan nilai (stage 2)	(7.626)	8.151	(525)	-	Lifetime expected credit losses - non-impaired (stage 2)
Kerugian kredit ekspektasian sepanjang umurnya - mengalami penurunan nilai (stage 3)	(2.700)	(6.906)	9.606	-	Lifetime expected credit losses - impaired (stage 3)
Total saldo awal setelah pengalihan	42.671	15.087	12.412	70.170	Total beginning balance after transfer
Pengukuran kembali bersih penyisihan kerugian	(8.043)	34.080	91.896	117.933	Net remeasurement of losses allowance
Aset keuangan baru yang diterbitkan atau dibeli	16.429	25.280	1.772	43.481	New financial assets originated or purchased
Aset keuangan yang dihentikan pengakuannya	(19.040)	(41.322)	(15.733)	(76.095)	Financial assets derecognised
Total pembentukan/(pembalikan) tahun berjalan	(10.654)	18.038	77.935	85.319	Total allowance/(reversal) during the period
Aset keuangan yang dihapusbuku	(2.333)	(6.106)	(43.713)	(52.152)	Written-off financial assets
Saldo akhir	29.684	27.019	46.634	103.337	Ending balance

Manajemen berpendapat bahwa cadangan kerugian penurunan nilai investasi bersih dalam sewa pembiayaan telah memadai.

Management believes that the allowance for impairment losses on net investment finance lease is adequate.

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**14. INVESTASI BERSIH DALAM SEWA PEMBIAYAAN
(lanjutan)**

- d. Investasi bersih dalam sewa pembiayaan yang menjadi jaminan atas efek-efek yang diterbitkan pada tanggal 31 Desember 2025 dan 2024 adalah masing-masing sebesar Rp174.341 dan Rp433.293 (Catatan 30).
- e. Investasi bersih dalam sewa pembiayaan yang menjadi jaminan atas pinjaman yang diterima pada tanggal 31 Desember 2025 dan 2024 adalah masing-masing sebesar Rp460.323 dan Rp1.583.867 (Catatan 36h).
- f. Berdasarkan kolektibilitas sesuai POJK:
- Kolektibilitas investasi bersih dalam sewa pembiayaan sesuai POJK diungkapkan pada Catatan 65.

14. NET INVESTMENT FINANCE LEASES (continued)

- d. Net investment finance leases pledged as collateral for debt securities issued as of 31 December 2025 and 2024 were amounted to Rp174,341 and Rp433,293, respectively (Note 30).
- e. Net investment finance lease pledged as collateral for fund borrowings as of 31 December 2025 and 2024 were amounted to Rp460,323 and Rp1,583,867, respectively (Note 36h).
- f. By collectability based on FSA regulation:
- Collectability of investment finance leases in accordance with FSA regulation are disclosed in Note 65.

15. TAGIHAN AKSEPTASI

- a. Berdasarkan jenis mata uang, pihak berelasi dan pihak ketiga:

15. ACCEPTANCE RECEIVABLES

- a. By currency, related parties and third parties:

	31 Desember 2025/ 31 December 2025	31 Desember 2024/ 31 December 2024	
Rupiah			Rupiah
Tagihan kepada bank lain			Receivables from other banks
Pihak berelasi (Catatan 56)	249.142	418.984	Related parties (Note 56)
Pihak ketiga	329.255	285.344	Third parties
	578.397	704.328	
Tagihan kepada debitur			Receivables from debtors
Pihak berelasi (Catatan 56)	665.101	961.892	Related parties (Note 56)
Pihak ketiga	2.763.190	3.847.716	Third parties
	3.428.291	4.809.608	
Total Rupiah	4.006.688	5.513.936	Total Rupiah
Mata uang asing			Foreign currencies
Tagihan kepada bank lain			Receivables from other banks
Pihak ketiga	293.145	77.672	Third parties
	293.145	77.672	
Tagihan kepada debitur			Receivables from debtors
Pihak berelasi (Catatan 56)	247.050	317.988	Related parties (Note 56)
Pihak ketiga	3.541.395	3.404.269	Third parties
	3.788.445	3.722.257	
Total mata uang asing (Catatan 62.B.(iv))	4.081.590	3.799.929	Total foreign currencies (Note 62.B.(iv))
	8.088.278	9.313.865	
Dikurangi: cadangan kerugian penurunan nilai	(26.015)	(31.340)	Less: allowance for impairment losses
Neto	8.062.263	9.282.525	Net

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15. TAGIHAN AKSEPTASI (lanjutan)

- a. Berdasarkan jenis mata uang, pihak berelasi dan pihak ketiga: (lanjutan)

Berikut adalah perubahan nilai tercatat tagihan akseptasi berdasarkan stage:

15. ACCEPTANCE RECEIVABLES (continued)

- a. By currency, related parties and third parties: (continued)

Movements in carrying amount of acceptance receivables upon stages:

31 Desember 2025/31 December 2025						
	Stage 1	Stage 2	Stage 3	Syariah ¹⁾ / Sharia ¹⁾	Total	
Biaya perolehan diamortisasi						At amortised cost
Saldo awal	9.154.836	6.886	-	152.143	9.313.865	Beginning balance
Pengalihan ke/(dari):						Transfer to/(from):
- Kerugian kredit ekspektasian 12 bulan (stage 1)	-	-	-	-	-	12 months expected - credit losses (stage 1)
- Kerugian kredit ekspektasian sepanjang umurnya - tidak mengalami penurunan nilai (stage 2)	(69.757)	69.757	-	-	-	Lifetime expected - credit losses - unimpaired (stage 2)
- Kerugian kredit ekspektasian sepanjang umurnya - mengalami penurunan nilai (stage 3)	-	-	-	-	-	Lifetime expected - credit losses - impaired (stage 3)
Total saldo awal setelah pengalihan	9.085.079	76.643	-	152.143	9.313.865	Total beginning balance after transfer
Pengukuran kembali bersih nilai tercatat ²⁾	(151.256)	4.039	-	502.851	355.634	Remeasurement of net carrying amount ²⁾
Aset keuangan baru yang diterbitkan atau dibeli	19.579.195	65.792	-	-	19.644.987	New financial assets originated or purchased
Aset keuangan yang dihentikan pengakuannya	(21.372.232)	(47.044)	-	-	(21.419.276)	Financial assets derecognised
Lain-lain	184.968	8.100	-	-	193.068	Others
Total (penurunan)/kenaikan tahun berjalan	(1.759.325)	30.887	-	502.851	(1.225.587)	Total (decrease)/increase during the year
Saldo akhir	7.325.754	107.530	-	654.994	8.088.278	Ending balance

¹⁾ Tidak menerapkan PSAK 109.

²⁾ Termasuk di dalam pengukuran kembali bersih adalah pembayaran kembali.

¹⁾ Not implement SFAS 109.

²⁾ Including in the net remeasurement is repayment.

31 Desember 2024/31 December 2024						
	Stage 1	Stage 2	Stage 3	Syariah ¹⁾ / Sharia ¹⁾	Total	
Biaya perolehan diamortisasi						At amortised cost
Saldo awal	14.284.950	177.991	-	330.947	14.793.888	Beginning balance
Pengukuran kembali bersih nilai tercatat ²⁾	(38.343)	145	-	(178.804)	(217.002)	Remeasurement of net carrying amount ²⁾
Aset keuangan baru yang diterbitkan atau dibeli	30.926.707	96.915	-	-	31.023.622	New financial assets originated or purchased
Aset keuangan yang dihentikan pengakuannya	(36.089.877)	(268.301)	-	-	(36.358.178)	Financial assets derecognised
Lain-lain	71.399	136	-	-	71.535	Others
Total penurunan tahun berjalan	(5.130.114)	(171.105)	-	(178.804)	(5.480.023)	Total decrease during the year
Saldo akhir	9.154.836	6.886	-	152.143	9.313.865	Ending balance

¹⁾ Tidak menerapkan PSAK 109.

²⁾ Termasuk di dalam pengukuran kembali bersih adalah pembayaran kembali.

¹⁾ Not implement SFAS 109.

²⁾ Including in the net remeasurement is repayment.

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15. TAGIHAN AKSEPTASI (lanjutan)

15. ACCEPTANCE RECEIVABLES (continued)

b. Berdasarkan jatuh tempo:

b. By maturity:

	31 Desember 2025/ 31 December 2025	31 Desember 2024/ 31 December 2024	
Rupiah			Rupiah
Kurang dari 1 bulan	943.214	939.242	Less than 1 month
1 - 3 bulan	1.432.310	2.596.722	1 - 3 months
3 - 6 bulan	1.198.845	1.977.972	3 - 6 months
6 - 12 bulan	432.319	-	6 - 12 months
Total Rupiah	4.006.688	5.513.936	Total Rupiah
Mata uang asing			Foreign currencies
Kurang dari 1 bulan	1.349.463	1.082.622	Less than 1 month
1 - 3 bulan	1.142.466	1.889.492	1 - 3 months
3 - 6 bulan	1.191.404	547.886	3 - 6 months
6 - 12 bulan	19.081	30.962	6 - 12 months
Lebih dari 12 bulan	379.176	248.967	Over 12 months
Total mata uang asing (Catatan 62.B.(iv))	4.081.590	3.799.929	Total foreign currencies (Note 62.B.(iv))
	8.088.278	9.313.865	
Dikurangi: cadangan kerugian penurunan nilai	(26.015)	(31.340)	Less: allowance for impairment losses
Neto	8.062.263	9.282.525	Net

c. Mutasi cadangan kerugian penurunan nilai
tagihan akseptasi:

c. Movements of allowance for impairment losses on
acceptance receivables:

	31 Desember 2025/ 31 December 2025	31 Desember 2024/ 31 December 2024	
Saldo awal	31.340	122.212	Beginning balance
Pembalikan selama tahun berjalan (Catatan 46)	(6.321)	(91.509)	Total reversal during the year (Note 46)
Lain-lain ^{*)}	996	637	Others ^{*)}
Saldo akhir	26.015	31.340	Ending balance

^{*)} Termasuk selisih kurs karena penjabaran mata uang asing.

^{*)} Included effect of foreign currency translation.

31 Desember 2025/31 December 2025

	Stage 1	Stage 2	Stage 3	Syariah ^{*)} / Sharia ^{*)}	Total	
Saldo awal	25.737	3.751	-	1.852	31.340	Beginning balance
Pengalihan ke/(dari):						Transfer to/(from):
- Kerugian kredit ekspektasian 12 bulan (stage 1)	-	-	-	-	-	12 months expected - credit losses (stage 1)
- Kerugian kredit ekspektasian sepanjang umurnya - tidak mengalami penurunan nilai (stage 2)	(2.325)	2.325	-	-	-	Lifetime expected - credit losses - unimpaired (stage 2)
- Kerugian kredit ekspektasian sepanjang umurnya - mengalami penurunan nilai (stage 3)	-	-	-	-	-	Lifetime expected - credit losses - impaired (stage 3)
Total saldo awal setelah pengalihan	23.412	6.076	-	1.852	31.340	Total beginning balance after transfer
Pengukuran kembali bersih penyisihan kerugian	(10.530)	(407)	-	5.036	(5.901)	Remeasurement of net carrying amount
Aset keuangan baru yang diterbitkan atau dibeli	29.607	9.128	-	-	38.735	New financial assets originated or purchased
Aset keuangan yang dihentikan pengakuannya	(27.874)	(11.281)	-	-	(39.155)	Financial assets derecognised
Total pembalikan tahun berjalan	(8.797)	(2.560)	-	5.036	(6.321)	Total reversal during the year
Lain-lain ^{**)}	767	185	-	44	996	Others ^{**)}
Saldo akhir	15.382	3.701	-	6.932	26.015	Ending balance

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15. TAGIHAN AKSEPTASI (lanjutan)

15. ACCEPTANCE RECEIVABLES (continued)

- c. Mutasi cadangan kerugian penurunan nilai tagihan akseptasi: (lanjutan)

- c. Movements of allowance for impairment losses on acceptance receivables: (continued)

	31 Desember 2024/31 December 2024					
	Stage 1	Stage 2	Stage 3	Syariah ^{*)} / Sharia ^{*)}	Total	
Saldo awal	29.917	87.984	-	4.311	122.212	Beginning balance
Pengukuran kembali bersih penyisihan kerugian	(15.021)	(72)	-	(2.458)	(17.551)	Remeasurement of net carrying amount
Aset keuangan baru yang diterbitkan atau dibeli	51.773	19.096	-	-	70.869	New financial assets originated or purchased
Aset keuangan yang dihentikan pengakuannya	(41.480)	(103.347)	-	-	(144.827)	Financial assets derecognised
Total pembalikan tahun berjalan	(4.728)	(84.323)	-	(2.458)	(91.509)	Total reversal during the year
Lain-lain ^{**)}	548	90	-	(1)	637	Others ^{**)}
Saldo akhir	25.737	3.751	-	1.852	31.340	Ending balance

^{*)} Tidak menerapkan PSAK 109.

^{**)} Termasuk selisih kurs karena penjabaran mata uang asing.

^{*)} Not implement SFAS 109.

^{**)} Included effect of foreign currency translation.

Manajemen berpendapat bahwa cadangan kerugian penurunan nilai tagihan akseptasi telah memadai.

Management believes that the allowance for impairment losses on acceptance receivables is adequate.

- d. Informasi mengenai pengelompokan berdasarkan kelompok "tidak mengalami penurunan nilai" dan "mengalami penurunan nilai" untuk aset keuangan dari Entitas Anak syariah diungkapkan pada Catatan 62A.

- d. Information in respect of classification of "non-impaired" and "impaired" from sharia Subsidiary are disclosed in Note 62A.

- e. Berdasarkan kolektibilitas sesuai POJK:

- e. By collectability based on FSA regulation:

Kolektibilitas tagihan akseptasi sesuai POJK diungkapkan pada Catatan 65.

Collectability of acceptance receivables in accordance with FSA regulation are disclosed in Note 65.

16. PENYERTAAN SAHAM

16. INVESTMENTS IN SHARES

- a. Rincian penyertaan saham adalah sebagai berikut:

- a. The detail of investments in shares are as follows:

	31 Desember 2025/ 31 December 2025	31 Desember 2024/ 31 December 2024	
Penyertaan saham			Investments in shares
Pihak berelasi (Catatan 56)	762.254	1.023.142	Related parties (Note 56)
Pihak ketiga	1.586.054	1.395.592	Third parties
Total	2.348.308	2.418.734	Total
Dikurangi: cadangan kerugian penurunan nilai	(1.986)	(1.986)	Less: allowance for impairment losses
Neto	2.346.322	2.416.748	Net

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16. PENYERTAAN SAHAM (lanjutan)

16. INVESTMENTS IN SHARES (continued)

a. Rincian penyertaan saham adalah sebagai berikut: (lanjutan)

a. The detail of investments in shares are as follows: (continued)

Jenis Usaha/ Nature of Business	31 Desember 2025/31 December 2025		31 Desember 2024/31 December 2024	
	Persentase Kepemilikan/ Percentage of Ownership	Nilai Tercatat/ Carrying Amount	Persentase Kepemilikan/ Percentage of Ownership	Nilai Tercatat/ Carrying Amount
Metode nilai wajar:/Fair value method:				
Aktivitas Teknologi Informasi dan Jasa Komputer Lainnya/ Information Technology Activities and Other Computer Services	0,01% - 17,50%	978.121	0,01% - 17,50%	1.145.049
Lembaga Keuangan Mikro/ Micro Microfinance Institution	2,17% - 12,47%	605.138	2,17% - 12,47%	438.782
Aktivitas Penunjang Lainnya untuk Asuransi dan Dana Pensiun/ Other Supporting Activities for Insurance and Pension Funds	1,76% - 14,86%	101.217	1,76% - 14,86%	86.013
Dana Ventura/Venture Funds	24,56% - 100,00%	8.356	24,56% - 100,00%	9.805
Portal Web dan/atau Platform Digital dengan Tujuan Komersial/ Commercial Web Portal and/or Digital Platform	7,32%	172.778	7,32%	185.144
Budidaya Biota Air Tawar Udang/Freshwater Shrimp Aquaculture	7,13%	15.790	7,13%	43.871
Jasa Penunjang Pertanian Lainnya/Other Agricultural Support Services	1,60%	28.834	1,60%	37.944
Penyelenggara Jasa Kliring dan Penjaminan/Central Counterparty	1,11%	20.000	1,11%	20.000
		1.930.234		1.966.608

Nama Perusahaan/ Investee Companies	Jenis Usaha/ Nature of Business	31 Desember 2025/31 December 2025		31 Desember 2024/31 December 2024	
		Persentase Kepemilikan/ Percentage of Ownership	Nilai Tercatat/ Carrying Amount	Persentase Kepemilikan/ Percentage of Ownership	Nilai Tercatat/ Carrying Amount
Metode biaya dan ekuitas:/ Cost and equity method:					
PT Asuransi Jiwa Inhealth Indonesia	Asuransi Jiwa/ Life Insurance	20,00%	402.536	20,00%	436.588
Lain-lain (masing-masing di bawah Rp20.000)/ Others (each less than Rp20,000)	Beragam/Various	0,000001% - 10%	15.538	0,000001% - 10%	15.538
			418.074		452.126
Total metode nilai wajar, metode biaya, dan metode ekuitas/ Total fair value method, cost method, and equity method			2.348.308		2.418.734
Dikurangi: cadangan kerugian penurunan nilai/ Less: allowance for impairment losses			(1.986)		(1.986)
Neto/Net			2.346.322		2.416.748

b. Mutasi cadangan kerugian penurunan nilai penyertaan saham:

b. Movements of allowance for impairment losses on investments in shares:

	31 Desember 2025/ 31 December 2025	31 Desember 2024/ 31 December 2024	
Saldo awal	1.986	34.123	Beginning balance
Pembalikan selama tahun berjalan (Catatan 46)	(1.408)	(704)	Reversal during the year (Note 46)
Penghapusbukuan Lain-lain*)	-	(32.167)	Write-offs Others ¹⁾
	1.408	734	
Saldo akhir	1.986	1.986	Ending balance

¹⁾ Termasuk selisih kurs karena penjabaran mata uang asing.

¹⁾ Included effect of foreign currency translation.

Manajemen berpendapat bahwa jumlah cadangan kerugian penurunan nilai penyertaan saham telah memadai.

Management believes that the allowance for impairment losses on investments in shares are adequate.

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16. PENYERTAAN SAHAM (lanjutan)

- c. Berdasarkan kolektibilitas sesuai POJK:

Kolektibilitas penyertaan saham sesuai POJK diungkapkan pada Catatan 65.

16. INVESTMENTS IN SHARES (continued)

- c. By collectability based on FSA regulation:

Collectability of investments in shares in accordance with FSA regulation are disclosed in Note 65.

17. BIAYA DIBAYAR DIMUKA

	31 Desember 2025/ 31 December 2025	31 Desember 2024/ 31 December 2024
Biaya transaksi treasuri	1.569.210	1.338.753
Biaya transaksi kredit	1.235.191	839.534
Biaya pemeliharaan gedung	757.391	801.795
Sewa dibayar dimuka	441.632	325.464
Biaya pemeliharaan sistem	395.567	219.410
Biaya premi asuransi	355.602	411.497
Biaya kepegawaian	224.841	194.239
Biaya promosi	31.574	69.913
Biaya jasa profesional	26.622	8.700
Biaya jasa tenaga kerja pihak ketiga	7.321	31.472
Lain-lain	628.087	586.946
Total	5.673.038	4.827.723

Treasury transaction fee
Loans transaction fee
Building maintenance fee
Prepaid rent
System maintenance fee
Prepaid insurance premium
Employment expenses
Promotion fee
Professional fee
Third-party labor service fee
Others

Total

Biaya transaksi treasuri terkait biaya dibayar dimuka atas kontrak *call spread option* yang akan diamortisasi dengan metode garis lurus sepanjang jangka waktu kontrak.

Treasury transaction fee related to the upfront payment for call spread option contract that will be amortised using the straight-line method over the term of contract.

Sewa dibayar dimuka terutama merupakan sewa atas bangunan yang digunakan sebagai kantor cabang Grup dan rumah dinas di seluruh Indonesia. Grup mengakui aset hak guna dan liabilitas sewa untuk semua sewa dengan kontrak jangka waktu tertentu yang dibayar secara periodik, kecuali untuk sewa jangka waktu pendek dan memiliki aset pendasar bernilai rendah.

Prepaid rent mostly consists of rentals on buildings which are used as the Group branch's offices and official residence across Indonesia. Group recognises the right-of-use assets and liabilities for all leases with time contracts, which payable periodically, except for short term list and leases with low value underlying assets.

18. ASET TETAP

- a. Rincian aset tetap adalah sebagai berikut:

18. FIXED ASSETS

- a. The details of fixed assets were as follows:

	31 Desember 2025/31 December 2025						
	Saldo awal ¹⁾ / Beginning balance ¹⁾	Penambahan/ Additions	Revaluasi/ Revaluation	Pengurangan/ Deductions	Reklasifikasi/ Reclassifications	Pengalihan pengendalian atas entitas anak/Control transfer of a subsidiary	Saldo akhir ²⁾ / Ending balance ²⁾
Biaya perolehan/nilai revaluasi							At cost/revaluation value
Pemilikan langsung							Direct ownership
Tanah	42.200.919	974	3.660.457	-	79.918	-	45.942.268
Bangunan	13.226.404	181.860	-	(372)	2.226.831	-	15.634.723
Perlengkapan, peralatan kantor dan komputer	17.381.592	643.049	-	(398.546)	4.229.150	(25.035)	21.830.210
Kendaraan bermotor	246.020	6.115	-	(3.345)	14.090	(16)	262.864
Aset dalam pembangunan	6.561.618	4.624.306	-	(24.364)	(6.549.989)	-	4.611.571
	79.616.553	5.456.304	3.660.457	(426.627)	-	(25.051)	88.281.636
Aset hak guna	10.842.127	4.527.969	-	(450.852)	-	(50.605)	14.868.639
	90.458.680	9.984.273	3.660.457	(877.479)	-	(75.656)	103.150.275

Furniture and fixtures, office equipment and computer
Vehicles
Construction in progress

Right of use assets

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18. ASET TETAP (lanjutan)

a. Rincian aset tetap adalah sebagai berikut:
(lanjutan)

18. FIXED ASSETS (continued)

a. The details of fixed assets were as follows:
(continued)

31 Desember 2025/31 December 2025							
	Saldo awal ¹⁾ Beginning balance ¹⁾	Penambahan/ Additions	Revaluasi/ Revaluation	Pengurangan/ Deductions	Reklasifikasi/ Reclassifications	Pengalihan pengendalian atas entitas anak/Control transfer of a subsidiary	Saldo akhir ²⁾ Ending balance ²⁾
Akumulasi penyusutan							
Pemilikan langsung							
Bangunan	5.464.308	886.809	-	(325)	68	-	6.350.860
Perengkapan, peralatan kantor dan komputer	14.347.587	1.590.113	-	(385.576)	(68)	(16.810)	15.535.246
Kendaraan bermotor	216.420	17.241	-	(2.855)	-	(16)	230.790
	20.028.315	2.494.163	-	(388.756)	-	(16.826)	22.116.896
Aset hak guna	7.399.520	2.055.860	-	(456.174)	-	(28.158)	8.971.048
	27.427.835	4.550.023	-	(844.930)	-	(44.984)	31.087.944
Nilai buku neto							
Pemilikan langsung							
Tanah							45.942.268
Bangunan							9.283.863
Perengkapan, peralatan kantor dan komputer							6.294.964
Kendaraan bermotor							32.074
Aset dalam pembangunan							4.611.571
							66.164.740
Aset hak guna							5.897.591
							72.062.331
*) Per tanggal 31 Desember 2024 terdapat aset tanah yang direvaluasi sebesar Rp35.818.270 terdiri dari Bank sebesar Rp35.272.112 dan Entitas Anak sebesar Rp546.158.							
**) Per tanggal 31 Desember 2025 terdapat aset tanah yang direvaluasi sebesar Rp39.478.729 terdiri dari Bank sebesar Rp38.932.570 dan Entitas Anak sebesar Rp546.158.							

31 Desember 2024/31 December 2024							
	Saldo awal ¹⁾ Beginning balance ¹⁾	Penambahan/ Additions	Revaluasi/ Revaluation	Pengurangan/ Deductions	Reklasifikasi/ Reclassifications	Pengalihan pengendalian atas entitas anak/Control transfer of a subsidiary	Saldo akhir ²⁾ Ending balance ²⁾
Biaya perolehan/nilai revaluasi							
Pemilikan langsung							
Tanah	41.417.725	242.038	114.050	-	427.106	-	42.200.919
Bangunan	11.897.086	266.238	-	(4.887)	1.067.967	-	13.226.404
Perengkapan, peralatan kantor dan komputer	15.587.063	768.293	-	(115.385)	1.244.818	(103.197)	17.381.592
Kendaraan bermotor	247.039	1.705	-	(1.185)	-	(1.539)	246.020
Aset dalam pembangunan	4.438.613	4.863.277	-	-	(2.739.891)	(381)	6.561.618
	73.587.526	6.141.551	114.050	(121.457)	-	(105.117)	79.616.553
Aset hak guna	8.727.505	2.605.544	-	(409.124)	-	(81.798)	10.842.127
	82.315.031	8.747.095	114.050	(530.581)	-	(186.915)	90.458.680
Akumulasi penyusutan							
Pemilikan langsung							
Bangunan	4.761.830	703.431	-	(953)	-	-	5.464.308
Perengkapan, peralatan kantor dan komputer	13.482.213	1.032.447	-	(86.526)	-	(80.547)	14.347.587
Kendaraan bermotor	201.904	16.978	-	(923)	-	(1.539)	216.420
	18.445.947	1.752.866	-	(88.402)	-	(82.086)	20.028.315
Aset hak guna	5.891.377	1.969.965	-	(406.945)	-	(54.877)	7.399.520
	24.337.324	3.722.821	-	(495.347)	-	(136.963)	27.427.835

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18. ASET TETAP (lanjutan)

a. Rincian aset tetap adalah sebagai berikut:
(lanjutan)

31 Desember 2024/31 December 2024							
Saldo awal ¹⁾ Beginning balance ²⁾	Penambahan/ Additions	Revaluasi/ Revaluation	Pengurangan/ Deductions	Reklasifikasi/ Reclassifications	Pengalihan pengendalian atas entitas anak/Control transfer of a subsidiary	Saldo akhir ³⁾ Ending balance ³⁾	
Nilai buku neto							Net book value
Pemilikan langsung							Direct ownership
Tanah						42.200.919	Land
Bangunan						7.762.096	Building
Perlengkapan, peralatan kantor dan komputer						3.034.005	Furniture and fixtures, office equipment and computer
Kendaraan bermotor						29.600	Vehicles
Aset dalam pembangunan						6.561.618	Construction in progress
						59.588.238	
Aset hak guna						3.442.607	Right of use assets
						63.030.845	

*) Per tanggal 31 Desember 2023 terdapat aset tanah yang direvaluasi sebesar Rp35.704.220 terdiri dari Bank sebesar Rp35.272.112 dan Entitas Anak sebesar Rp432.108.

**) Per tanggal 31 Desember 2024 terdapat aset tanah yang direvaluasi sebesar Rp35.818.270 terdiri dari Bank sebesar Rp35.272.112 dan Entitas Anak sebesar Rp546.158.

*) As of 31 December 2023, land assets are revaluated to Rp35,704,220 which consist of Bank amounted to Rp35,272,112 and Subsidiaries amounted to Rp432,108.

**) As of 31 December 2024 land assets are revaluated to Rp35,818,270 which consist of Bank amounted to Rp35,272,112 and Subsidiaries amounted to Rp546,158.

Rincian aset dalam pembangunan adalah sebagai berikut:

Details of construction in progress assets are as follows:

	31 Desember 2025/ 31 December 2025	31 Desember 2024/ 31 December 2024	
Bangunan	4.424.864	4.413.808	Buildings
Komputer dan perangkat keras lainnya yang belum terinstalasi	119.887	2.007.323	Computers and other hardware that have not been installed
Tanah	8.954	7.303	Land
Perlengkapan dan inventaris kantor	56.932	52.889	Office equipment and inventory
Kendaraan bermotor	-	22	Vehicles
Lain-lain	934	80.273	Others
	4.611.571	6.561.618	

Estimasi persentase tingkat penyelesaian aset dalam pembangunan pada tanggal 31 Desember 2025 dan 2024 untuk komputer dan perangkat keras lainnya yang belum terinstalasi adalah masing-masing berkisar 5% - 85%.

The estimated percentage of completion of construction in progress as of 31 December 2025 and 2024 for computers and other hardware that have not been installed was ranging between 5% - 85%, respectively.

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18. ASET TETAP (lanjutan)

- a. Rincian aset tetap adalah sebagai berikut:
(lanjutan)

Aset hak guna sebagai berikut:

18. FIXED ASSETS (continued)

- a. The details of fixed assets were as follows:
(continued)

Right of use assets are as follows:

31 Desember 2025/31 December 2025							
	Saldo awal/ Beginning balance	Penambahan/ Additions	Pengurangan/ Deductions	Reklasifikasi/ Reclassifications	Pengalihan pengendalian atas entitas anak/ Control transfer of a subsidiary	Saldo akhir/ Ending balance	
Biaya perolehan	8.649.682	4.067.336	(427.968)	-	(50.605)	12.238.445	At cost
Bangunan							Building
Perlengkapan, peralatan kantor dan komputer	713.982	297.097	(2.342)	-	-	1.008.737	Furniture and fixtures, office equipment and computer
Kendaraan bermotor	1.478.463	163.536	(20.542)	-	-	1.621.457	Vehicles
	10.842.127	4.527.969	(450.852)	-	(50.605)	14.868.639	
Akumulasi penyusutan	6.091.949	1.592.637	(433.094)	-	(28.158)	7.223.334	Accumulated depreciation
Bangunan							Building
Perlengkapan, peralatan kantor dan komputer	200.851	204.368	(115)	-	-	405.104	Furniture and fixtures, office equipment and computer
Kendaraan bermotor	1.106.720	258.855	(22.965)	-	-	1.342.610	Vehicles
	7.399.520	2.055.860	(456.174)	-	(28.158)	8.971.048	
Nilai buku neto							Net book value
Bangunan						5.015.111	Building
Perlengkapan, peralatan kantor dan komputer						603.633	Furniture and fixtures office equipment and computer
Kendaraan bermotor						278.847	Vehicles
						5.897.591	
31 Desember 2024/31 December 2024							
	Saldo awal/ Beginning balance	Penambahan/ Additions	Pengurangan/ Deductions	Reklasifikasi/ Reclassifications	Pengalihan pengendalian atas entitas anak/ Control transfer of a subsidiary	Saldo akhir/ Ending balance	
Biaya perolehan	7.355.549	1.670.431	(294.500)	-	(81.798)	8.649.682	At cost
Bangunan							Building
Perlengkapan, peralatan kantor dan komputer	59.212	654.770	-	-	-	713.982	Furniture and fixtures, office equipment and computer
Kendaraan bermotor	1.312.744	280.343	(114.624)	-	-	1.478.463	Vehicles
	8.727.505	2.605.544	(409.124)	-	(81.798)	10.842.127	
Akumulasi penyusutan	4.885.331	1.553.827	(292.332)	-	(54.877)	6.091.949	Accumulated depreciation
Bangunan							Building
Perlengkapan, peralatan kantor dan komputer	43.728	157.123	-	-	-	200.851	Furniture and fixtures, office equipment and computer
Kendaraan bermotor	962.318	259.015	(114.613)	-	-	1.106.720	Vehicles
	5.891.377	1.969.965	(406.945)	-	(54.877)	7.399.520	
Nilai buku neto							Net book value
Bangunan						2.557.733	Building
Perlengkapan, peralatan kantor dan komputer						513.131	Furniture and fixtures office equipment and computer
Kendaraan bermotor						371.743	Vehicles
						3.442.607	

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18. ASET TETAP (lanjutan)

- a. Rincian aset tetap adalah sebagai berikut:
(lanjutan)

Tabel berikut menyajikan beban hak guna yang dilaporkan dalam laporan laba rugi konsolidasian:

	31 Desember 2025/31 December 2025			
	Beban penyusutan aset hak guna/ <i>Depreciation of right of use assets</i>	Beban bunga atas liabilitas sewa/ <i>Interest expenses of lease liabilities</i>	Beban yang berhubungan dengan sewa jangka pendek/ <i>Expenses related to short term lease</i>	
Bangunan	1.592.637	52.185	10.834	Building
Perlengkapan, peralatan kantor dan komputer	204.368	66.717	2.708	Furniture and fixture, office equipment and computer
Kendaraan bermotor	258.855	26.736	5.418	Vehicles
Total yang diakui dalam laporan laba rugi konsolidasian	2.055.860	145.638	18.960	Total recognised in consolidated statement of profit or loss
	31 Desember 2024/31 December 2024			
	Beban penyusutan aset hak guna/ <i>Depreciation of right of use assets</i>	Beban bunga atas liabilitas sewa/ <i>Interest expenses of lease liabilities</i>	Beban yang berhubungan dengan sewa jangka pendek/ <i>Expenses related to short term lease</i>	
Bangunan	1.553.827	45.790	12.713	Building
Perlengkapan, peralatan kantor dan komputer	157.123	58.300	3.771	Furniture and fixture, office equipment and computer
Kendaraan bermotor	259.015	24.317	3.416	Vehicles
Total yang diakui dalam laporan laba rugi konsolidasian	1.969.965	128.407	19.900	Total recognised in consolidated statement of profit or loss

Bank menyewa beberapa aset termasuk kendaraan, rumah dinas, gedung kantor, ruang ATM dan lain-lain. Rata-rata masa sewa adalah 2 (dua) tahun.

Bank juga memiliki sewa tertentu dengan masa sewa 12 bulan atau kurang dan sewa aset bernilai rendah. Bank menerapkan pengecualian untuk sewa jangka pendek dan sewa bernilai rendah untuk sewa tersebut.

- b. Lain-lain

1. Perjanjian Kerjasama Pembangunan, Pengoperasian dan Penyerahan (*Build, Operate, Transfer*)

Pada tanggal 28 Desember 2018 telah ditandatangani Perjanjian Kerjasama Pembangunan, Pengoperasian dan Penyerahan (*Build, Operate, Transfer*) atas aset di Jalan Proklamasi No. 31 Jakarta untuk jangka waktu 27 tahun dengan Mitra Kerjasama PT Wijaya Karya Bangunan Gedung Tbk dalam rangka optimalisasi aset strategis milik Bank Mandiri dengan mengutamakan kerjasama sinergi BUMN.

18. FIXED ASSETS (continued)

- a. The details of fixed assets were as follows:
(continued)

The table below shows the right of use expenses in consolidated statement of profit or loss:

Bank entered into rental agreement for a number of assets including vehicle, office house, office building, ATM spaces and others. The average lease term is 2 (two) years.

Bank also has certain lease with leases terms 12 months or less and low value underlying asset. Bank applied the exception for the short term leases and low value leases.

- b. Others

1. The Joint Agreement of Build, Operate, Transfer

On 28 December 2018, the Bank has signed the joint agreement of Build, Operate, and Transfer for asset at Jl. Proklamasi No. 31 Jakarta for 27 years period with PT Wijaya Karya Bangunan Gedung Tbk in order to optimize the strategic assets of Bank Mandiri by prioritizing the cooperation through SOE synergy.

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18. ASET TETAP (lanjutan)

b. Lain-lain (lanjutan)

2. Revaluasi

Revaluasi Tahun 2015 - 2016

Berdasarkan Peraturan Menteri Keuangan Republik Indonesia (PMK) No. 191/PMK.010/2015 tanggal 15 Oktober 2015 tentang Penilaian Kembali Aktiva Tetap Untuk Tujuan Perpajakan Bagi Permohonan yang Diajukan Pada Tahun 2015 dan Tahun 2016, dengan perubahan pertama melalui Peraturan Menteri Keuangan No. 233/PMK.03/2015 tanggal 21 Desember 2015 dan perubahan kedua Peraturan Menteri Keuangan No. 29/PMK.03/2016 tanggal 19 Februari 2016. Grup telah menugaskan perusahaan jasa penilai terdaftar untuk melaksanakan penilaian (revaluasi) aset tetap atas tanah.

Penilaian atas tanah dilakukan oleh penilai independen eksternal Kantor Jasa Penilai Publik (KJPP) Amin, Nirwan, Alfiantori dan Rekan (ANA) dan KJPP Muttaqin, Bambang, Purwanto, Rozak, Uswatun dan Rekan (MBPRU). Penilaian dilakukan sesuai dengan dan tunduk kepada ketentuan-ketentuan dari Konsep dan Prinsip Umum Penilaian (KPUP) poin 17 dalam Standar Penilaian Indonesia (SPI) tahun 2015.

Dalam pengukuran nilai wajar tanah, KJPP memperhitungkan kemampuan peserta pasar untuk menghasilkan manfaat ekonomi dengan penggunaan tertinggi dan terbaik atas aset atau dengan menjual aset ke peserta pasar lain yang akan menggunakan aset pada kondisi tertinggi dan penggunaan terbaik. Metode penilaian yang digunakan oleh KJPP adalah pendekatan pasar dan pendekatan biaya.

Berdasarkan Laporan Penilaian dari KJPP MBPRU tanggal 21 Desember 2015 atas aset tanah di Entitas Anak dan 11 April 2016 atas aset tanah Bank, yang ditandatangani oleh Ir. Muhammad A. Muttaqin, M.Sc., Mappi (Cert.) serta KJPP ANA tanggal 13 April 2016 atas aset tanah Bank yang ditandatangani oleh Ir. Muhammad Amin, M.Sc., Mappi (Cert.), nilai aset tetap berikut mengalami kenaikan nilai adalah sebagai berikut:

18. FIXED ASSETS (continued)

b. Others (continued)

2. Revaluation

Revaluation Year 2015 - 2016

Based on Minister of Finance of the Republic of Indonesia Regulation (PMK) No. 191/PMK.010/2015 dated 15 October 2015 regarding Revaluation of Fixed Assets for Tax Purposes for Applications Filed in 2015 and 2016, with the first amendment through the Minister of Finance Regulation No. 233/PMK.03/2015 dated 21 December 2015 and the second amendment of the Minister of Finance Regulation No. 29/PMK.03/2016 dated 19 February 2016. The Group has assigned registered independent appraisers to assess (revalue) its fixed asset (land).

The valuations of land are performed by the external independent appraisers, Public Appraiser Firm (KJPP) Amin, Nirwan, Alfiantori and Partners (ANA) and KJPP Muttaqin, Bambang, Purwanto, Rozak, Uswatun and Partners (MBPRU). Appraisals are performed based on the Concept and General Principles of Appraisers (KPUP) article 17 in Indonesian Appraisal Standards (SPI) year 2015.

In the fair value measurement of the land, the KJPP consider market participants ability to generate economic benefits by using the assets in its highest and best use or by selling it to another market participant that would use the asset in its highest and best use. The valuation method used by the KJPP are market approach and cost approach.

Based on the Assessment Report of the KJPP MBPRU dated 21 December 2015 on land of Subsidiaries and 11 April 2016 on land of the Bank, signed by Ir. Muhammad A. Muttaqin, M.Sc., Mappi (Cert.) and KJPP ANA dated 13 April 2016 on land of the Bank signed by Ir. Muhammad Amin, M.Sc., Mappi (Cert.), the value of fixed assets and its increase are as follows:

Aset tetap	Nilai pasar/ Fair value	Nilai buku/ Book value	Kenaikan nilai (sebelum pajak)/ Increase in value (before tax)	Fixed assets
Tanah	28.822.150	2.880.116	25.942.034	Land

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18. ASET TETAP (lanjutan)

b. Lain-lain (lanjutan)

2. Revaluasi (lanjutan)

Revaluasi Tahun 2015 - 2016 (lanjutan)

Untuk menentukan nilai pasar tersebut, KJPP ANA dan KJPP MBPRU menggunakan metodologi penilaian Pendekatan Pasar (*Market Approach*) SPI 2015-KPUP 17 dengan metode perbandingan langsung.

Hasil revaluasi aset tetap untuk Bank tersebut telah disetujui oleh Direktorat Jenderal Pajak (DJP) melalui Kepala Kantor Wilayah DJP Wajib Pajak Besar melalui Surat Keputusan No. KEP-418/WPJ.19/2016 tanggal 25 Mei 2016. Hasil revaluasi aset tetap Entitas Anak juga telah disetujui oleh DJP pada tanggal 8 Januari 2016.

Revaluasi Tahun 2019

Di tahun 2019, Bank melakukan penilaian kembali atas tanah. Penilaian atas tanah dilakukan oleh penilaian independen eksternal KJPP Yanuar Bey dan Rekan dan KJPP Iwan Bachron dan Rekan. Penilaian dilakukan sesuai dengan dan tunduk kepada ketentuan-ketentuan dari Konsep dan Prinsip Umum Penilaian poin 17 dalam SPI tahun 2018.

Dalam pengukuran nilai wajar tanah, KJPP memperhitungkan kemampuan peserta pasar untuk menghasilkan manfaat ekonomi dengan penggunaan tertinggi dan terbaik atas aset atau dengan menjual aset ke peserta pasar lain yang akan menggunakan aset pada kondisi tertinggi dan penggunaan terbaik. Metode penilaian yang digunakan oleh KJPP adalah pendekatan pasar, pendekatan pendapatan dan pendekatan biaya.

Berdasarkan Laporan Penilaian dari KJPP Yanuar Bey tanggal 8 Juli 2019 yang ditandatangani oleh Dasa'at Alam Ratu, S.P., MAPPI (Cert.) dan KJPP Iwan Bachron tanggal 9 Agustus 2019 yang ditandatangani oleh Iwan Bahron, M.Ec.Dev., MAPPI (Cert.), nilai aset tetap berikut kenaikan nilainya adalah sebagai berikut:

18. FIXED ASSETS (continued)

b. Others (continued)

2. Revaluation (continued)

Revaluation Year 2015 - 2016 (continued)

To determine the fair value, KJPP ANA and KJPP MBPRU uses the assessment to methodology of Market Approach SPI 2015-KPUP 17 with direct comparison method.

The results of revaluation of fixed assets of the Bank were approved by the Directorate General of Taxes (DGT) through the Head of Regional Office Large Tax Payer through Decree No. KEP-418/WPJ.19/2016 dated 25 May 2016. The results of revaluation of fixed assets of Subsidiaries had been approved by the DGT on 8 January 2016.

Revaluation Year 2019

In 2019, Bank has performed land revaluation. The valuation of land was performed by external independent appraisers of the KJPP Yanuar Bey and Partners and KJPP Iwan Bachron and Partners. The assessment was performed in accordance with and subject to the provisions of the General Assessment Concepts and Principles article 17 in the SPI of year 2018.

In the fair value measurement of the land, the KJPP takes into account the market participants' ability to generate economic benefits to the highest and best use of the assets or by selling assets to other market participants would use the asset on the highest and best use condition. The valuation methods used by KJPP are the market approach, income approach and cost approach.

Based on the Appraisal Report of KJPP Yanuar Bey on 8 July 2019 signed by Dasa'at Alam Ratu, S.P., MAPPI (Cert.) and KJPP Iwan Bachron on 9 August 2019 signed by Iwan Bahron, M.Ec.Dev., MAPPI (Cert.), the value of fixed assets and its value increase are as follows:

Aset tetap	Nilai pasar/ Fair value	Nilai buku/ Book value	Kenaikan nilai (sebelum pajak)/ Increase in value (before tax)	Fixed assets
Tanah	33.596.578	29.725.630	3.870.948	Land

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18. ASET TETAP (lanjutan)

b. Lain-lain (lanjutan)

2. Revaluasi (lanjutan)

Revaluasi Tahun 2019 (lanjutan)

Untuk menentukan nilai pasar tersebut, KJPP Yanuar Bey dan rekan dan KJPP Iwan Bachron dan rekan menggunakan metodologi penilaian Pendekatan Pasar (*Market Approach*) SPI 2018-KPUP 15.2 dengan metode perbandingan langsung.

Revaluasi Tahun 2022

Di tahun 2022, Bank melakukan penilaian kembali atas tanah. Penilaian atas tanah dilakukan oleh penilaian independen eksternal KJPP Muttaqin, Bambang, Purwanto, Rozak, Uswatun dan Rekan dan Dasa'at Yudistira dan Rekan. Penilaian dilakukan sesuai dengan dan tunduk kepada ketentuan-ketentuan dari Konsep dan Prinsip Umum Penilaian poin 17 dalam tahun 2018.

Dalam pengukuran nilai wajar tanah, KJPP memperhitungkan kemampuan peserta pasar untuk menghasilkan manfaat ekonomi dengan penggunaan tertinggi dan terbaik atas aset atau dengan menjual aset ke peserta pasar lain yang akan menggunakan aset pada kondisi tertinggi dan penggunaan terbaik. Metode penilaian yang digunakan oleh KJPP adalah pendekatan pasar, pendekatan pendapatan dan pendekatan biaya.

Berdasarkan Laporan Penilaian dari KJPP Muttaqin Bambang Purwanto Rozak Uswatun dan Rekan (yang ditandatangani oleh Ir. Muhammad Adil Muttaqin, M.Sc., MAPPI (Cert) dengan nomor Surat Tanda Terdaftar (STTD) STTD.PP-83/PM.2/2018) tertanggal 16 Desember 2022 dan KJPP Dasa'at Yudistira dan Rekan (yang ditandatangani oleh Dasa'at Alam Ratu, S.P., MAPPI (Cert) dengan nomor (STTD) STTD.PP-83/PM.2/2018) tertanggal 16 Desember 2022 dan KJPP Dasa'at Yudistira dan Rekan (yang ditandatangani oleh Dasa'at Alam Ratu, S.P., MAPPI (Cert) dengan nomor (STTD) STTD.PP93/PM.2/2018) tertanggal 19 Desember 2022, nilai aset tetap berikut kenaikan nilainya adalah sebagai berikut:

Aset tetap	Nilai pasar/ Fair value	Nilai buku/ Book value	Kenaikan nilai (sebelum pajak)/ Increase in value (before tax)	Fixed assets
Tanah	38.639.890	34.074.142	4.565.748	Land

18. FIXED ASSETS (continued)

b. Others (continued)

2. Revaluation (continued)

Revaluation Year 2019 (continued)

To determine the fair value, KJPP Yanuar Bey and partners and KJPP Iwan Bachron and partners use the market approach methodology of SPI 2018-KPUP 15.2 using direct comparison method.

Revaluation Year 2022

In year 2022, the Bank performed revaluations of land. The valuations of land was performed by external independent appraisers of the KJPP Muttaqin, Bambang, Purwanto, Rozak, Uswatun and Partners, and Dasa'at Yudistira and Partners. The valuations are performed in accordance with and subject to the provisions of the General Concepts and Principles of Assessment article 17 in the SPI of year 2018.

In assessing the fair value of land, KJPP takes into account the ability of market participants to generate economic benefits with the highest and best use of assets or by selling assets to other market participants who will use assets in the highest conditions and best use. The valuation method used by KJPP is the market approach, income approach and cost approach.

Based on the Appraisal Report from, KJPP Muttaqin, Bambang, Purwanto, Rozak, Uswatun and Partners (Signed by Ir. Muhammad Adil Muttaqin, M.Sc., MAPPI (Cert) with Registered Letter (STTD) STTD.PP-83/PM.2/2018) on 16 December 2022 and KJPP Dasa'at Yudistira and Partners (Signed by Dasa'at Alam Ratu, S.P., MAPPI (Cert) with Registered Letter (STTD) STTD.PP-83/PM.2/2018) on 16 December 2022 and and KJPP Dasa'at Yudistira and Partners (Signed by Dasa'at Alam Ratu, S.P., MAPPI (Cert) with Registered Letter (STTD) STTD.PP-93/PM.2/2018) on 19 December 2022 the value of fixed assets and the increase in value are as follows:

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18. ASET TETAP (lanjutan)

b. Lain-lain (lanjutan)

2. Revaluasi (lanjutan)

Revaluasi Tahun 2022 (lanjutan)

Untuk menentukan nilai pasar tersebut, KJPP Muttaqin, Bambang, Purwanto, Rozak, Uswatun dan Rekan dan KJPP Dasa'at Yudistira dan Rekan menggunakan metodologi penilaian Pendekatan Pasar (*Market Approach*) SPI 2018-KPUP 15.2 dengan metode perbandingan langsung.

Revaluasi Tahun 2025

Di tahun 2025, Bank melakukan penilaian kembali atas tanah. Penilaian atas tanah dilakukan oleh penilai independen eksternal Dasa'at Yudistira dan Rekan dan Iwan Bachron dan Rekan. Penilaian dilakukan sesuai dengan dan tunduk kepada ketentuan-ketentuan dari Konsep dan Prinsip Umum Penilaian poin 17 dalam tahun 2018.

Dalam pengukuran nilai wajar tanah, KJPP memperhitungkan kemampuan peserta pasar untuk menghasilkan manfaat ekonomi dengan penggunaan tertinggi dan terbaik atas aset atau dengan menjual aset ke peserta pasar lain yang akan menggunakan aset pada kondisi tertinggi dan penggunaan terbaik. Metode penilaian yang digunakan oleh KJPP adalah pendekatan pasar, pendekatan pendapatan dan pendekatan biaya.

Berdasarkan Laporan Penilaian dari KJPP Dasa'at Yudistira dan Rekan tanggal 18 Desember 2025 (yang ditandatangani oleh Dasa'at Alam Ratu, S.P., MAPPI (Cert.)) dengan nomor STTD: STTD.PP-93/PM.02/2023) tertanggal 16 Agustus 2023 dan KJPP Iwan Bachron dan Rekan tanggal 18 Desember 2025 (yang ditandatangani oleh Iwan Bachron G., S.E., M.Ec.Dev., MAPPI (Cert.)) dengan nomor Surat Tanda Terdaftar (STTD): STTB.PP-11/PJ-1/PM.02/2023) tertanggal 5 Juni 2023, nilai aset tetap berikut kenaikan nilainya adalah sebagai berikut:

Aset tetap	Nilai pasar/ Fair value	Nilai buku/ Book value	Kenaikan nilai (sebelum pajak)/ Increase in value (before tax)	Fixed assets
Tanah	43.361.460	39.701.003	3.660.457	Land

Untuk menentukan nilai pasar tersebut, KJPP Dasa'at Yudistira dan Rekan dan KJPP Iwan Bachron dan Rekan menggunakan metodologi penilaian Pendekatan Pasar (*Market Approach*) SPI 2018-KPUP 15.2 dengan metode perbandingan langsung.

18. FIXED ASSETS (continued)

b. Others (continued)

2. Revaluation (continued)

Revaluation Year 2022 (continued)

To determine market value, the Public Appraiser Firm (KJPP) Muttaqin, Bambang, Purwanto, Rozak, Uswatun and Partners and KJPP Dasa'at Yudistira and Partners use Market Approach methodology of SPI 2018-KPUP 15.2 with direct comparison method.

Revaluation Year 2025

In 2025, the Bank conducted a revaluation of land. The land valuation was carried out by independent external appraisers Dasa'at Yudistira and Rekan and Iwan Bachron and Rekan. The valuation was performed in accordance with and subject to the provisions of the General Valuation Concepts and Principles, point 17, issued in 2018.

In measuring the fair value of land, the Public Appraisal Firm (KJPP) considers the ability of market participants to generate economic benefits through the highest and best use of the asset or by selling the asset to other market participants who would use the asset under its highest and best use. The valuation methods applied by the KJPP include the market approach, income approach, and cost approach.

Based on the Valuation Reports issued by KJPP Dasa'at Yudistira and Rekan dated 18 December 2025 (signed by Dasa'at Alam Ratu, S.P., MAPPI (Cert.)), with Registered Certificate Number (STTD): STTD.PP-93/PM.02/2023 dated 16 August 2023, and KJPP Iwan Bachron and Rekan dated 18 December 2025 (signed by Iwan Bachron G., S.E., M.Ec.Dev., MAPPI (Cert.)), with Registered Certificate Number (STTD): STTB.PP-11/PJ-1/PM.02/2023 dated 5 June 2023, the carrying amounts of fixed assets and the related increases in value are as follows:

Kenaikan nilai (sebelum pajak)/ Increase in value (before tax)	Fixed assets
3.660.457	Land

To determine the market value, KJPP Dasa'at Yudistira and Rekan and KJPP Iwan Bachron and Rekan applied the Market Approach valuation methodology in accordance with SPI 2018-KPUP 15.2, using the direct comparison method.

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b. Lain-lain (lanjutan)

3. Penilaian pada nilai wajar aset yang dimiliki Bank pada tanggal 31 Desember 2025 dan 31 Desember 2024 adalah untuk tanah dengan menggunakan nilai revaluasi (nilai buku), sedangkan untuk bangunan menggunakan Nilai Jual Objek Pajak (NJOP). Pada tanggal 31 Desember 2025, nilai buku tanah dan NJOP bangunan yang dimiliki Bank masing-masing bernilai Rp45.951.924 dan Rp6.882.153. Pada tanggal 31 Desember 2024, nilai buku tanah dan NJOP bangunan yang dimiliki Bank masing-masing sebesar Rp42.215.459 dan Rp5.906.576.
4. Nilai tanah Bank berdasarkan model biaya pada tanggal 31 Desember 2025 dan 2024 adalah masing-masing sebesar Rp6.473.195 dan Rp6.397.188.

Tabel di bawah ini menyajikan instrumen non-keuangan yang diakui pada nilai wajar berdasarkan hierarki yang digunakan Bank untuk menentukan dan mengungkapkan nilai wajar dari instrumen non-keuangan:

- (i) Tingkat 1: Dikutip dari harga pasar aktif untuk aset atau liabilitas yang identik;
- (ii) Tingkat 2: Teknik valuasi dimana seluruh input yang memiliki efek signifikan terhadap nilai wajar yang tercatat dapat diobservasi baik secara langsung atau tidak langsung;
- (iii) Tingkat 3: Teknik valuasi dimana seluruh input yang memiliki efek signifikan terhadap nilai wajar yang tercatat tidak dapat diobservasi dari data pasar.

31 Desember 2025/31 December 2025

	Tingkat 1/ Level 1	Tingkat 2/ Level 2	Tingkat 3/ Level 3	Nilai wajar/ Fair value	
Tanah	-	45.951.924	-	45.951.924	Land

31 Desember 2024/31 December 2024

	Tingkat 1/ Level 1	Tingkat 2/ Level 2	Tingkat 3/ Level 3	Nilai wajar/ Fair value	
Tanah	-	42.215.459	-	42.215.459	Land

18. FIXED ASSETS (continued)

b. Others (continued)

3. Assessment in the fair value of assets owned by the Bank on 31 December 2025 and 31 December 2024 uses revaluation method for lands and Sales Value of Taxable Object for Buildings ("NJOP"). As of 31 December 2025, the revaluation value of land and NJOP owned by the Bank was Rp45,951,924 and Rp6,882,153, respectively. As of 31 December 2024, the revaluation value of land and NJOP owned by the Bank was Rp42,215,459 and Rp5,906,576, respectively.
4. The value of land based on cost model as of 31 December 2025 and 2024 amounted to Rp6,473,195 and Rp6,397,188, respectively.

The table below presents non-financial instruments recognised at fair value based on the hierarchy used by the Bank to determine and disclose the fair value of non-financial instruments:

- (i) Level 1: Quoted prices on active markets for identical assets or liabilities;
- (ii) Level 2: Valuation technique in which all inputs which have a significant effect on the recorded fair value are observable, either directly or indirectly;
- (iii) Level 3: Valuation techniques in which all inputs have a significant effect on the recorded fair value that cannot be observed from market data.

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18. ASET TETAP (lanjutan)

b. Lain-lain (lanjutan)

5. Nilai wajar tingkat 2 dari tanah dihitung dengan menggunakan pendekatan perbandingan harga pasar dan estimasi pendapatan dan biaya yang dihasilkan oleh aset. Harga pasar dari tanah yang paling mendekati disesuaikan dengan perbedaan atribut utama seperti ukuran aset, lokasi dan penggunaan aset. Input yang paling signifikan dalam pendekatan penilaian ini adalah asumsi harga per meter.
6. Hak atas tanah diperoleh berdasarkan Sertifikat Hak Milik ("SHM") dan sertifikat Hak Guna ("HGB") yang dapat diperbarui dengan masa yang akan berakhir antara 2025 sampai tahun 2053. Mengacu pada praktek di masa lampau, Group memiliki keyakinan dapat memperpanjang HGB tersebut.
7. Pada tanggal 31 Desember 2025, Bank Mandiri telah mengasuransikan aset tetap (tidak termasuk hak atas tanah, aset dalam pembangunan dan aset hak guna) untuk menutupi kemungkinan kerugian terhadap risiko kebakaran, pencurian dan bencana alam (Property All Risk (PAR), Earthquakes (EQ), Machinery Breakdown (MB), Terorisme dan Sabotase (TS).

Asuransi tersebut kepada PT Asuransi Cakrawala Proteksi Indonesia, PT Asuransi Astra Buana, PT Estika Jasatama, PT Asuransi Dayin Mitra Tbk, PT Asuransi Ramayana, PT Mandiri AXA General Insurance, PT Asuransi Wahana Tata, PT Zurich Asuransi Indonesia Tbk, PT Asuransi Umum Mega, PT Fresnel Perdana Mandiri dan PT Asuransi Perisai Listrik Indonesia, keseluruhannya adalah pihak ketiga, serta PT Asuransi Kredit Indonesia, PT Asuransi Jasa Raharja Putera, PT Asuransi Tugu Pratama Indonesia, PT Asuransi Jiwa Inhealth Indonesia, PT Asuransi Staco Mandiri, dan PT Krida Upaya Tunggal yang merupakan pihak berelasi, dengan nilai jumlah pertanggungan asuransi pada tanggal 31 Desember 2025 dan 2024 masing - masing berkisar Rp31.542.889 dan Rp11.532.100. Manajemen berpendapat bahwa nilai pertanggungan tersebut telah memadai untuk menutupi kemungkinan kerugian yang terjadi atas aset tetap yang dipertanggungkan. Aset tetap yang telah terdepresiasi penuh namun masih digunakan oleh Bank Mandiri antara lain berupa mesin-mesin kantor, peralatan percetakan, peralatan kantor, dan perumahan.

18. FIXED ASSETS (continued)

b. Others (continued)

5. The fair value of land for level 2 is calculated using the comparison of market price approach and estimation of income and expenses generated by the asset. The market price of the land that most closely adjusted for differences in the primary attributes such as asset size, location and usage of assets. The most significant input in this assessment approach is the assumption of the price per meter.
6. Land rights are held under Ownership Title Certificates ("SHM") and renewable Right to Build Certificates ("HGB"), with expiration dates ranging from 2025 to 2053. Based on historical precedent, the Group is confident in its ability to renew the HGBs upon their expiry.
7. As of 31 December 2025, the Bank has insured its fixed assets (excluding land rights, construction in progress and the right of use assets) to cover potential losses against fire, theft and natural disaster (Property All Risk (PAR), Earthquakes (EQ), Machinery Breakdown (MB), Terrorism and Sabotase (TS).

The insurance was placed with PT Asuransi Cakrawala Proteksi Indonesia, PT Asuransi Astra Buana, PT Estika Jasatama, PT Asuransi Dayin Mitra Tbk, PT Asuransi Ramayana, PT Mandiri AXA General Insurance, PT Asuransi Wahana Tata, PT Zurich Asuransi Indonesia Tbk, PT Asuransi Umum Mega, PT Fresnel Perdana Mandiri and PT Asuransi Perisai Listrik Indonesia are all third parties, while PT Asuransi Kredit Indonesia, PT Asuransi Jasa Raharja Putera, PT Asuransi Tugu Pratama Indonesia, PT Asuransi Jiwa Inhealth Indonesia, PT Asuransi Staco Mandiri, and PT Krida Upaya Tunggal are related parties. The total amount of insurance coverage as of 31 December 2025 and 2024 was approximately Rp31,542,889 and Rp11,532,100, respectively. Management believes that the insurance coverage is adequate to cover potential losses on the insured fixed assets. Fully depreciated fixed assets that are still in use by Bank Mandiri include, among others, office machines, printing equipment, office equipment, and housing facilities.

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18. ASET TETAP (lanjutan)

b. Lain-lain (lanjutan)

8. Rincian keuntungan atas pelepasan aset tetap adalah sebagai berikut:

	Tahun yang berakhir pada tanggal 31 Desember/ Year ended 31 December	
	2025	2024
Hasil pelepasan aset tetap	40.148	35.890
Nilai buku bersih aset tetap	(37.871)	(33.055)
Keuntungan atas pelepasan aset tetap	2.277	2.835

9. Tidak terdapat aset tetap yang tidak dipakai sementara atau dihentikan dari penggunaan aktif atau diklasifikasikan sebagai diperuntukan untuk dijual pada tanggal 31 Desember 2025 dan 2024.

Tidak terdapat aset tetap yang berasal dari hibah dan tidak terdapat komitmen kontraktual signifikan dalam perolehan aset tetap pada tanggal 31 Desember 2025 dan 2024.

10. Aset tetap yang telah disusutkan penuh namun masih digunakan oleh Bank Mandiri antar lain berupa mesin-mesin kantor, peralatan percetakan, peralatan kantor, dan perumahan.

11. Manajemen berpendapat tidak terdapat indikasi penurunan nilai atas aset tetap pada tanggal 31 Desember 2025 dan 2024.

18. FIXED ASSETS (continued)

b. Others (continued)

8. Detail of gain on disposal of fixed assets are as follows:

Proceed from disposal of fixed assets
Net book value of fixed assets

9. There are no fixed assets that are temporary unused or have been discontinued from active usage or classified as held for sale as of 31 December 2025 and 2024.

There are no fixed assets from grants and there are no significant contractual commitments in acquiring fixed assets as of 31 December 2025 and 2024.

10. The fixed assets that have been fully depreciated but still in use by Bank Mandiri consist of several things such as office machine, printing office equipment and office houses.

11. Management believes that there is no indication on impairment of fixed assets as of 31 December 2025 and 2024.

19. ASET TAKBERWUJUD

19. INTANGIBLE ASSETS

31 Desember 2025/31 December 2025

	Saldo awal/ Beginning balance	Penambahan/ Additions	Pengurangan/ Deductions	Reklasifikasi/ Reclassifications	Pengalihan pengendalian atas entitas anak/Control transfer of a subsidiary	Saldo akhir/ Ending balance	
Nilai Perolehan							At cost
Perangkat lunak	11.125.008	642.043	(15.860)	3.907.748	(7.419)	15.651.520	Software
Goodwill	519.286	-	-	-	-	519.286	Goodwill
Aset brand Yokke	81.706	-	-	-	-	81.706	Yokke brand assets
Aset dalam pembangunan	4.017.152	1.405.980	-	(3.907.748)	(29)	1.515.355	Construction in progress
	15.743.152	2.048.023	(15.860)	-	(7.448)	17.767.867	
Akumulasi amortisasi							Accumulated amortisation
Perangkat lunak	8.629.349	1.545.049	(1)	-	(6.420)	10.167.977	Software
Aset brand Yokke	69.060	11.672	-	-	-	80.732	Yokke brand assets
	8.698.409	1.556.721	(1)	-	(6.420)	10.248.709	
Nilai buku neto							Net book value
Perangkat lunak						5.483.543	Software
Goodwill						519.286	Goodwill
Aset brand Yokke						974	Yokke brand assets
Aset dalam pembangunan						1.515.355	Construction in progress
						7.519.158	

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19. ASET TAKBERWUJUD (lanjutan)

19. INTANGIBLE ASSETS (continued)

31 Desember 2024/31 December 2024						
	Saldo awal/ Beginning balance	Penambahan/ Additions	Pengurangan/ Deductions	Reklasifikasi/ Reclassifications	Pengalihan pengendalian atas entitas anak/Control transfer of a subsidiary	Saldo akhir/ Ending balance
Nilai Perolehan						At cost
Perangkat lunak	9.952.179	345.015	-	881.757	(53.943)	11.125.008
Goodwill	787.466	-	-	-	(268.180)	519.286
Aset brand Yokke	81.706	-	-	-	-	81.706
Aset dalam pembangunan	2.847.720	2.057.330	-	(881.757)	(6.141)	4.017.152
	13.669.071	2.402.345	-	-	(328.264)	15.743.152
Akumulasi amortisasi						Accumulated amortisation
Perangkat lunak	7.737.085	933.969	-	-	(41.705)	8.629.349
Aset brand Yokke	57.388	11.672	-	-	-	69.060
	7.794.473	945.641	-	-	(41.705)	8.698.409
Nilai buku neto						Net book value
Perangkat lunak						2.495.659
Goodwill						519.286
Aset brand Yokke						12.646
Aset dalam pembangunan						4.017.152
						7.044.743

Perangkat lunak diamortisasi selama umur ekonomis yaitu 5 tahun (Catatan 2.r.i).

Software is amortised over its economic useful life, which is 5 years (Note 2.r.i).

Pada tanggal 31 Desember 2025 dan 2024, termasuk dalam aset takberwujud adalah aset brand Yokke dari Entitas Anak PT Mandiri Capital Indonesia (MCI) senilai Rp974 dan Rp12.646 (neto setelah akumulasi amortisasi) diamortisasi selama umur ekonomis 7 tahun dengan metode garis lurus.

As of 31 December 2025 and 2024, included in intangible assets is the Yokke brand assets from Subsidiary, namely PT Mandiri Capital Indonesia (MCI) amounted to Rp974 and Rp12,646 (net - accumulated amortisation) amortised over its economic useful life of 7 years using the straight-line method.

Pada tanggal 31 Desember 2025 dan 2024, aset dalam pembangunan masing-masing sebesar Rp1.515.355 dan Rp4.017.152. Estimasi persentase tingkat penyelesaian perangkat lunak pada tanggal 31 Desember 2025 adalah berkisar 42,00% - 90,00% (31 Desember 2024: 5,00% - 85,00%).

As of 31 December 2025 and 2024, construction in progress for software amounted to Rp1,515,355 and Rp4,017,152, respectively. The estimated percentage of completion of software as of 31 December 2025 was ranging between 42.00% - 90.00% (31 December 2024: 5.00% - 85.00%).

Goodwill merupakan nilai selisih antara nilai perolehan dan nilai wajar dari aset bersih yang diakuisisi. Pada tanggal 31 Desember 2025 dan 2024 senilai Rp519.286. Secara berkala, Goodwill dievaluasi terhadap penurunan nilai. Nilai terpulihkan Goodwill ditentukan berdasarkan perhitungan nilai pakai menggunakan model arus kas terdiskonto. Nilai tersebut dikategorikan berada dalam kategori pengukuran nilai wajar level 3.

Goodwill arises from the difference between the cost of acquisition with the fair value of Subsidiaries assets acquired. As of 31 December 2025 and 2024 amounted to Rp519,286. Goodwill is evaluated for impairment. The recoverable amount of Goodwill is determined based on the calculation of value in use using a discounted cash flow model. This value is categorized under fair value measurement level 3.

20. ASET LAIN-LAIN

20. OTHER ASSETS

	31 Desember 2025/ 31 December 2025	31 Desember 2024/ 31 December 2024	
Rupiah			Rupiah
Pendapatan yang masih akan diterima	9.015.763	8.219.344	Accrued income
Piutang transaksi nasabah	3.802.645	3.360.582	Receivables from customer transactions
Aset ijarah	2.848.415	2.221.850	Ijarah assets
Uang muka	2.588.178	1.068.764	Advance payment
Penjualan efek-efek yang masih akan diterima	1.839.870	150.277	Receivables from sales of marketable securities

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20. ASET LAIN-LAIN (lanjutan)

20. OTHER ASSETS (continued)

	31 Desember 2025/ 31 December 2025	31 Desember 2024/ 31 December 2024	
Rupiah (lanjutan)			Rupiah (continued)
Tagihan terkait dengan transaksi ATM dan kartu kredit	1.753.944	2.270.706	Receivables related to ATM and credit card transactions
Tagihan kepada pemerintah	1.206.758	474.781	Receivables from government
Agunan yang diambil alih	942.479	998.294	Repossessed assets
Tagihan biaya kredit dan <i>trade finance</i>	437.700	365.031	Receivables from credit and trade finance fee
Tagihan reksadana	232.112	-	Mutual fund transactions
Setoran jaminan yang dibayarkan	221.605	165.963	Security deposits paid
Perlengkapan kantor	174.508	93.991	Office supplies
Piutang <i>ijarah</i>	166.499	188.361	Ijarah receivables
Properti terbengkalai	80.629	80.629	Abandoned properties
Aset reasuransi	54.493	50.057	Reinsurance assets
Piutang <i>management fee</i>	43.867	79.850	Management fee receivables
Tagihan spot	28.760	24.770	Spot receivables
Tagihan terkait dengan transaksi <i>remittance</i>	170	220	Receivables related to remittance transactions
Tagihan kepada pemegang polis	-	415.935	Receivables from policyholders
Biaya akuisisi kontrak asuransi yang ditangguhkan	-	422.242	Deferred insurance contract acquisition fee
Piutang reasuransi dan koasuransi	-	334.015	Reinsurance and coinsurance receivables
Aset dari unit-link	-	435.239	Assets from unit-link
Lain-lain	5.013.175	5.092.665	Others
Total	30.451.570	26.513.566	Total
Mata uang asing			Foreign currencies
Pendapatan yang masih akan diterima (Catatan 62.B.(iv))	3.183.603	2.703.729	Accrued income (Note 62.B.(iv))
Tagihan atas obligasi pemerintah yang diagunkan (Catatan 62.B.(iv))	2.746.074	802.754	Receivables from government bonds pledged as collateral (Note 62.B.(iv))
Piutang transaksi nasabah (Catatan 62.B.(iv))	1.333.576	8.063	Receivables from customer transactions (Note 62.B.(iv))
<i>Term Deposits</i> Valas			<i>Foreign Exchange Term</i>
Devisa Hasil Ekspor	1.113.056	3.862.800	Deposits from Export Activities
Aset <i>ijarah</i>	1.017.682	900.405	Ijarah assets
Tagihan terkait dengan transaksi <i>remittance</i>	187.101	29.262	Receivables related to remittance transactions
Tagihan biaya kredit dan <i>trade finance</i>	144.248	104.111	Receivables from credit and trade finance fee
Setoran jaminan yang dibayarkan	29.307	27.327	Security deposits paid
Penjualan efek-efek yang masih akan diterima (Catatan 62.B.(iv))	15.631	5.352	Receivables from sales of marketable securities (Note 62.B.(iv))
Uang muka	10.129	6.319	Advance payment
Tagihan terkait dengan transaksi ATM dan kartu kredit (Catatan 62.B.(iv))	3.048	1.172	Receivables related to ATM transactions and credit card (Note 62.B.(iv))
Tagihan spot	-	339	Spot receivables
Piutang reasuransi dan koasuransi	-	8.848	Reinsurance and coinsurance receivables
Tagihan kepada pemegang polis (Catatan 62.B.(iv))	-	9	Receivables from policyholders (Note 62.B.(iv))
Lain-lain	2.439.882	3.956.375	Others
Total	12.223.337	12.416.865	Total
	42.674.907	38.930.431	
Dikurangi: penyisihan lainnya	(2.824.977)	(1.587.650)	Less: other allowances
Neto	39.849.930	37.342.781	Net

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20. ASET LAIN-LAIN (lanjutan)

Pendapatan yang masih akan diterima terdiri dari bunga yang masih akan diterima dari penempatan, efek-efek, obligasi pemerintah, kredit yang diberikan, tagihan lainnya - transaksi perdagangan serta provisi dan komisi yang masih akan diterima.

Term Deposits Valas Devisa Hasil Ekspor merupakan suatu instrumen dimana dana devisa hasil ekspor dari rekening khusus eksportir ditempatkan pada Bank Indonesia melalui rekening Bank sesuai mekanisme pasar.

Piutang transaksi nasabah terutama merupakan piutang yang timbul dari transaksi perdagangan efek Entitas Anak. Pada tanggal 31 Desember 2025 dan 2024, termasuk di dalam piutang transaksi nasabah adalah piutang yang mengalami penurunan nilai masing-masing sebesar Rp10.003.

Tagihan terkait dengan transaksi ATM dan kartu kredit terdiri dari tagihan atas transaksi ATM dalam jaringan ATM Bersama, Prima dan *Link* dan tagihan atas Visa, Master Card dan JCB untuk transaksi kartu kredit.

Aset *ijarah* merupakan objek sewa dari transaksi *ijarah*, *ijarah* multijasa dan *ijarah muntahiyah bittamlik* ("IMBT") dari Entitas Anak.

Aset dari *unit-link* terkait dengan transaksi piutang portofolio efek dari kontrak *unit-link*, dari reksa dana Entitas Anak.

Tagihan atas obligasi pemerintah yang diagunkan merupakan tagihan terkait transaksi *repo to maturity* dengan pihak ketiga, dimana Bank Mandiri mengalihkan obligasi pemerintah ROI 28, INDOIS 28, dan INDOIS 29 tersebut, Bank Mandiri mengakui tagihan sebesar nilai tunai (*cash value*) dari ROI 28, INDOIS 28, dan INDOIS 29 kepada SCB Jakarta. Fasilitas pinjaman ini memiliki tenor 3 (tiga) dan 4 (empat) tahun. Pinjaman sebesar USD36.365.472 (nilai penuh), USD44.961.904 (nilai penuh), dan USD68.584.657 (nilai penuh) akan jatuh tempo sesuai dengan tanggal jatuh tempo ROI 28, INDOIS 28, dan INDOIS 29, yaitu 11 Januari 2028, 1 Maret 2028, dan 20 Februari 2029 (Catatan 36f).

Biaya akuisisi kontrak asuransi yang ditangguhkan terdiri dari biaya akuisisi untuk produk asuransi *unit link back end loading* dan *unit link hybrid* yang ditangguhkan dan diamortisasi dengan metode garis lurus dari Entitas Anak.

Tagihan kepada pemegang polis merupakan tagihan Entitas Anak kepada pemegang polis atas premi produk non *unit-link* pemegang polis.

20. OTHER ASSETS (continued)

Accrued income consist of interest accrued from placement, marketable securities, government bonds, loans, others receivables - trade transactions and accrued fees and commissions.

Foreign Exchange Term Deposits from Export Activities is an instrument where foreign exchange proceeds from exporters' special account are placed in Bank Indonesia through Bank's accounts according to with market mechanisms.

Receivables from customer transactions mainly consist of receivables arising from securities transactions of Bank's Subsidiaries. As of 31 December 2025 and 2024, included in receivables from customer transactions is an impaired portfolio amounted to Rp10,003.

Receivables related to ATM and credit card transactions consists of receivable arising from ATM transactions within ATM Bersama, Prima and Link network as well as receivables from Visa, Master Card and JCB as a result of credit card transactions.

Ijarah assets are lease assets from *ijarah* transaction, *ijarah* multiservices, and *ijarah muntahiyah bittamlik* ("IMBT") from Subsidiary.

Assets from unit-link is related to receivables from securities portfolio transactions of unit-link contracts in Subsidiary's mutual fund.

Receivables from government bonds ROI 28, INDOIS 28, dan INDOIS 29, Bank Mandiri recognised receivables at the amount of cash value of ROI 28, INDOIS 28, dan INDOIS 29 to SCB Jakarta. These borrowing facilities have 3 (three) and 4 (four) years tenor. The borrowings amounted to USD36,365,472 (full amount), USD44,961,904 (full amount), and USD68,584,657 (full amount) will mature according to the maturity date of ROI 28, INDOIS 28, and INDOIS 29, which on 11 January 2028, 1 March 2028, and 20 February 2029 (Note 36f).

Deferred insurance contract acquisition fee consists of deferred acquisition cost of unit link back end loading and unit link hybrid insurance product and was amortised with straight-line method from Subsidiaries.

Receivables from policyholders represent receivables from the Subsidiary's to its policyholders related to premium of non unit-link products.

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20. ASET LAIN-LAIN (lanjutan)

Pada tanggal 31 Desember 2025 dan 2024, penjualan efek-efek yang masih akan diterima merupakan tagihan yang timbul dari transaksi penjualan efek-efek yang jatuh tempo penyelesaiannya masing-masing pada tanggal 5 Januari 2026 dan 3 Januari 2025.

Nilai agunan yang diambil alih pada tanggal 31 Desember 2025 dan 2024 adalah masing-masing sebesar Rp942.479 dan Rp998.294 yang seluruhnya telah dicadangkan 100%, sehingga nilai tercatat dan nilai wajar agunan yang diambil alih adalah RpNihil.

Lain-lain terutama terdiri dari rekening antar kantor, berbagai macam tagihan dari transaksi kepada pihak ketiga dalam rangka transaksi, antara lain transaksi kliring dan lain-lain.

Mutasi penyisihan kerugian aset lain-lain adalah sebagai berikut:

	31 Desember 2025/ 31 December 2025
Saldo awal	1.587.650
Penyisihan selama tahun berjalan (Catatan 47)	1.142.381
Lain-lain ^{*)}	94.946
Saldo akhir	2.824.977

^{*)} Termasuk selisih kurs karena penjabaran mata uang asing.

Manajemen berpendapat bahwa total penyisihan kerugian aset lain-lain telah memadai.

21. SIMPANAN DARI NASABAH - GIRO DAN GIRO WADIAH

a. Berdasarkan mata uang, pihak berelasi dan pihak ketiga:

	31 Desember 2025/ 31 December 2025
Rupiah	
Pihak berelasi (Catatan 56)	141.354.293
Pihak ketiga	347.867.912
Total	489.222.205
Mata uang asing	
Pihak berelasi (Catatan 56)	55.894.544
Pihak ketiga	120.992.841
Total (Catatan 62.B.(iv))	176.887.385
	666.109.590

Termasuk di dalam saldo simpanan giro adalah giro wadiah masing-masing sebesar Rp27.790.474 dan Rp19.147.079 pada tanggal 31 Desember 2025 dan 2024.

20. OTHER ASSETS (continued)

As of 31 December 2025 and 2024, receivables from sales of marketable securities are receivables from sale of marketable securities transaction with maturity date on 5 January 2026 and 3 January 2025, respectively.

The balance of repossessed assets as of 31 December 2025 and 2024 are Rp942,479 and Rp998,294, respectively which have been 100% provisioned, therefore the book value and fair value of repossessed assets are both RpNil.

Others mainly consist of inter-office accounts, various form of receivables from transaction with third parties, including clearing transactions and others.

Movement of allowance for impairment losses of other assets are as follows:

	31 Desember 2024/ 31 December 2024	
	1.596.320	Beginning balance
	2.906	Allowance during the year (Note 47)
	(11.576)	Others ^{*)}
Ending balance	1.587.650	

^{*)} Included effect of foreign currencies translation.

Management believes that the allowance for impairment losses of other assets is adequate.

21. DEPOSITS FROM CUSTOMERS - DEMAND DEPOSITS AND WADIAH DEMAND DEPOSITS

a. By currency, related parties and third parties:

	31 Desember 2024/ 31 December 2024	
Rupiah		Rupiah
Related parties (Note 56)	83.315.577	Related parties (Note 56)
Third parties	298.624.406	Third parties
Total	381.939.983	Total
Foreign currencies		Foreign currencies
Related parties (Note 56)	70.839.895	Related parties (Note 56)
Third parties	115.796.131	Third parties
Total (Note 62.B.(iv))	186.636.026	Total (Note 62.B.(iv))
	568.576.009	

Included in demand deposits are wadiah demand deposits amounted to Rp27,790,474 and Rp19,147,079 as of 31 December 2025 and 2024, respectively.

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**21. SIMPANAN DARI NASABAH - GIRO DAN GIRO
WADIAH (lanjutan)**

- b. Tingkat suku bunga rata-rata (*cost of funds*) dan kisaran bagi hasil selama tahun berjalan

Tingkat suku bunga rata-rata (*cost of funds*) per tahun:

	31 Desember 2025/ 31 December 2025
Rupiah	2,65%
Mata uang asing (disetarakan dalam Rupiah)	2,82%

Kisaran bagi hasil giro wadiah per tahun:

	31 Desember 2025/ 31 December 2025
Rupiah	0,18% - 0,24%
Mata uang asing (disetarakan dalam Rupiah)	0,00% - 0,00%

- c. Giro yang dibekukan dan diblokir sebagai jaminan atas bank garansi, kredit yang diberikan, fasilitas pembayaran transaksi perdagangan (*letter of credit* yang tidak dapat dibatalkan) dan untuk tujuan lain pada tanggal 31 Desember 2025 dan 2024 adalah masing-masing sebesar Rp52.088.474 dan Rp18.754.987 (Catatan 12B.c dan 31d).

21. DEPOSITS FROM CUSTOMERS - DEMAND DEPOSITS AND WADIAH DEMAND DEPOSITS (continued)

- b. Average interest rates (*cost of funds*) and range of profit sharing per annum

Average interest rates (*cost of funds*) per annum:

	31 Desember 2024/ 31 December 2024
Rupiah	2,71%
Foreign currencies (equivalent to Rupiah)	2,71%

Range of profit sharing per annum on wadiah demand deposits:

	31 Desember 2024/ 31 December 2024
Rupiah	0,02% - 0,04%
Foreign currencies (equivalent to Rupiah)	0,00% - 0,00%

- c. Demand deposits pledged as collateral and blocked for bank guarantees, loans and trade finance facilities (irrevocable letter of credits) and for other purposes as of 31 December 2025 and 2024 were amounted to Rp52,088,474 and Rp18,754,987, respectively (Notes 12B.c and 31d).

22. SIMPANAN DARI NASABAH - TABUNGAN DAN TABUNGAN WADIAH

- a. Berdasarkan mata uang, jenis, pihak berelasi dan pihak ketiga:

	31 Desember 2025/ 31 December 2025
Rupiah	
Pihak berelasi (Catatan 56)	
Tabungan Mandiri	4.626.005
Pihak ketiga	
Tabungan Mandiri	548.441.525
Tabungan Mandiri Haji	15.866.597
Total	568.934.127
Mata uang asing	
Pihak berelasi (Catatan 56)	
Tabungan Mandiri	474.514
Pihak ketiga	
Tabungan Mandiri	52.418.547
Tabungan Haji	87.782
Total (Catatan 62.B.(iv))	52.980.843
	621.914.970

Termasuk di dalam saldo simpanan tabungan adalah tabungan wadiah masing-masing sebesar Rp63.311.121 dan Rp55.280.067 pada tanggal 31 Desember 2025 dan 2024.

22. DEPOSITS FROM CUSTOMERS - SAVING DEPOSITS AND WADIAH SAVING DEPOSITS

- a. By currency, type, related parties and third parties:

	31 Desember 2024/ 31 December 2024
Rupiah	
Related parties (Note 56)	
Mandiri Saving Deposits	4.218.315
Third parties	
Mandiri Saving Deposits	516.469.456
Haji Mandiri Saving Deposits	14.499.671
Total	535.187.442
Foreign currencies	
Related parties (Note 56)	
Mandiri Saving Deposits	2.120.728
Third parties	
Mandiri Saving Deposits	42.883.626
Haji Saving Deposits	-
Total (Note 62.B.(iv))	45.004.354
	580.191.796

Included in saving deposits were wadiah saving deposits amounted to Rp63,311,121 and Rp55,280,067 as of 31 December 2025 and 2024, respectively.

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**22. SIMPANAN DARI NASABAH - TABUNGAN DAN
TABUNGAN WADIAH (lanjutan)**

**22. DEPOSITS FROM CUSTOMERS - SAVING
DEPOSITS AND WADIAH SAVING DEPOSITS
(continued)**

- b. Tingkat suku bunga rata-rata (cost of funds) per tahun:

- b. Average interest rates (cost of funds) per annum:

	31 Desember 2025/ 31 December 2025	31 Desember 2024/ 31 December 2024	
Rupiah	0,48%	0,48%	Rupiah
Mata uang asing (disetarakan dalam Rupiah)	0,17%	0,17%	Foreign currencies (equivalent to Rupiah)
c. Pada tanggal 31 Desember 2025 dan 2024, jumlah tabungan yang dibekukan dan diblokir sebagai jaminan atas kredit yang diberikan dan untuk tujuan lain masing-masing sebesar Rp17.749.662 dan Rp24.905.011 (Catatan 12B.c).			c. As of 31 December 2025 and 2024, total saving deposits pledged as collateral and blocked for loans and other purposes were amounted to Rp17,749,662 and Rp24,905,011, respectively (Note 12B.c).

**23. SIMPANAN DARI NASABAH - DEPOSITO
BERJANGKA**

23. DEPOSITS FROM CUSTOMERS - TIME DEPOSITS

- a. Berdasarkan mata uang, pihak berelasi dan pihak ketiga:

- a. By currencies, related parties and third parties:

	31 Desember 2025/ 31 December 2025	31 Desember 2024/ 31 December 2024	
Rupiah			Rupiah
Pihak berelasi (Catatan 56)	192.767.106	42.079.860	Related parties (Note 56)
Pihak ketiga	277.792.071	216.319.776	Third parties
Total	470.559.177	258.399.636	Total
Mata uang asing			Foreign currencies
Pihak berelasi (Catatan 56)	13.498.387	11.410.438	Related parties (Note 56)
Pihak ketiga	44.815.084	27.657.078	Third parties
Total (Catatan 62.B.(iv))	58.313.471	39.067.516	Total (Note 62.B.(iv))
	528.872.648	297.467.152	

- b. Berdasarkan jangka waktu:

- b. By period:

	31 Desember 2025/ 31 December 2025	31 Desember 2024/ 31 December 2024	
Rupiah			Rupiah
1 bulan	162.763.194	125.080.320	1 month
3 bulan	213.219.723	111.627.281	3 months
6 bulan	80.789.663	15.653.274	6 months
12 bulan	13.575.289	5.771.551	12 months
Lebih dari 12 bulan	211.308	267.210	Over 12 months
Total	470.559.177	258.399.636	Total
Mata uang asing			Foreign currencies
1 bulan	25.441.515	17.434.547	1 month
3 bulan	24.485.408	16.970.873	3 months
6 bulan	6.179.725	3.132.020	6 months
12 bulan	2.088.531	1.418.262	12 months
Lebih dari 12 bulan	118.292	111.814	Over 12 months
Total (Catatan 62.B.(iv))	58.313.471	39.067.516	Total (Note 62.B.(iv))
	528.872.648	297.467.152	

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**23. SIMPANAN DARI NASABAH - DEPOSITO
BERJANGKA (lanjutan)**

**23. DEPOSITS FROM CUSTOMERS - TIME DEPOSITS
(continued)**

c. Berdasarkan sisa waktu hingga jatuh tempo:

c. By remaining period to maturity date:

	31 Desember 2025/ 31 December 2025	31 Desember 2024/ 31 December 2024	
Rupiah			Rupiah
Kurang dari 1 bulan	231.176.070	150.248.312	Less than 1 month
1 - 3 bulan	210.759.219	94.725.742	1 - 3 months
3 - 6 bulan	18.538.486	10.011.364	3 - 6 months
6 - 12 bulan	9.595.322	2.888.202	6 - 12 months
Lebih dari 12 bulan	490.080	526.016	Over 12 months
Total	470.559.177	258.399.636	Total
Mata uang asing			Foreign currencies
Kurang dari 1 bulan	31.634.902	20.403.876	Less than 1 month
1 - 3 bulan	19.215.408	10.285.895	1 - 3 months
3 - 6 bulan	5.218.598	7.722.335	3 - 6 months
6 - 12 bulan	2.072.566	574.749	6 - 12 months
Lebih dari 12 bulan	171.997	80.661	Over 12 months
Total (Catatan 62.B.(iv))	58.313.471	39.067.516	Total (Note 62.B.(iv))
	528.872.648	297.467.152	

d. Tingkat suku bunga rata-rata (cost of funds) per tahun:

d. Average interest rates (cost of funds) per annum:

	31 Desember 2025/ 31 December 2025	31 Desember 2024/ 31 December 2024	
Rupiah	4,36%	4,06%	Rupiah
Mata uang asing (disetarakan dalam Rupiah)	3,68%	3,48%	Foreign currencies (equivalent to Rupiah)

e. Pada tanggal 31 Desember 2025 dan 2024, jumlah deposito berjangka yang dibekukan dan diblokir sebagai jaminan atas kredit yang diberikan dan untuk tujuan lain masing-masing sebesar Rp47.756.097 dan Rp59.484.454 (Catatan 12B.c).

e. As of 31 December 2025 and 2024, total time deposits pledged as collateral and blocked for loans and other purposes were amounted to Rp47,756,097 and Rp59,484,454, respectively (Note 12B.c).

f. Pada tanggal 6 Januari 2025, Bank Mandiri menerbitkan Sertifikat Deposito KPR Tapera PT Bank Mandiri (Persero) Tbk dengan total nilai nominal sebesar Rp18.787 sebagai berikut:

f. On 6 January 2025, Bank Mandiri Issued Negotiable Certificate of Deposit (NCD) KPR Tapera PT Bank Mandiri (Persero) Tbk with the total nominal value of Rp18,787 as follow:

Sertifikat Deposito	Nilai nominal/ Nominal value	Tingkat diskonto/ Discount Rate	Jatuh tempo/ Maturity date	Bonds
KPR Tapera PT Bank Mandiri	18.787	0,75%	6 Januari 2026 / 6 January 2026	KPR Tapera PT Bank Mandiri

Sertifikat Deposito KPR Tapera ditawarkan dengan nilai 99,25% (sembilan puluh sembilan koma dua puluh lima persen) dari jumlah pokok sertifikat. Bunga sertifikat deposito dibayarkan pada saat jatuh tempo pada tanggal 6 Januari 2026. Sertifikat Deposito KPR Tapera dijamin oleh Lembaga Penjamin Simpanan (LPS) selama memenuhi persyaratan hukum dan peraturan yang berlaku.

NCD KPR Tapera is offered at 99.25% (ninety-nine point twenty-five percent) of the principal amount of the NCD. The NCD interest is paid on the date of maturity on 6 January 2026. NCD KPR Tapera are guaranteed by Deposit Insurance Corporation (LPS) as long as they meet the applicable legal and regulatory requirements.

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**23. SIMPANAN DARI NASABAH - DEPOSITO
BERJANGKA (lanjutan)**

- f. Pada tanggal 6 Januari 2025, Bank Mandiri menerbitkan Sertifikat Deposito KPR Tapera PT Bank Mandiri (Persero) Tbk dengan total nilai nominal sebesar Rp18.787 sebagai berikut: (lanjutan)

Berikut adalah rincian nilai Sertifikat Deposito KPR Tapera:

	31 Desember 2025/ 31 December 2025
Nilai nominal	18.787
Dikurangi diskonto yang belum diamortisasi	(141)
Nilai tercatat	18.646

**23. DEPOSITS FROM CUSTOMERS - TIME DEPOSITS
(continued)**

- f. On 6 January 2025, Bank Mandiri Issued Negotiable Certificate of Deposit (NCD) KPR Tapera PT Bank Mandiri (Persero) Tbk with the total nominal value of Rp18,787 as follow: (continued)

Detail of value of NCD KPR Tapera are as follow:

Nominal value
Less: unamortised discounts
Book value

**24. SIMPANAN DARI BANK LAIN - GIRO, GIRO
WADIAH DAN TABUNGAN**

- a. Berdasarkan mata uang, pihak berelasi dan pihak ketiga:

	31 Desember 2025/ 31 December 2025	31 Desember 2024/ 31 December 2024
Giro dan giro wadiah		
Pihak berelasi (Catatan 56)		
Rupiah	2.564	1.829
Mata uang asing (Catatan 62.B.(iv))	99.072	4.296.812
	101.636	4.298.641
Pihak ketiga		
Rupiah	1.895.646	2.119.086
Mata uang asing (Catatan 62.B.(iv))	2.028.928	738.121
	3.924.574	2.857.207
Total	4.026.210	7.155.848
Tabungan		
Pihak berelasi (Catatan 56)		
Rupiah	38	595
Pihak ketiga		
Rupiah	1.996.207	1.933.581
Mata uang asing (Catatan 62.B.(iv))	14	14
	1.996.221	1.933.595
	1.996.259	1.934.190
	6.022.469	9.090.038

Termasuk dalam simpanan dari bank lain - giro adalah giro wadiah masing-masing sebesar Rp88.088 dan Rp183.864 pada tanggal 31 Desember 2025 dan 2024.

**24. DEPOSITS FROM OTHER BANKS - DEMAND
DEPOSITS, WADIAH DEMAND DEPOSITS AND
SAVING DEPOSITS**

- a. By currencies, related parties and third parties:

Demand deposits and wadiah
demand deposits
Related parties (Note 56)
Rupiah
Foreign currencies
(Note 62.B.(iv))

Third parties
Rupiah
Foreign currencies
(Note 62.B.(iv))

Saving deposits
Related parties (Note 56)
Rupiah

Third parties
Rupiah
Foreign currencies
(Note 62.B.(iv))

Included in deposits from other banks - demand deposits are wadiah demand deposits amounted to Rp88,088 and Rp183,864, as of 31 December 2025 and 2024, respectively.

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**24. SIMPANAN DARI BANK LAIN - GIRO, GIRO
WADIAH DAN TABUNGAN (lanjutan)**

- b. Tingkat suku bunga rata-rata (*cost of funds*) dan kisaran bagi hasil per tahun:

	31 Desember 2025/ 31 December 2025
Tingkat suku bunga rata-rata (<i>cost of funds</i>) per tahun:	
Giro dan giro wadiah	
Rupiah	2,65%
Mata uang asing (disetarakan dalam Rupiah)	2,82%
Tabungan	
Rupiah	0,47%
Mata uang asing (disetarakan dalam Rupiah)	0,17%
Kisaran bagi hasil giro wadiah per tahun:	
Rupiah	0,69% - 0,72%
Mata uang asing (disetarakan dalam Rupiah)	0,00%

- c. Pada tanggal 31 Desember 2025 dan 2024, giro, giro wadiah dan tabungan dari bank lain yang menjadi jaminan atas kredit yang diberikan dan bank garansi masing-masing sebesar Rp26.125 dan Rp68.570 (Catatan 12B.c dan 31d).

**24. DEPOSITS FROM OTHER BANKS - DEMAND
DEPOSITS, WADIAH DEMAND DEPOSITS AND
SAVING DEPOSITS (continued)**

- b. Average interest rates (*cost of funds*) and profit sharing per annum:

	31 Desember 2024/ 31 December 2024	
Average interest rates (<i>cost of funds</i>) per annum: Demand deposits and wadiah demand deposits		
Rupiah	2,71%	
Foreign currencies (equivalent to Rupiah)	2,71%	
Saving deposits		
Rupiah	0,47%	
Foreign currencies (equivalent to Rupiah)	0,17%	
Range of profit sharing per annum for wadiah demand deposits:		
Rupiah	0,70% - 0,73%	
Foreign currencies (equivalent to Rupiah)	0,00%	

- c. As of 31 December 2025 and 2024, total demand deposits, wadiah demand deposits and saving deposits from other banks pledged as collateral for loans and bank guarantees were amounted to Rp26,125 and Rp68,570, respectively (Notes 12B.c and 31d).

**25. SIMPANAN DARI BANK LAIN - INTER-BANK
CALL MONEY**

- a. Berdasarkan mata uang:

	31 Desember 2025/ 31 December 2025
Pihak berelasi (Catatan 56):	
Mata uang asing (Catatan 62.B.(iv))	750.375
Pihak ketiga:	
Rupiah	-
Mata uang asing (Catatan 62.B.(iv))	7.263.507
	7.263.507
	8.013.882

- b. Berdasarkan sisa waktu hingga jatuh tempo:

	31 Desember 2025/ 31 December 2025
Rupiah	
Kurang dari 1 bulan	-
Lebih dari 1 bulan	-
Mata uang asing	
Kurang dari 1 bulan	3.567.462
Lebih dari 1 bulan	4.446.420
Total (Catatan 62.B.(iv))	8.013.882
	8.013.882

**25. DEPOSITS FROM OTHER BANKS - INTER-BANK
CALL MONEY**

- a. By currencies:

	31 Desember 2024/ 31 December 2024	
Related parties (Note 56): Foreign currencies (Notes 62.B.(iv))	1.931.400	
Third parties:		
Rupiah	700.000	
Foreign currencies (Notes 62.B.(iv))	7.330.154	
	8.030.154	
	9.961.554	

- b. By remaining period to maturity date:

	31 Desember 2024/ 31 December 2024	
Rupiah		
Less than 1 month	700.000	
Over 1 month	-	
Foreign currencies		
Less than 1 month	5.210.063	
Over 1 month	4.051.491	
Total (Note 62.B.(iv))	9.261.554	
	9.961.554	

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25. SIMPANAN DARI BANK LAIN - INTER-BANK CALL MONEY (lanjutan)

- c. Tingkat suku bunga rata-rata (cost of funds) per tahun:

	31 Desember 2025/ 31 December 2025
Rupiah	5,22%
Mata uang asing (disetarakan dalam Rupiah)	4,29%

25. DEPOSITS FROM OTHER BANKS - INTER-BANK CALL MONEY (continued)

- c. Average interest rates (cost of funds) per annum:

	31 Desember 2024/ 31 December 2024	
	6,22%	Rupiah
	5,15%	Foreign currencies (equivalent to Rupiah)

26. SIMPANAN DARI BANK LAIN - DEPOSITO BERJANGKA

- a. Berdasarkan mata uang:

	31 Desember 2025/ 31 December 2025
Pihak berelasi (Catatan 56):	
Mata uang asing (Catatan 62.B.(iv))	817.075
Pihak ketiga:	
Rupiah	2.481.868
Mata uang asing (Catatan 62.B.(iv))	3.420.249
	5.902.117
Total	6.719.192

26. DEPOSITS FROM OTHER BANKS - TIME DEPOSITS

- a. By currency:

	31 Desember 2024/ 31 December 2024	
	289.710	Related parties (Note 56)
	4.735.630	Foreign currencies (Note 62.B.(iv))
	2.965.777	Third parties
	7.701.407	Rupiah
		Foreign currencies (Note 62.B.(iv))
Total	7.991.117	Total

- b. Berdasarkan jangka waktu:

	31 Desember 2025/ 31 December 2025
Rupiah	
1 bulan	2.291.868
3 bulan	146.750
6 bulan	31.700
12 bulan	11.550
	2.481.868
Mata uang asing	
1 bulan	478.634
3 bulan	1.167.250
6 bulan	1.745.945
12 bulan	345.245
Lebih dari 12 bulan	500.250
	4.237.324
Total (Catatan 62.B.(iv))	6.719.192

- b. By period:

	31 Desember 2024/ 31 December 2024	
	4.492.130	Rupiah
	202.550	1 month
	28.200	3 months
	12.750	6 months
		12 months
	4.735.630	Total
		Foreign currencies
	740.370	1 month
	643.800	3 months
	1.227.517	6 months
	32.190	12 months
	611.610	More than 12 months
	3.255.487	Total (Note 62.B.(iv))
	7.991.117	

- c. Tingkat suku bunga rata-rata (cost of funds) per tahun:

	31 Desember 2025/ 31 December 2025
Rupiah	4,24%
Mata uang asing (disetarakan dalam Rupiah)	3,68%

- c. Average interest rates (cost of funds) per annum:

	31 Desember 2024/ 31 December 2024	
	3,77%	Rupiah
	3,81%	Foreign currencies (equivalent to Rupiah)

- d. Pada tanggal 31 Desember 2025 dan 2024, deposito berjangka dari bank lain yang menjadi jaminan atas kredit yang diberikan masing-masing sebesar Rp231.295 dan Rp326.178 (Catatan 12B.c).

- d. As of 31 December 2025 and 2024, time deposits from other banks pledged as collateral for loans amounted to Rp231,295 and Rp326,178, respectively (Note 12B.c).

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27. LIABILITAS KONTRAK ASURANSI

Liabilitas kontrak asuransi terdiri dari liabilitas Entitas Anak (PT AXA Mandiri Financial Services) sebagai berikut:

	31 Desember 2025/ 31 December 2025	31 Desember 2024/ 31 December 2024
Liabilitas kontrak asuransi:		
Liabilitas estimasi terbaik	32.164.590	-
Margin jasa kontraktual	3.295.245	-
Liabilitas klaim	1.257.760	-
Penyesuaian risiko	447.382	-
Liabilitas kepada pemegang polis <i>unit-link</i>	560.146	28.012.886
Liabilitas kepada pemegang polis non <i>unit-link</i>	125.865	7.474.601
	37.850.988	35.487.487

27. INSURANCE CONTRACT LIABILITIES

Insurance contract liabilities consist of liabilities of the Subsidiary (PT AXA Mandiri Financial Services) as follows:

Insurance contract liabilities:
Best estimate liabilities
Contractual services margin
Liabilities for incurred claim
Risk adjustment
Liabilities to unit-linked
policyholders
Liabilities to non unit-linked
policyholders

a. Liabilitas kontrak asuransi

a. Insurance contract liabilities

	Kewajiban untuk sisa cakupan/ Liability for remaining coverage				
	Tidak termasuk komponen kerugian/ Excluding loss component	Komponen kerugian/ Loss component	Kewajiban klaim yang terjadi/ Liability incurred claims	Jumlah/ Total	
Per 1 Januari 2025					At 1 January 2025
Liabilitas kepada pemegang polis - PSAK 104	33.927.167	16.635	578.583	34.522.385	Liabilities to policyholders - SFAS 104
Dampak penerapan awal PSAK 117	-	-	(295.809)	(295.809)	Impact of implementation of SFAS 117
Liabilitas kontrak asuransi	33.927.167	16.635	282.774	34.226.576	Insurance contract liabilities
Pendapatan asuransi					Insurance revenue
Klaim yang diharapkan terjadi dan biaya jasa asuransi lainnya	(1.364.144)	-	-	(1.364.144)	Expected incurred claims and other insurance service expenses
Margin layanan kontraktual untuk periode layanan	(885.200)	-	-	(885.200)	Contractual Service Margin for the Service Provided
Penyesuaian risiko untuk risiko yang telah berakhir	(78.910)	-	-	(78.910)	Risk Adjustment for the Risk Expired
Pemulihan arus kas akuisisi asuransi	(1.127.085)	-	-	(1.127.085)	Recovery of insurance Acquisition Cashflows
Kontrak dari PAA	(768.726)	-	-	(768.726)	Contracts from PAA
Total pendapatan asuransi	(4.224.065)	-	-	(4.224.065)	Total insurance revenue
Biaya jasa asuransi					Insurance service expense
Amortisasi arus kas akuisisi asuransi	1.127.085	-	-	1.127.085	Amortization of insurance acquisition cash flows
Kerugian dan pembalikan kerugian atas kontrak yang merugikan	-	39.759	-	39.759	Losses and reversal of losses on onerous contracts
Klaim yang terjadi dan biaya layanan asuransi lainnya	-	(2.834)	2.352.456	2.349.622	Incurred claims and other insurance service expenses
Total biaya jasa asuransi	1.127.085	36.925	2.352.456	3.516.466	Total Insurance service expense
Hasil layanan asuransi	(3.096.980)	36.925	2.352.456	(707.599)	Insurance service results
Beban/(pendapatan) keuangan asuransi	(2.782.767)	1.096	5.746.880	2.965.209	Insurance finance in expense/ (income)
Total perubahan dalam laporan laba rugi dan penghasilan komprehensif lainnya	(5.879.747)	38.021	8.099.336	2.257.610	Total changes in the statement of profit or loss and other comprehensive income
Arus kas					Cash flows
Premi dan pajak premi yang diterima	9.940.100	-	-	9.940.100	Premiums and premium tax received
Biaya klaim dan biaya layanan asuransi lainnya yang dibayarkan	-	-	(7.731.486)	(7.731.486)	Claims and other insurance service expenses paid
Komponen investasi	-	-	-	-	Investment components
Arus kas akuisisi asuransi	(1.349.542)	-	-	(1.349.542)	Insurance acquisition cashflows
Total arus kas	8.590.558	-	(7.731.486)	859.072	Total cash flows
Liabilitas kontrak asuransi per 31 Desember 2025	36.637.978	54.656	650.624	37.343.258	Net insurance contract liabilities as at 31 December 2025
Perubahan Lain-Lain	(227.731)	-	49.450	(178.281)	Other movements
Liabilitas kontrak asuransi per 31 Desember 2025 - neto	36.410.247	54.656	700.074	37.164.977	Insurance contract liabilities as at 31 December 2025 - net

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27. LIABILITAS KONTRAK ASURANSI (lanjutan)

27. INSURANCE CONTRACT LIABILITIES (continued)

b. Liabilitas kepada pemegang polis *unit-link*

b. Liabilities to unit-linked policyholders

	31 Desember 2025/ 31 December 2025	31 Desember 2024/ 31 December 2024
Liabilitas kepada pemegang polis <i>unit-link</i>		
Konvensional	-	27.427.930
Syariah	560.146	584.956
	560.146	28.012.886

*Liabilities to unit-linked
policyholders
Conventional
Sharia*

Liabilitas kepada pemegang polis *unit-link* merupakan liabilitas Entitas Anak kepada pemegang polis pada kontrak *unit-link* Entitas Anak yang ditempatkan pada investasi *unit-link*.

Liabilities to unit-linked policyholders are Subsidiary's liabilities to policyholders on the Subsidiary's unit-link contracts placed in unit-link investment.

Investasi pemegang polis pada kontrak *unit-link* di atas memiliki aset pendasar berupa aset keuangan terutama dalam bentuk kas, efek-efek dan obligasi pemerintah. Investasi pemegang polis tersebut dicatat sesuai dengan jenis aset keuangan dalam laporan posisi keuangan konsolidasian.

Underlying assets of the above policyholders' investment in unit-link contracts are financial assets mainly consist of cash, marketable securities and government bonds. The investment of policyholders were recorded to the related financial assets in the consolidated statements of financial position.

c. Liabilitas kepada pemegang polis non *unit-link*

c. Liabilities to non unit-linked policyholders

	31 Desember 2025/ 31 December 2025	31 Desember 2024/ 31 December 2024
Manfaat polis masa depan dari produk non <i>unit-link</i>	52.821	7.001.569
Premi yang belum merupakan pendapatan	2.228	105.310
Estimasi liabilitas klaim	4.303	168.985
Utang klaim	13.553	198.737
Titipan premi	52.960	-
	125.865	7.474.601

*Future policy benefits from
non unit-link products*

*Unearned premiums
Estimated claim liabilities
Claim payables
Policyholders deposits*

*) Merupakan liabilitas untuk portofolio syariah.

*) Liabilities for sharia portfolio.

Liabilitas manfaat polis masa depan adalah jumlah dana yang harus disediakan oleh penanggung untuk membayar manfaat dan klaim di masa yang akan datang kepada pihak sebagaimana dinyatakan dalam polis. Perubahan liabilitas manfaat polis masa depan diakui dalam laba rugi tahun berjalan. Liabilitas manfaat polis masa depan telah dihitung menggunakan metode *Gross Premium Reserve* maupun metode harian. Asumsi-asumsi yang dipakai untuk menghitung cadangan liabilitas masa depan pemegang polis dengan *Gross Premium Reserve* adalah berdasarkan asumsi estimasi terbaik yang meliputi asumsi tingkat mortalita, morbidita, tingkat pembatalan polis, biaya, tingkat inflasi, dan tingkat suku bunga.

Liability for future policy benefits is the amount of funds that must be provided by the insurer to pay benefits and claims in the future to the party as stated in the policy. Changes in liability for future policy benefits are recognised in profit or loss for the year. Liability for future policy benefits has been calculated using the Gross Premium Reserve method and the daily method. The assumptions used to calculate future liability reserves for policyholders with Gross Premium Reserves are based on the best estimate assumptions which include assumptions on mortality, morbidity, lapses expenses, inflation rates and interest rates.

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27. LIABILITAS KONTRAK ASURANSI (lanjutan)

- c. Liabilitas kepada pemegang polis non unit-link (lanjutan)

Premi yang belum merupakan pendapatan adalah bagian dari premi yang belum diakui sebagai pendapatan karena masa pertanggungannya masih berjalan pada akhir tahun. Cadangan atas premi yang belum merupakan pendapatan dihitung dengan menggunakan metode amortisasi harian dengan mempertimbangkan masa pertanggungn polis yang dihitung oleh aktuaris.

Estimasi liabilitas klaim adalah estimasi liabilitas atas klaim-klaim asuransi yang telah terjadi, yaitu klaim-klaim yang belum diajukan oleh *provider*, serta klaim-klaim yang sudah diterima namun belum ditentukan nilai gantinya.

Utang klaim adalah utang atas klaim-klaim asuransi yang telah diterima dan disetujui.

27. INSURANCE CONTRACT LIABILITIES (continued)

- c. Liabilities to non unit-linked policyholders (continued)

Unearned premiums are the portion of premiums that have not been recognised as income because the coverage period is still running at the end of the year. Reserves for unearned premiums are calculated using the daily amortisation method with consideration for the policy coverage period as calculated by the actuary.

Estimated claim liability is estimated liability for insurance claims that have occurred, which are claims that have not been submitted by the provider, as well as claims that have been received but the replacement value has not been determined.

Claims payable is an payable of insurance claims that have been received and approved.

28. LIABILITAS ATAS EFEK-EFEK YANG DIJUAL DENGAN JANJI DIBELI KEMBALI

28. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE LIABILITIES

31 Desember 2025/31 December 2025

Jenis efek	Rentang tanggal dimulai/ Range of start date	Rentang tanggal jatuh tempo/ Range of maturity date	Nilai jual kembali/ Resale amount	Pendapatan bunga belum direalisasi/ Unamortised interest	Nilai neto/ Carrying amount	Transactions
Pihak berelasi Rupiah						Related parties Rupiah
Bank Lain						Bank Indonesia
Obligasi pemerintah	18/12/2025	02/01/2026	20.215	3	20.212	Government bonds
Total			20.215	3	20.212	Total
Pihak ketiga Rupiah						Third parties Rupiah
Bank lain						Other banks
Obligasi pemerintah	09/12/2025 - 29/12/2025	05/01/2026 - 08/01/2026	1.676.522	893	1.675.629	Government bonds
Efek-efek	23/12/2025 - 24/12/2025	06/01/2026 - 07/01/2026	105.621	74	105.547	Marketable securities
			1.782.143	967	1.781.176	
			1.802.358	970	1.801.388	
Mata uang asing						Foreign currencies
Bank lain						Other banks
Obligasi pemerintah	24/02/2022 - 23/12/2025	09/01/2026 - 03/04/2029	38.809.692	2.164.346	36.645.346	Government bonds
Efek-efek	19/12/2024 - 26/12/2025	26/03/2026 22/07/2028	1.686.085	176.930	1.509.155	Marketable securities
			40.495.777	2.341.276	38.154.501	
			42.277.920	2.342.243	39.935.677	
Total			42.298.135	2.342.246	39.955.889	Total

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**28. LIABILITAS ATAS EFEK-EFEK YANG DIJUAL
DENGAN JANJI DIBELI KEMBALI (lanjutan)**

**28. SECURITIES SOLD UNDER AGREEMENTS TO
REPURCHASE LIABILITIES (continued)**

31 Desember 2024/31 December 2024

Jenis efek	Rentang tanggal dimulai/ Range of start date	Rentang tanggal jatuh tempo/ Range of maturity date	Nilai jual kembali/ Resale amount	Pendapatan bunga belum direalisasi/ Unamortised interest	Nilai neto/ Carrying amount	Transactions
Pihak ketiga						Third parties
Rupiah						Rupiah
Bank Indonesia						Bank Indonesia
Obligasi pemerintah	05/12/2025 - 31/12/2024	02/01/2025 - 20/01/2025	54.561.946	40.362	54.521.584	Government bonds
Efek-efek	09/12/2024 - 30/12/2024	02/01/2025 - 30/01/2025	2.950.018	5.916	2.944.102	Marketable securities
Bank lain						Other banks
Obligasi pemerintah	19/12/2024 - 31/12/2024	02/01/2025 - 14/01/2025	119.635	147	119.488	Government bonds
Total			57.631.599	46.425	57.585.174	Total
Mata uang asing						Foreign currencies
Obligasi pemerintah	24/02/2022 - 20/12/2024	28/01/2025 - 03/04/2029	34.601.183	2.558.856	32.042.327	Government bonds
Efek-efek	27/06/2022 - 20/12/2024	27/06/2025 - 20/12/2027	706.436	77.712	628.724	Marketable securities
			35.307.619	2.636.568	32.671.051	
Total			92.939.218	2.682.993	90.256.225	Total

29. LIABILITAS AKSEPTASI

29. ACCEPTANCE PAYABLES

a. Berdasarkan jenis mata uang, pihak berelasi dan pihak ketiga:

a. By currencies, related parties and third parties:

	31 Desember 2025/ 31 December 2025	31 Desember 2024/ 31 December 2024	
Rupiah			Rupiah
Liabilitas kepada bank lain			Payables to other banks
Pihak berelasi (Catatan 56)	1.405.305	1.990.274	Related parties (Note 56)
Pihak ketiga	1.815.919	2.608.480	Third parties
Liabilitas kepada debitur			Payables to debtors
Pihak berelasi (Catatan 56)	300.747	188.236	Related parties (Notes 56)
Pihak ketiga	315.772	549.094	Third parties
Total	3.837.743	5.336.084	Total
Mata uang asing			Foreign currencies
Liabilitas kepada bank lain			Payables to other banks
Pihak berelasi (Catatan 56)	15.048	367.298	Related parties (Note 56)
Pihak ketiga	3.769.178	3.354.959	Third parties
Liabilitas kepada debitur			Payables to debtors
Pihak berelasi (Catatan 56)	7.232	19.479	Related parties (Note 56)
Pihak ketiga	290.132	58.193	Third parties
Total (Catatan 62.B.(iv))	4.081.590	3.799.929	Total (Note 62.B.(iv))
	7.919.333	9.136.013	

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29. LIABILITAS AKSEPTASI (lanjutan)

29. ACCEPTANCE PAYABLES (continued)

b. Berdasarkan jatuh tempo:

b. By maturity:

	31 Desember 2025/ 31 December 2025	31 Desember 2024/ 31 December 2024	
Rupiah			Rupiah
Kurang dari 1 bulan	924.501	917.321	Less than 1 month
1 - 3 bulan	1.373.653	2.552.176	1 - 3 months
3 - 6 bulan	1.107.270	1.866.587	3 - 6 months
6 - 12 bulan	432.319	-	6 - 12 months
Total	3.837.743	5.336.084	Total
Mata uang asing			Foreign currencies
Kurang dari 1 bulan	1.349.463	1.082.622	Less than 1 month
1 - 3 bulan	1.142.466	1.889.492	1 - 3 months
3 - 6 bulan	1.191.404	547.886	3 - 6 months
6 - 12 bulan	19.081	30.962	6 - 12 months
Lebih dari 12 bulan	379.176	248.967	More than 12 months
Total (Catatan 62.B.(iv))	4.081.590	3.799.929	Total (Note 62.B.(iv))
	7.919.333	9.136.013	

30. EFEK-EFEK YANG DITERBITKAN

30. DEBT SECURITIES ISSUED

	31 Desember 2025/ 31 December 2025	31 Desember 2024/ 31 December 2024	
Rupiah			Rupiah
Pihak berelasi (Catatan 56)			Related parties (Note 56)
Obligasi	5.695.720	3.922.950	Bonds
Sukuk Mudharabah Sustainability	629.500	255.500	Sukuk Mudharabah Sustainability
Sertifikat Investasi Mudharabah Antarbank (SIMA)	100.000	402.375	Interbank Mudharabah Investment Certificate (SIMA)
	6.425.220	4.580.825	
Pihak ketiga			Third parties
Obligasi	22.165.905	12.575.161	Bonds
Sukuk Mudharabah Sustainability	5.570.500	2.342.126	Sukuk Mudharabah Sustainability
Cek perjalanan Mandiri	59.288	59.289	Mandiri travelers' cheques
Sukuk Mudharabah Muqayyadah I Tahap IV	7.936	-	Sukuk Mudharabah Muqayyadah I Phase IV
Sukuk Mudharabah Muqayyadah I Tahap I	7.306	3.307	Sukuk Mudharabah Muqayyadah I Phase I
Sukuk Mudharabah Muqayyadah I Tahap III	6.653	7.969	Sukuk Mudharabah Muqayyadah I Phase III
Sukuk Mudharabah Muqayyadah I Tahap II	3.007	7.286	Sukuk Mudharabah Muqayyadah I Phase II
Sertifikat Investasi Mudharabah Antarbank (SIMA)	4.788.886	3.967.484	Interbank Mudharabah Investment Certificate (SIMA)
	32.609.481	18.962.622	
	39.034.701	23.543.447	
Mata uang asing (Catatan 62.B.(iv))			Foreign currencies (Note 62.B.(iv))
Pihak ketiga			Third parties
Obligasi	23.277.310	17.676.520	Bonds
	62.312.011	41.219.967	
Dikurangi: biaya penerbitan yang belum diamortisasi	(106.780)	(78.900)	Less: unamortised debt issuance cost
Neto	62.205.231	41.141.067	Net

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30. EFEK-EFEK YANG DITERBITKAN (lanjutan)

Obligasi

Bank Mandiri

Rupiah

Pada tanggal 19 Desember 2025, Bank Mandiri menerbitkan Obligasi Keberlanjutan Berkelanjutan I Bank Mandiri Tahap I Tahun 2025 ("Obligasi Keberlanjutan Berkelanjutan I Tahap I") dengan nilai nominal sebesar Rp5.000.000 yang terdiri atas 3 (tiga) seri:

Obligasi	Nilai nominal/ Nominal value	Tingkat bunga tetap per tahun/ Fixed interest rate per annum	Jatuh tempo/ Maturity date	Bonds
Seri A	1.000.000	4,85%	29 Desember 2026/ 29 December 2026	Series A
Seri B	2.000.000	5,45%	19 Desember 2028/ 19 December 2028	Series B
Seri C	2.000.000	5,95%	19 Desember 2030/ 19 December 2030	Series C

Obligasi Keberlanjutan Berkelanjutan I Tahap I ditawarkan dengan nilai 100% (seratus persen) dari jumlah pokok obligasi. Bunga obligasi dibayarkan setiap triwulan, dengan pembayaran bunga pertama dilakukan pada tanggal 19 Maret 2026, sedangkan pembayaran bunga terakhir sekaligus jatuh tempo obligasi adalah pada tanggal 29 Desember 2026 untuk seri A, 19 Desember 2028 untuk seri B, dan 19 Desember 2030 untuk seri C yang juga merupakan tanggal pelunasan pokok dari masing-masing seri obligasi. Pembayaran pokok obligasi dilakukan secara penuh pada saat tanggal jatuh tempo. Wali amanat dari penerbitan Obligasi Keberlanjutan Berkelanjutan I Tahap I adalah PT Bank Tabungan Negara (Persero) Tbk. Seluruh dana yang diperoleh dari hasil Penawaran Umum Obligasi Keberlanjutan ini, setelah dikurangi biaya-biaya Emisi, akan digunakan seluruhnya untuk melakukan pembiayaan (*finance*) atau pembiayaan ulang (*refinance*) atas kegiatan-kegiatan yang termasuk dalam kategori Kegiatan Usaha Berwawasan Lingkungan (KUBL) dan/atau Kegiatan Usaha Berwawasan Sosial (KUBS) sebagaimana diatur dalam POJK No. 18 Tahun 2023 tentang Penerbitan Dan Persyaratan Efek Bersifat Utang Dan Sukuk Berlandaskan Keberlanjutan, dengan alokasi sekitar 60% (enam puluh persen) digunakan untuk membiayai atau membiayai kembali KUBL dan sekitar 40% (empat puluh persen) digunakan untuk membiayai atau membiayai Kembali KUBS.

Pada tanggal 31 Desember 2025, peringkat Obligasi Keberlanjutan Berkelanjutan I Tahap I menurut Pefindo adalah idAAA (triple A).

30. DEBT SECURITIES ISSUED (continued)

Bonds

Bank Mandiri

Rupiah

On 25 March 2025, Bank Mandiri issued Continuous Sustainability Bond I Bank Mandiri Phase I Year 2025 ("Continuous Sustainability Bond I Phase I") with nominal value of Rp5,000,000, which consist of 3 (three) series:

Continuous Sustainability Bond I Phase I is offered at 100% (one hundred percent) of the principal amount of bonds. The bond interest is paid on a quarterly basis with the first interest payment made on 19 March 2026, while the last interest payment and maturity date of the bonds is on 29 December 2026 for Series A, 19 December 2028 for Series B, and 19 December 2030 for Series C which is also the redemption date of the principal of each series of bonds. The payments of the bonds principal will be fully paid on the maturity date. The trustee of the bond issuance of Continuous Sustainability Bond I Phase I is PT Bank Tabungan Negara (Persero) Tbk. All funds obtained from the issuance of this public offering, after omitting issuance cost, will be used entirely on the financing or refinancing of Environmental Based Business Activity (hereinafter abbreviated as KUBL or Kegiatan Usaha Berwawasan Lingkungan) and/or Social Based Business Activity (hereinafter abbreviated as KUBS or Kegiatan Usaha Berwawasan Sosial) as regulated on POJK No. 18 Year 2023 concerning Issuance And Requirements of Sustainability Debt and Sukuk Securities, with allocation of approximately 60% (sixty percent) goes to the financing or refinancing of Environmental Based Business Activity and approximately 40% (forty percent) goes to the financing or refinancing of Social Based Business Activity.

As of 31 December 2025, the Pefindo's rating of the Continuous Green Bond I Phase I is idAAA (triple A).

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30. EFEK-EFEK YANG DITERBITKAN (lanjutan)

Obligasi (lanjutan)

Bank Mandiri (lanjutan)

Rupiah (lanjutan)

Pada tanggal 25 Maret 2025, Bank Mandiri menerbitkan Obligasi Berwawasan Lingkungan Berkelanjutan I Bank Mandiri Tahap II Tahun 2025 ("Obligasi Berwawasan Lingkungan Berkelanjutan I Tahap II") dengan nilai nominal sebesar Rp5.000.000 yang terdiri atas 2 (dua) seri:

Obligasi	Nilai nominal/ Nominal value	Tingkat bunga tetap per tahun/ Fixed interest rate per annum	Jatuh tempo/ Maturity date	Bonds
Seri A	500.000	6,35%	5 April 2026/ 5 April 2026	Series A
Seri B	4.500.000	6,65%	25 Maret 2028/ 25 March 2028	Series B

Obligasi Berwawasan Lingkungan Berkelanjutan I Tahap II ditawarkan dengan nilai 100% (seratus persen) dari jumlah pokok obligasi. Bunga obligasi dibayarkan setiap triwulan, dengan pembayaran bunga pertama dilakukan pada tanggal 25 Juni 2025, sedangkan pembayaran bunga terakhir sekaligus jatuh tempo obligasi adalah pada tanggal 5 April 2026 untuk seri A dan 25 Maret 2028 untuk seri B yang juga merupakan tanggal pelunasan pokok dari masing-masing seri obligasi. Pembayaran pokok obligasi dilakukan secara penuh pada saat tanggal jatuh tempo. Wali amanat dari penerbitan Obligasi Berwawasan Lingkungan Berkelanjutan I Tahap II adalah PT Bank Tabungan Negara (Persero) Tbk. Seluruh dana yang diperoleh dari hasil Penawaran Umum Obligasi Berwawasan Lingkungan ini, setelah dikurangi biaya-biaya Emisi, akan digunakan seluruhnya untuk melakukan pembiayaan (*finance*) atau pembiayaan ulang (*refinance*) atas kegiatan-kegiatan yang termasuk dalam kategori Kegiatan Usaha Berwawasan Lingkungan (KUBL) sebagaimana diatur dalam POJK No. 18 Tahun 2023 tentang Penerbitan Dan Persyaratan Efek Bersifat Utang Dan Sukuk Berlandaskan Keberlanjutan, dengan porsi paling sedikit sebesar 70% (tujuh puluh persen) digunakan untuk membiayai KUBL.

Pada tanggal 31 Desember 2025, peringkat Obligasi Berwawasan Lingkungan Berkelanjutan I Tahap II menurut Pefindo adalah idAAA (*triple A*).

30. DEBT SECURITIES ISSUED (continued)

Bonds (continued)

Bank Mandiri (continued)

Rupiah (continued)

On 25 March 2025, Bank Mandiri issued Continuous Green Bond I Bank Mandiri Phase II Year 2025 ("Continuous Green Bond I Phase II") with nominal value of Rp5,000,000, which consist of 2 (two) series:

Continuous Green Bond I Phase II is offered at 100% (one hundred percent) of the principal amount of bonds. The bond interest is paid on a quarterly basis with the first interest payment made on 25 June 2025, while the last interest payment and maturity date of the bonds is on 5 April 2026 for Series A and 25 March 2028 for Series B which is also the redemption date of the principal of each series of bonds. The payments of the bonds principal will be fully paid on the maturity date. The trustee of the bond issuance of Continuous Green Bond I Phase I is PT Bank Tabungan Negara (Persero) Tbk. All funds obtained from the issuance of this public offering, after omitting issuance cost, will be used entirely on the financing or refinancing of Environmental Based Business Activity (hereinafter abbreviated as KUBL or Kegiatan Usaha Berwawasan Lingkungan (KUBL) as regulated on POJK No. 18 Year 2023 concerning Issuance And Requirements of Sustainability Debt and Sukuk Securities, with allocation of at least 70% (seventy percent) goes to the financing of Environmental Based Business Activity.

As of 31 December 2025, the Pefindo's rating of the Continuous Green Bond I Phase II is idAAA (*triple A*).

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30. EFEK-EFEK YANG DITERBITKAN (lanjutan)

Obligasi (lanjutan)

Bank Mandiri (lanjutan)

Rupiah (lanjutan)

Pada tanggal 4 Juli 2023, Bank Mandiri menerbitkan Obligasi Berwawasan Lingkungan Berkelanjutan I Bank Mandiri Tahap I Tahun 2023 ("Obligasi Berwawasan Lingkungan Berkelanjutan I Tahap I") dengan nilai nominal sebesar Rp5.000.000 yang terdiri atas 2 (dua) seri:

Obligasi	Nilai nominal/ Nominal value	Tingkat bunga tetap per tahun/ Fixed interest rate per annum	Jatuh tempo/ Maturity date	Bonds
Seri A	1.950.000	5,80%	4 Juli 2026/ 4 July 2026	Series A
Seri B	3.050.000	6,10%	4 Juli 2028/ 4 July 2028	Series B

Obligasi Berwawasan Lingkungan Berkelanjutan I Tahap I ditawarkan dengan nilai 100% (seratus persen) dari jumlah pokok obligasi. Bunga obligasi dibayarkan setiap triwulan, dengan pembayaran bunga pertama dilakukan pada tanggal 4 Oktober 2023, sedangkan pembayaran bunga terakhir sekaligus jatuh tempo obligasi adalah pada tanggal 4 Juli 2026 untuk seri A dan 4 Juli 2028 untuk seri B yang juga merupakan tanggal pelunasan pokok dari masing-masing seri obligasi. Pembayaran pokok obligasi dilakukan secara penuh pada saat tanggal jatuh tempo. Wali amanat dari penerbitan Obligasi Berwawasan Lingkungan Berkelanjutan I Tahap I adalah PT Bank Negara Indonesia (Persero) Tbk Seluruh dana yang diperoleh dari hasil Penawaran Umum Obligasi Berwawasan Lingkungan ini, setelah dikurangi biaya-biaya Emisi, akan digunakan seluruhnya untuk melakukan pembiayaan (*finance*) atau pembiayaan ulang (*refinance*) atas kegiatan-kegiatan yang termasuk dalam kategori Kegiatan Usaha Berwawasan Lingkungan (KUBL) sebagaimana diatur dalam POJK No. 18 Tahun 2023 tentang Penerbitan Dan Persyaratan Efek Bersifat Utang Dan Sukuk Berlandaskan Keberlanjutan, dengan porsi paling sedikit sebesar 70% (tujuh puluh persen) digunakan untuk membiayai KUBL.

Pada tanggal 31 Desember 2025 dan 2024, peringkat Obligasi Berwawasan Lingkungan Berkelanjutan I Tahap I menurut Pefindo adalah idAAA (*triple A*).

30. DEBT SECURITIES ISSUED (continued)

Bonds (continued)

Bank Mandiri (continued)

Rupiah (continued)

On 4 July 2023, Bank Mandiri issued Continuous Green Bond I Bank Mandiri Phase I Year 2023 ("Continuous Green Bond I Phase I") with total nominal value Rp5,000,000, which consist of 2 (two) series.

Continuous Green Bond I Phase I is offered at 100% (one hundred percent) of the principal amount of bonds. The bond interest is paid on a quarterly basis with the first interest payment made on 4 October 2023, while the last interest payment and maturity date of the bonds is on 4 July 2026 for Series A and 4 July 2028 for Series B which is also the redemption date of the principal of each series of bonds. The payments of the bonds principal will be fully paid on the maturity date. The trustee of the bond issuance of Continuous Green Bond I Phase I is PT Bank Negara Indonesia (Persero) Tbk All funds obtained from the issuance of this public offering, after omitting issuance cost, will be used entirely on the financing or refinancing of Environmental Based Business Activity (hereinafter abbreviated as KUBL or Kegiatan Usaha Berwawasan Lingkungan (KUBL) as regulated on POJK No. 18 Year 2023 concerning Issuance and Requirements of Sustainability Debt and Sukuk Securities, with allocation of at least 70% (seventy percent) goes to the financing of Environmental Based Business Activity.

As of 31 December 2025 and 2024, the Pefindo's rating of the Continuous Green Bond I Phase I is idAAA (*triple A*).

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30. EFEK-EFEK YANG DITERBITKAN (lanjutan)

Obligasi (lanjutan)

Bank Mandiri (lanjutan)

Rupiah (lanjutan)

Pada tanggal 12 Mei 2020, Bank Mandiri menerbitkan Obligasi Berkelanjutan II Bank Mandiri Tahap I Tahun 2020 ("Obligasi Berkelanjutan II Tahap I") dengan nilai nominal sebesar Rp1.000.000 yang terdiri atas 2 (dua) seri:

Obligasi	Nilai nominal/ Nominal value	Tingkat bunga tetap per tahun/ Fixed interest rate per annum	Jatuh tempo/ Maturity date	Bonds
Seri A	350.000	7,75%	12 Mei 2025/ 12 May 2025	Series A
Seri B	650.000	8,30%	12 Mei 2027/ 12 May 2027	Series B

Obligasi Berkelanjutan II Tahap I ditawarkan dengan nilai 100% (seratus persen) dari jumlah pokok obligasi. Bunga obligasi dibayarkan setiap triwulan, dengan pembayaran bunga pertama dilakukan pada tanggal 12 Agustus 2020, sedangkan pembayaran bunga terakhir sekaligus jatuh tempo obligasi adalah pada tanggal 12 Mei 2025 untuk seri A dan 12 Mei 2027 untuk seri B yang juga merupakan tanggal pelunasan pokok dari masing-masing seri obligasi. Pembayaran pokok obligasi untuk Seri A telah dilakukan secara penuh pada saat tanggal jatuh tempo. Wali amanat dari penerbitan Obligasi Berkelanjutan II Tahap I adalah PT Bank Permata Tbk.

Pada tanggal 31 Desember 2025 dan 2024, peringkat Obligasi Berkelanjutan II Tahap I menurut Pefindo adalah idAAA (triple A).

30. DEBT SECURITIES ISSUED (continued)

Bonds (continued)

Bank Mandiri (continued)

Rupiah (continued)

On 12 May 2020, Bank Mandiri issued Continuous Bonds II Bank Mandiri Phase I Year 2020 ("Continuous Bonds II Phase I") with total nominal value Rp1,000,000, which consist of 2 (two) series:

Continuous Bonds II Phase I is offered at 100% (one hundred percent) of the principal amount of bonds. The bond interest is paid on quarterly basis with the first interest payment was made on 12 August 2020, while the last interest payment and maturity date of the bonds will be on 12 May 2025 for Series A and 12 May 2027 for Series B which is also the redemption date of the principal of each series of bonds. Principal payment for Series A had been fully paid on the maturity date. The trustee of the bond issuance of Continuous Bonds II Phase I is PT Bank Permata Tbk.

As of 31 December 2025 and 2024, the Pefindo's rating of the Continuous Bonds II Phase I is idAAA (triple A).

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30. EFEK-EFEK YANG DITERBITKAN (lanjutan)

Obligasi (lanjutan)

Bank Mandiri (lanjutan)

Rupiah (lanjutan)

Pada tanggal 15 Juni 2017, Bank Mandiri menerbitkan Obligasi Berkelanjutan I Bank Mandiri Tahap II Tahun 2017 ("Obligasi Berkelanjutan I Tahap II") dengan nilai nominal sebesar Rp6.000.000 yang terdiri atas 4 (empat) seri:

Obligasi	Nilai nominal/ Nominal value	Tingkat bunga tetap per tahun/ Fixed interest rate per annum	Jatuh tempo/ Maturity date	Bonds
Seri A	1.000.000	8,00%	15 Juni 2022/ 15 June 2022	Series A
Seri B	3.000.000	8,50%	15 Juni 2024/ 15 June 2024	Series B
Seri C	1.000.000	8,65%	15 Juni 2027/ 15 June 2027	Series C
Seri D	1.000.000	7,80%	15 Juni 2020/ 15 June 2020	Series D

Obligasi Berkelanjutan I Tahap II Seri A, Seri B dan Seri C ditawarkan dengan nilai 100% (seratus persen) dari jumlah pokok obligasi. Bunga obligasi dibayarkan setiap triwulan, dengan pembayaran bunga pertama dilakukan pada tanggal 15 September 2017 sedangkan pembayaran bunga terakhir sekaligus jatuh tempo obligasi adalah pada tanggal 15 Juni 2022 untuk Seri A, 15 Juni 2024 untuk Seri B dan 15 Juni 2027 untuk Seri C yang juga merupakan tanggal pelunasan pokok dari masing-masing seri obligasi. Obligasi Seri D ditawarkan tanpa bunga dengan harga penawaran senilai 79,3146% (tujuh puluh sembilan koma tiga satu empat enam persen) dari jumlah pokok obligasi dan telah jatuh tempo pada tanggal 15 Juni 2020. Pembayaran pokok obligasi untuk Seri A, Seri B, dan Seri D telah dilakukan secara penuh pada saat tanggal jatuh tempo. Wali amanat dari penerbitan Obligasi Berkelanjutan I Tahap II adalah PT Bank Tabungan Negara (Persero) Tbk.

30. DEBT SECURITIES ISSUED (continued)

Bonds (continued)

Bank Mandiri (continued)

Rupiah (continued)

On 15 June 2017, Bank Mandiri issued Continuous Bonds I Bank Mandiri Phase II Year 2017 ("Continuous Bonds I Phase II") with total nominal value of Rp6,000,000, which consist of 4 (four) series:

Continuous Bonds I Phase II Series A, Series B and Series C are offered at 100% (one hundred percent) of the principal amount of the bonds. The interest of the bond is paid on quarterly basis, with the first payment made on 15 September 2017 while the last interest payment date and maturity date of the bonds are on 15 June 2022 for Series A, 15 June 2024 for Series B and 15 June 2027 for Series C which is also the redemption date of the principal of each series of bonds. Series D bonds are offered without interest at a bid price of 79.3146% (seventy nine point three one four six percent) of the principal amount of bonds and the maturity date is 15 June 2020. Principal payment for Series A, Series B, and Series D had been fully paid on the maturity date. The trustee of the Continuous Bonds I Phase II issuance is PT Bank Tabungan Negara (Persero) Tbk.

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30. EFEK-EFEK YANG DITERBITKAN (lanjutan)

Obligasi (lanjutan)

Bank Mandiri (lanjutan)

Rupiah (lanjutan)

Pada tanggal 30 September 2016, Bank Mandiri menerbitkan Obligasi Berkelanjutan I Bank Mandiri Tahap I Tahun 2016 ("Obligasi Berkelanjutan I Tahap I") dengan nilai nominal sebesar Rp5.000.000 yang terdiri atas 3 (tiga) seri:

Obligasi	Nilai nominal/ Nominal value	Tingkat bunga tetap per tahun/ Fixed interest rate per annum	Jatuh tempo/ Maturity date	Bonds
Seri A	1.100.000	7,95%	30 September 2021/ 30 September 2021 30 September 2023/ 30 September 2023	Series A
Seri B	1.500.000	8,50%	30 September 2023 30 September 2026/ 30 September 2026	Series B
Seri C	2.400.000	8,65%	30 September 2026	Series C

Bunga Obligasi Berkelanjutan I Tahap I dibayarkan setiap triwulan, dengan pembayaran bunga pertama dilakukan pada tanggal 30 Desember 2016 sedangkan pembayaran bunga obligasi terakhir sekaligus jatuh tempo obligasi adalah 30 September 2021 untuk Seri A, 30 September 2023 untuk Seri B, dan 30 September 2026 untuk seri C yang juga merupakan tanggal pelunasan pokok dari masing-masing seri obligasi. Pembayaran pokok obligasi untuk Seri A dan Seri B telah dilakukan secara penuh pada saat tanggal jatuh tempo. Wali amanat dari penerbitan Obligasi Berkelanjutan I Tahap I adalah PT Bank Tabungan Negara (Persero) Tbk.

Pada tanggal 31 Desember 2025 dan 2024, peringkat Obligasi Berkelanjutan I Tahap I dan Tahap II menurut Pefindo adalah idAAA (triple A).

Selama berlakunya jangka waktu obligasi dan sebelum dilunasinya jumlah terhutang, Bank Mandiri berkewajiban untuk: (i) memelihara pada setiap saat keadaan keuangan berada dalam kondisi sehat sesuai ketentuan OJK; (ii) mempertahankan tingkat kesehatan Bank minimal berada dalam peringkat komposit 3 (tiga) yang tergolong "Cukup Baik", sesuai penilaian internal berdasarkan ketentuan Bank Indonesia; (iii) memperoleh, mematuhi segala ketentuan dan melakukan hal-hal yang diperlukan untuk menjaga tetap berlakunya segala izin dan persetujuan (baik dari pemerintah ataupun lainnya) dan mematuhi peraturan perundang-undangan Republik Indonesia.

30. DEBT SECURITIES ISSUED (continued)

Bonds (continued)

Bank Mandiri (continued)

Rupiah (continued)

On 30 September 2016, Bank Mandiri issued Continuous Bonds I Bank Mandiri Phase I Year 2016 ("Continuous Bonds I Phase I") with total nominal value of Rp5,000,000 which consist of 3 (three) series:

The interest of Continuous Bonds I Phase I is paid on a quarterly basis, with the first interest payment made on 30 December 2016 while the last interest and principal payment date of the bonds are on 30 September 2021 for Series A, 30 September 2023 for Series B and 30 September 2026 for Series C which is also the redemption date the principal of each series of bonds. Principal payment for Series A and Series B had been fully paid on the maturity date. The trustee for Continuous Bonds I Phase I is PT Bank Tabungan Negara (Persero) Tbk.

As of 31 December 2025 and 2024, the Pefindo's rating of Continuous Bonds I Phase I and Phase II is idAAA (triple A).

During the validity periods of the bonds and prior to the repayment of the bonds, Bank Mandiri has to comply to: (i) maintain the overall Bank's soundness level as regulated by FSA; (ii) maintain the Bank's soundness level at a minimum in the composite level 3 (three) which is categorised as "Fair", according to internal assessment based upon on Bank Indonesia's regulation; (iii) obtain and comply with permits and approvals (from the government or other parties) and comply to Indonesia's laws and regulations.

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30. EFEK-EFEK YANG DITERBITKAN (lanjutan)

Obligasi (lanjutan)

Bank Mandiri (lanjutan)

Rupiah (lanjutan)

Bank Mandiri tanpa persetujuan tertulis Wali Amanat tidak akan melakukan hal-hal sebagai berikut: (i) mengurangi modal ditempatkan dan disetor kecuali karena adanya ketentuan Pemerintah atau Bank Indonesia; (ii) mengadakan perubahan bidang usaha; (iii) mengadakan penggabungan, konsolidasi, akuisisi dengan entitas lain yang menyebabkan bubarnya Bank Mandiri.

Mata Uang Asing

Pada tanggal 24 Maret 2025, Bank Mandiri menerbitkan *Euro Medium Term Notes* (EMTN) kelima, dengan nilai nominal sebesar USD800.000.000 (nilai penuh) di *Singapore Exchange* (SGX) sebagai berikut:

Obligasi	Nilai nominal/ Nominal value	Tingkat bunga tetap per tahun/ Fixed interest rate per annum	Jatuh tempo/ Maturity date	Bonds
<i>Euro Medium Term Notes</i>	USD800.000.000	4,90%	24 Maret 2028/ 24 March 2028	<i>Euro Medium Term Notes</i>

Obligasi EMTN kelima ditawarkan dengan nilai 99,38% (sembilan puluh sembilan koma tiga delapan persen) dari jumlah pokok obligasi. Bunga obligasi dibayarkan setiap semester, dengan pembayaran bunga pertama dilakukan pada tanggal 24 September 2025, sedangkan pembayaran bunga terakhir sekaligus jatuh tempo obligasi adalah pada tanggal 24 Maret 2028 yang juga merupakan tanggal pelunasan pokok dari obligasi. Wali amanat dari penerbitan EMTN adalah Bank of New York Mellon.

Pada tanggal 31 Desember 2025, peringkat EMTN kelima adalah Baa2 (Moody's) dan BBB (S&P).

Pada tanggal 4 April 2023, Bank Mandiri menerbitkan *Euro Medium Term Notes* (EMTN) keempat dengan nilai nominal sebesar USD300.000.000 (nilai penuh) di *Singapore Exchange* (SGX) sebagai berikut:

Obligasi	Nilai nominal/ Nominal value	Tingkat bunga tetap per tahun/ Fixed interest rate per annum	Jatuh tempo/ Maturity date	Bonds
<i>Euro Medium Term Notes</i>	USD300.000.000	5,50%	4 April 2026/ 4 April 2026	<i>Euro Medium Term Notes</i>

30. DEBT SECURITIES ISSUED (continued)

Bonds (continued)

Bank Mandiri (continued)

Rupiah (continued)

Bank Mandiri without written approval from the Trustee will not: (i) reduce the Bank's issued and paid up capital except such a reduction is conducted based on regulations from the Government of Indonesia or Bank Indonesia; (ii) change its nature of business; (iii) conducting merger, consolidation, or acquisitions which led to the dissolution of Bank Mandiri.

Foreign Currency

On 24 March 2025, Bank Mandiri issued the fifth *Euro Medium Term Notes* (EMTN), with a nominal value of USD800,000,000 (full amount) in the *Singapore Exchange* (SGX) as follow:

The fifth EMTN is offered at 99.38% (ninety-nine point three eight percent) of the principal amount of the bonds. The bond interest is paid on semi-annual basis, with the first interest payment scheduled on 24 September 2025 and the last interest payment and due date of the bond principal on 24 March 2028, which also the due date of the principal amount of the bonds. The trustee of the EMTN bond issuance is Bank of New York Mellon.

As of 31 December 2025, the credit ratings for the fifth EMTN are Baa2 (Moody's) and BBB (S&P).

On 4 April 2023, Bank Mandiri issued the fourth *Euro Medium Term Notes* (EMTN) with nominal value of USD300,000,000 (full amount) in *Singapore Exchange* (SGX) as follow:

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30. EFEK-EFEK YANG DITERBITKAN (lanjutan)

Obligasi (lanjutan)

Bank Mandiri (lanjutan)

Mata Uang Asing (lanjutan)

Obligasi EMTN keempat ditawarkan dengan nilai 99,58% (sembilan puluh sembilan koma lima delapan persen) dari jumlah pokok obligasi. Bunga obligasi dibayarkan setiap semester, dengan pembayaran bunga pertama dilakukan pada tanggal 4 Oktober 2023, sedangkan pembayaran bunga terakhir sekaligus jatuh tempo obligasi adalah pada tanggal 4 April 2026 yang juga merupakan tanggal pelunasan pokok dari obligasi. Wali amanat dari penerbitan EMTN adalah Bank of New York Mellon.

Pada tanggal 31 Desember 2025 dan 2024, peringkat EMTN keempat adalah Baa2 (Moody's) dan BBB (Fitch Ratings).

Pada tanggal 19 April 2021, Bank Mandiri menerbitkan EMTN ketiga, yaitu *Sustainability Bond* Bank Mandiri 2021, dengan nilai nominal sebesar USD300.000.000 (nilai penuh) di *Singapore Exchange* (SGX) sebagai berikut:

Obligasi	Nilai nominal/ Nominal value	Tingkat bunga tetap per tahun/ Fixed interest rate per annum	Jatuh tempo/ Maturity date	Bonds
<i>Euro Medium Term Notes</i>	USD300.000.000	2,00%	19 April 2026/ 19 April 2026	<i>Euro Medium Term Notes</i>

Sustainability Bond Bank Mandiri 2021 ditawarkan dengan nilai 98,913% (sembilan puluh delapan koma sembilan satu tiga persen) dari jumlah pokok obligasi. Bunga obligasi dibayarkan setiap semester, dengan pembayaran bunga pertama dilakukan pada tanggal 19 Oktober 2021, sedangkan pembayaran bunga terakhir sekaligus jatuh tempo obligasi adalah pada tanggal 19 April 2026 yang juga merupakan tanggal pelunasan pokok dari obligasi. Wali amanat dari penerbitan EMTN adalah Bank of New York Mellon. Dana hasil penerbitan *Sustainability Bond* tersebut akan digunakan untuk membiayai atau membiayai kembali proyek atau kegiatan yang berwawasan lingkungan dan sosial, sesuai dengan kriteria yang ditetapkan dalam *Sustainability Bond Framework* Bank Mandiri.

Pada tanggal 31 Desember 2025 dan 2024, peringkat EMTN ketiga adalah Baa2 (Moody's) dan BBB (Fitch Ratings).

30. DEBT SECURITIES ISSUED (continued)

Bonds (continued)

Bank Mandiri (continued)

Foreign Currency (continued)

The fourth EMTN is offered at 99.58% (ninety-nine point five eight percent) of the principal amount of the bonds. The bond interest is paid on semi-annual basis, with the first interest payment scheduled on 4 October 2023 and the last interest payment and due date of the bond principal on 4 April 2026, which also the due date of the principal amount of the bonds. The trustee of the EMTN bond issuance is Bank of New York Mellon.

As of 31 December 2025 and 2024, the credit ratings for the fourth EMTN are Baa2 (Moody's) and BBB (Fitch Ratings).

On 19 April 2021, Bank Mandiri issued the third EMTN, namely Bank Mandiri Sustainability Bond 2021, with total nominal value of USD300,000,000 (full amount) on the Singapore Exchange (SGX) as follows:

Bank Mandiri Sustainability Bond 2021 are offered at a value of 98.913% (ninety eight point nine one three percent) of the principal amount of the bonds. Bond interest is paid every semester, with the first interest payment being made on 19 October 2021, while the last interest payment is at the same time the bond maturity on 19 April 2026 which is also the principal repayment date of the bonds. The trustee of the issuance of EMTN is Bank of New York Mellon. The proceeds from the issuance of the Sustainability Bond will be used to finance or refinance projects or activities that are environmentally and socially sound, in accordance with the criteria set out in Bank Mandiri's Sustainability Bond Framework.

As of 31 December 2025 and 2024, the credit ratings for the third EMTN are Baa2 (Moody's) and BBB (Fitch Ratings).

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30. EFEK-EFEK YANG DITERBITKAN (lanjutan)

Obligasi (lanjutan)

Bank Mandiri (lanjutan)

Mata Uang Asing (lanjutan)

Pada tanggal 13 Mei 2020, Bank Mandiri menerbitkan *Euro Medium Term Notes* (EMTN) kedua dengan nilai nominal sebesar USD500.000.000 (nilai penuh) di *Singapore Exchange* (SGX) sebagai berikut:

Obligasi	Nilai nominal/ Nominal value	Tingkat bunga tetap per tahun/ Fixed interest rate per annum	Jatuh tempo/ Maturity date	Bonds
<i>Euro Medium Term Notes</i>	USD500.000.000	4,75%	13 Mei 2025/ 13 May 2025	<i>Euro Medium Term Notes</i>

Obligasi *Euro Medium Term Notes* (EMTN) kedua ditawarkan dengan nilai 99,255% (sembilan puluh sembilan koma dua lima lima persen) dari jumlah pokok obligasi. Bunga obligasi dibayarkan setiap semester, dengan pembayaran bunga pertama dilakukan pada tanggal 13 November 2020, sedangkan pembayaran bunga terakhir sekaligus jatuh tempo obligasi adalah pada tanggal 13 Mei 2025 yang juga merupakan tanggal pelunasan pokok dari obligasi. Wali amanat dari penerbitan EMTN adalah Bank of New York Mellon.

The second EMTN is offered at 99.255% (ninety nine point two five five percent) of the principal amount of bonds. The interest is paid on semi-annual basis with the first interest payment was made on 13 November 2020, while the last interest payment and maturity date of the bonds principal on 13 May 2025 which is also the redemption date of the principal amount of bonds. The trustee of the EMTN bond issuance is Bank of New York Mellon.

Pada tanggal 31 Desember 2024, peringkat EMTN kedua adalah Baa2 (Moody's) dan BBB (Fitch Ratings).

As of 31 December 2024, the second EMTN is rated Baa2 (Moody's) and BBB (Fitch Ratings).

Entitas Anak

Rupiah

Pada tanggal 26 Juni 2025, Bank Mandiri Taspen menerbitkan Obligasi Berkelanjutan II Bank Mandiri Taspen Tahap I Tahun 2025 ("Obligasi Berkelanjutan II Tahap I Tahun 2025") dengan nominal Rp1.500.000 yang terdiri atas 2 (dua) seri:

Subsidiaries

Rupiah

On June 26, 2025, Bank Mandiri Taspen issued Bank Mandiri Taspen Continuous Bonds II Phase I Year 2025 ("Continuing Bonds II Phase I Year 2025") with a nominal value of Rp1,500,000 which consist of 2 (two) series:

Obligasi	Nilai nominal/ Nominal value	Tingkat bunga tetap per tahun/ Fixed interest rate per annum	Jatuh tempo/ Maturity date	Bonds
Seri A	800.000	6,65%	4 Juli 2028/ 4 July 2028	Series A
Seri B	700.000	6,80%	4 Juli 2030/ 4 July 2030	Series B

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30. EFEK-EFEK YANG DITERBITKAN (lanjutan)

Obligasi (lanjutan)

Entitas Anak (lanjutan)

Rupiah (lanjutan)

Bunga Obligasi Berkelanjutan II Tahap I Tahun 2025 dibayarkan setiap triwulan, dengan pembayaran bunga pertama dilakukan pada tanggal 4 Oktober 2025, sedangkan pembayaran bunga obligasi terakhir sekaligus jatuh tempo obligasi adalah pada tanggal 04 Juli 2028 untuk Seri A dan 4 Juli 2030 untuk Seri B yang juga merupakan tanggal pelunasan pokok dari masing-masing seri obligasi. Wali amanat dari penerbitan Obligasi Berkelanjutan II Tahap I Tahun 2025 adalah PT Bank Rakyat Indonesia (Persero) Tbk.

Selama berlakunya jangka waktu Obligasi dan sebelum dilunasinya jumlah terhutang, Bank berkewajiban untuk: (i) memelihara pada setiap saat keadaan keuangan berada dalam kondisi sehat sesuai ketentuan OJK; (ii) mempertahankan tingkat kesehatan Bank minimal berada dalam peringkat komposit 3 (tiga) yang tergolong "Cukup Baik", sesuai penilaian internal berdasarkan ketentuan Bank Indonesia; (iii) memperoleh, mematuhi segala ketentuan dan melakukan hal-hal yang diperlukan untuk menjaga tetap berlakunya segala ijin dan persetujuan (baik dari pemerintah ataupun lainnya) dan melakukan hal-hal yang diwajibkan peraturan perundang-undangan Republik Indonesia.

Bank tanpa persetujuan tertulis wali amanat tidak akan melakukan hal-hal sebagai berikut: (i) mengurangi modal ditempatkan dan disetor kecuali karena adanya ketentuan Pemerintah atau Bank Indonesia; (ii) mengadakan perubahan bidang usaha; (iii) mengadakan penggabungan, konsolidasi, akuisisi dengan entitas lain yang menyebabkan bubarnya Bank.

Obligasi ini tidak dijamin dengan suatu bentuk jaminan khusus.

Pada tanggal 31 Desember 2025 dan 2024, peringkat Obligasi Berkelanjutan II Tahap I Tahun 2025 menurut PT. Pemeringkat Efek Indonesia (Pefindo) adalah AAA (idn) (triple A).

30. DEBT SECURITIES ISSUED (continued)

Bonds (continued)

Subsidiaries (continued)

Rupiah (continued)

The interest of Continuous Bonds II Phase I Year 2025 is paid quarterly, with the first payment on October 4, 2025, while the last payment of interest and also the maturity and payment date of the bonds' principal is on July 4, 2028 for series A and July 4, 2030 for series B. The trustee for Continuing Bonds II Phase I Year 2025 is PT Bank Rakyat Indonesia (Persero) Tbk.

During the validity period of the Bonds and prior to the repayment of the bonds, the Bank is under obligation to: (i) maintain at all times the Bank's financial level in good condition as regulated by OJK; (ii) maintain the Bank's health level at a minimum in the composite level 3 (three) which is "Fair", according to internal assessment based upon Bank Indonesia's regulation; (iii) obtain and comply with permits and approvals (from the Government and other parties) and ensure that the Bank conforms with Indonesia's rules and regulations.

The Bank, without a written consent from the trustee will not: (i) reduce the Bank's issued and fully paid up capital except such a reduction is conducted based on regulations from the Government of Indonesia or Bank Indonesia; (ii) undergo a change in its main business; (iii) undergo merger, consolidation, or acquisitions which led to the dissolution of the Bank.

The bonds are not guaranteed with specific guarantee.

As of 31 December 2025 and 2024, based on PT. Pemeringkat Efek Indonesia (Pefindo), rating for Continuous Bonds II Phase I Year 2025 is AAA (idn) (triple A).

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30. EFEK-EFEK YANG DITERBITKAN (lanjutan)

Obligasi (lanjutan)

Entitas Anak (lanjutan)

Rupiah (lanjutan)

Pada tanggal 29 April 2021, Bank Mandiri Taspen menerbitkan Obligasi Berkelanjutan I Bank Mandiri Taspen Tahap II Tahun 2021 ("Obligasi Berkelanjutan I Tahap II Tahun 2021") dengan nominal Rp2.000.000 yang terdiri atas 2 (dua) seri:

Obligasi	Nilai nominal/ Nominal value	Tingkat bunga tetap per tahun/ Fixed interest rate per annum	Jatuh tempo/ Maturity date	Bonds
Seri A	800.000	6,50%	28 April 2024/ 28 April 2024	Series A
Seri B	1.200.000	7,25%	28 April 2026/ 28 April 2026	Series B

Bunga Obligasi Berkelanjutan I Tahap II Tahun 2021 dibayarkan setiap triwulan, dengan pembayaran bunga pertama dilakukan pada tanggal 28 Juli 2021, sedangkan pembayaran bunga obligasi terakhir sekaligus jatuh tempo obligasi adalah pada tanggal 28 April 2024 untuk Seri A dan 28 April 2026 untuk Seri B yang juga merupakan tanggal pelunasan pokok dari masing-masing seri obligasi. Wali amanat dari penerbitan Obligasi Berkelanjutan I Tahap II Tahun 2021 adalah PT Bank Permata Tbk.

Wali amanat dari penerbitan Obligasi Berkelanjutan I Tahap II tahun 2021 adalah PT Bank Permata Tbk. Pada tanggal 31 Desember 2025 dan 31 Desember 2024, peringkat Obligasi Berkelanjutan I Tahap II tahun 2021 Bank Mantap menurut PT Fitch Ratings Indonesia adalah AA (idn) (double A).

Selama berlakunya jangka waktu Obligasi dan sebelum dilunasinya jumlah terhutang, Bank berkewajiban untuk: (i) memelihara pada setiap saat keadaan keuangan berada dalam kondisi sehat sesuai ketentuan OJK; (ii) mempertahankan tingkat kesehatan Bank minimal berada dalam peringkat komposit 3 (tiga) yang tergolong "Cukup Baik", sesuai penilaian internal berdasarkan ketentuan Bank Indonesia; (iii) memperoleh, mematuhi segala ketentuan dan melakukan hal-hal yang diperlukan untuk menjaga tetap berlakunya segala ijin dan persetujuan (baik dari pemerintah ataupun lainnya) dan melakukan hal-hal yang diwajibkan peraturan perundang-undangan Republik Indonesia.

30. DEBT SECURITIES ISSUED (continued)

Bonds (continued)

Subsidiaries (continued)

Rupiah (continued)

On 29 April 2021, Bank Mandiri Taspen issued Bank Mandiri Taspen Continuous Bonds I Phase II Year 2021 ("Continuing Bonds I Phase II Year 2021") with a nominal value of Rp2,000,000 which consist of 2 (two) series:

The interest of Continuous Bonds I Phase II Year 2021 is paid quarterly, with the first payment on 28 July 2021, while the last payment of interest and also the maturity and payment date of the bonds' principal is on 28 April 2024 for series A and 28 April 2026 for series B. The trustee for Continuing Bonds I Phase II Year 2021 is PT Bank Permata Tbk.

The trustee of the issuance of the Continuous Bonds I Phase II year 2021 is PT Bank Permata Tbk. As of 31 December 2025 and 31 December 2024, the rating for the Continuous Bonds I Phase II year 2021 Bank Mantap according to PT Fitch Ratings Indonesia is AA (idn) (double A).

During the validity period of the Bonds and prior to the repayment of the bonds, the Bank is under obligation to: (i) maintain at all times the Bank's financial level in good condition as regulated by OJK; (ii) maintain the Bank's health level at a minimum in the composite level 3 (three) which is "Fair", according to internal assessment based upon Bank Indonesia's regulation; (iii) obtain and comply with permits and approvals (from the Government and other parties) and ensure that the Bank conforms with Indonesia's rules and regulations.

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30. EFEK-EFEK YANG DITERBITKAN (lanjutan)

Obligasi (lanjutan)

Entitas Anak (lanjutan)

Rupiah (lanjutan)

Bank tanpa persetujuan tertulis wali amanat tidak akan melakukan hal-hal sebagai berikut: (i) mengurangi modal ditempatkan dan disetor kecuali karena adanya ketentuan Pemerintah atau Bank Indonesia; (ii) mengadakan perubahan bidang usaha; (iii) mengadakan penggabungan, konsolidasi, akuisisi dengan entitas lain yang menyebabkan bubarnya Bank.

Obligasi ini tidak dijamin dengan suatu bentuk jaminan khusus.

Bank Mandiri Taspen telah melunasi Obligasi Berkelanjutan I Bank Mandiri Taspen Tahap II Tahun 2021 Seri A pada tanggal 28 April 2024. Sedangkan tanggal jatuh tempo Obligasi Berkelanjutan I Bank Mandiri Taspen Tahap II Tahun 2021 Seri B adalah pada tanggal 28 April 2026.

Pada tanggal 31 Desember 2025 dan 2024, peringkat Obligasi Berkelanjutan I Tahap II Tahun 2021 menurut Fitch Rating adalah AA (idn) (double A).

Pada tanggal 25 Juni 2025, Perseroan telah menerbitkan Obligasi Berkelanjutan VII Mandiri Tunas Finance Tahap I Tahun 2025 ("Obligasi Berkelanjutan VI Tahap I") dengan rincian sebagai berikut:

Obligasi	Nilai nominal/ Nominal value	Tingkat bunga tetap per tahun/ Fixed interest rate per annum	Jatuh tempo/ Maturity date	Bonds
Seri A	313.510	6,15%	18 Juli 2026/18 July 2026	Series A
Seri B	236.000	6,50%	8 Juli 2028/8 July 2028	Series B
Seri C	225.760	6,70%	8 Juli 2030/8 July 2030	Series C

Obligasi tersebut tidak dijamin dengan jaminan khusus.

Dalam perjanjian perwaliamanatan juga diatur beberapa pembatasan yang harus dipenuhi oleh Perseroan, rasio jumlah pinjaman terhadap ekuitas tidak melebihi rasio 10:1. Selain itu, selama pokok obligasi belum dilunasi, Perseroan tidak diperkenankan, antara lain melakukan penggabungan usaha kecuali dilakukan pada bidang usaha yang sama serta menjual atau mengalihkan lebih dari 50% aset Perseroan kecuali untuk kegiatan usaha Perseroan sehari-hari. Obligasi Berkelanjutan VII Mandiri Tunas Finance Tahap I Tahun 2025 ("Obligasi Berkelanjutan VI Tahap I") Seri A, B, dan C masing-masing akan jatuh tempo pada 18 Juli 2026, 8 Juli 2028, dan 8 Juli 2030.

30. DEBT SECURITIES ISSUED (continued)

Bonds (continued)

Subsidiaries (continued)

Rupiah (continued)

The Bank, without a written consent from the trustee will not: (i) reduce the Bank's issued and fully paid up capital except such a reduction is conducted based on regulations from the Government of Indonesia or Bank Indonesia; (ii) undergo a change in its main business; (iii) undergo merger, consolidation, or acquisitions which led to the dissolution of the Bank.

The bonds are not guaranteed with specific guarantee.

Bank Mandiri Taspen has fully paid Bank Mandiri Taspen Continuing Bonds I Phase II Year 2021 Series A on April 28, 2024. Meanwhile, the maturity date of the Continuous Bonds I of Bank Mandiri Taspen Phase II Year 2021 Series B is 28 April 2026.

As of 31 December 2025 and 2024, based on Fitch Rating's, rating for Continuing Bonds I Phase II Year 2021 is AA (idn) (double A).

On 25 June 2025, the Company issued Mandiri Tunas Finance Continuing Bonds VII Phase I Year 2025 ("Continuing Bonds VII Phase I") with details as follows:

These bonds are not secured by any special collateral.

The trustee agreement provides several negative covenants to the Company, debt to equity ratio not to exceed 10:1. Moreover, during the year that the bond principals are still outstanding, the Company is not allowed to, among others, merge unless performed on the same business and to sell or assign more than 50% of the Company's asset, except for the Company's normal business transactions. The Continuous Bonds VII of Mandiri Tunas Finance Phase I Year 2025 ("Continuous Bonds VI Phase I") Series A, B, and C will mature on 18 July 2026, 8 July 2028, and 8 July 2030, respectively.

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30. EFEK-EFEK YANG DITERBITKAN (lanjutan)

Obligasi (lanjutan)

Entitas Anak (lanjutan)

Rupiah (lanjutan)

Perseroan telah memenuhi batasan-batasan yang diwajibkan dalam perjanjian tersebut di atas.

PT Pefindo telah menetapkan peringkat idAAA (Triple A) terhadap Obligasi Berkelanjutan VI Tahap I terakhir sesuai dengan suratnya No. RC-198/PEFDIR/III/2025 tanggal 5 Maret 2025 untuk periode 5 Maret 2025 sampai dengan 1 Maret 2026.

Pada tanggal 19 November 2024, Entitas Anak (PT Mandiri Tunas Finance) telah menerbitkan Obligasi Berkelanjutan VI Mandiri Tunas Finance Tahap IV Tahun 2024 ("Obligasi Berkelanjutan VI Tahap IV") ke Bursa Efek Indonesia dengan nominal sebesar Rp1.609.110 dengan rincian sebagai berikut:

Obligasi	Nilai nominal/ Nominal value	Tingkat bunga tetap per tahun/ Fixed interest rate per annum	Jatuh tempo/ Maturity date	Bonds
Seri A	423.735	6,70%	19 November 2027/ 19 November 2027	Series A
Seri B	1.185.375	6,85%	19 November 2029/ 19 November 2029	Series B

PT Pefindo telah menetapkan kembali peringkat idAAA (Triple A) terhadap Obligasi Berkelanjutan VI Tahap IV terakhir sesuai dengan suratnya No. RTG-363/PEF-DIR/X/2024 tanggal 8 Oktober 2024 untuk periode 6 Maret 2024 sampai dengan 1 Maret 2025.

Wali amanat dari penerbitan Obligasi Berkelanjutan VI Tahap IV adalah PT Bank Rakyat Indonesia (Persero) Tbk. Obligasi seri A dan B akan jatuh tempo pada tanggal 19 November 2027 dan 19 November 2029.

Peringkat Obligasi Berkelanjutan VI Tahap IV menurut Pefindo pada tanggal 31 Desember 2025 dan 2024 adalah idAAA (Triple A).

30. DEBT SECURITIES ISSUED (continued)

Bonds (continued)

Subsidiaries (continued)

Rupiah (continued)

The Company has complied with the covenants as required by the trustee agreements.

PT Pefindo has rated the Bonds as idAAA (Triple A) of Continuing Bonds VI Phase IV with the latest based on its report No. RC-198/PEF-DIR/III/2025 dated 5 March 2025 for the period 5 March 2025 until 1 March 2026.

On 19 November 2024, the Subsidiary (PT Mandiri Tunas Finance) issued Mandiri Tunas Finance Continuing Bonds VI Phase IV Year 2024 ("Continuing Bonds VI Phase IV") to the Indonesia Stock Exchange with total nominal value of Rp1,609,110 with details as follows:

PT Pefindo has rated the Continuous Bonds as idAAA (Triple A) of Continuous Bonds IV Phase IV with the latest based on its report No. RTG-363/PEF-DIR/X/2024 dated 8 October 2024 for the period 6 March 2024 until 1 March 2025.

The trustee for Continuous Bonds VI Phase IV is PT Bank Rakyat Indonesia (Persero) Tbk. The Series A and Series B bonds will mature on 19 November 2027 and 19 November 2029.

As of 31 December 2025 and 2024, based on Pefindo's rating, Continuous Bonds VI Phase IV are rated idAAA (Triple A).

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30. EFEK-EFEK YANG DITERBITKAN (lanjutan)

Obligasi (lanjutan)

Entitas Anak (lanjutan)

Rupiah (lanjutan)

Pada tanggal 28 Mei 2024, Entitas Anak (PT Mandiri Tunas Finance) telah menerbitkan Obligasi Berkelanjutan VI Mandiri Tunas Finance Tahap III Tahun 2024 ("Obligasi Berkelanjutan VI Tahap III") ke Bursa Efek Indonesia dengan nominal sebesar Rp1.163.085 dengan rincian sebagai berikut:

Obligasi	Nilai nominal/ Nominal value	Tingkat bunga tetap per tahun/ Fixed interest rate per annum	Jatuh tempo/ Maturity date	Bonds
Seri A	81.590	7,00%	28 Mei 2027/ 28 May 2027	Series A
Seri B	1.081.495	7,25%	28 Mei 2029/ 28 May 2029	Series B

Wali amanat dari penerbitan Obligasi Berkelanjutan VI Tahap III adalah PT Bank Rakyat Indonesia (Persero) Tbk. Obligasi seri A dan B akan jatuh tempo pada tanggal 28 Mei 2027 dan 28 Mei 2029.

The trustee for Continuous Bonds VI Phase III is PT Bank Rakyat Indonesia (Persero) Tbk. The Series A and Series B bonds will mature on 28 May 2027 and 28 May 2029.

PT Pefindo telah menetapkan kembali peringkat idAAA (Triple A) terhadap Obligasi Berkelanjutan VI Tahap III terakhir sesuai dengan suratnya No. RTG-132/PEF-DIR/V/2024 tanggal 3 Mei 2024 untuk periode 6 Maret 2024 sampai dengan 1 Maret 2025.

PT Pefindo has rated the Continuous Bonds as idAAA (Triple A) of Continuous Bonds VI Phase III with the latest based on its report No. RTG-132/PEF-DIR/V/2024 dated 3 May 2024 for the period 6 March 2024 until 1 March 2025.

Peringkat Obligasi Berkelanjutan VI Tahap III menurut Pefindo pada tanggal 31 Desember 2025 dan 2024 adalah idAAA (Triple A).

As of 31 December 2025 and 2024, based on Pefindo's rating, Continuous Bonds VI Phase III are rated idAAA (Triple A).

Pada tanggal 27 September 2023, Entitas Anak (PT Mandiri Tunas Finance) menerbitkan Obligasi Berkelanjutan VI Tahap II Tahun 2023 ("Obligasi Berkelanjutan VI Tahap II") dengan nilai nominal sebesar Rp1.131.110 yang terdiri atas 2 (dua) seri:

On 27 September 2023, the Subsidiary (PT Mandiri Tunas Finance) issued Continuous Bonds VI Phase II Year 2023 ("Continuous Bonds VI Phase II") with total nominal value of Rp1,131,110 which consist of 2 (two) series:

Obligasi	Nilai nominal/ Nominal value	Tingkat bunga tetap per tahun/ Fixed interest rate per annum	Jatuh tempo/ Maturity date	Bonds
Seri A	804.175	6,50%	27 September 2026/ 27 September 2026	Series A
Seri B	326.935	6,75%	27 September 2028/ 27 September 2028	Series B

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30. EFEK-EFEK YANG DITERBITKAN (lanjutan)

Obligasi (lanjutan)

Entitas Anak (lanjutan)

Rupiah (lanjutan)

Wali amanat dari penerbitan Obligasi Berkelanjutan VI Tahap II adalah PT Bank Rakyat Indonesia (Persero) Tbk. Obligasi seri A akan jatuh tempo pada tanggal 27 September 2026 dan obligasi seri B akan jatuh tempo pada tanggal 27 September 2028.

Pada tanggal 11 Juli 2023, Entitas Anak (PT Mandiri Tunas Finance) menerbitkan Obligasi Berkelanjutan VI Tahap I Tahun 2023 ("Obligasi Berkelanjutan VI Tahap I") dengan nilai nominal sebesar Rp691.735 yang terdiri atas 2 (dua) seri:

Obligasi	Nilai nominal/ Nominal value	Tingkat bunga tetap per tahun/ Fixed interest rate per annum	Jatuh tempo/ Maturity date	Bonds
Seri A	439.660	6,00%	11 Juli 2026/ 11 July 2026	Series A
Seri B	252.075	6,25%	11 Juli 2028/ 11 July 2028	Series B

Wali amanat dari penerbitan Obligasi Berkelanjutan VI Tahap II adalah PT Bank Rakyat Indonesia (Persero) Tbk. Obligasi seri A akan jatuh tempo pada tanggal 11 Juli 2026 dan obligasi seri B akan jatuh tempo pada tanggal 11 Juli 2028.

Entitas Anak telah memenuhi batasan-batasan yang diwajibkan dalam perjanjian tersebut di atas. Peringkat Obligasi Berkelanjutan VI Tahap I dan II menurut Pefindo pada tanggal 31 Desember 2025 dan 2024 adalah idAAA (Triple A).

Pada tanggal 23 Februari 2022, Entitas Anak (PT Mandiri Tunas Finance) menerbitkan Obligasi Berkelanjutan V Tahap III Tahun 2022 ("Obligasi Berkelanjutan V Tahap III") dengan nilai nominal sebesar Rp1.228.055 yang terdiri atas 2 (dua) seri:

Obligasi	Nilai nominal/ Nominal value	Tingkat bunga tetap per tahun/ Fixed interest rate per annum	Jatuh tempo/ Maturity date	Bonds
Seri A	851.440	5,90%	23 Februari 2025/ 23 February 2025	Series A
Seri B	376.615	6,75%	23 Februari 2027/ 23 February 2027	Series B

30. DEBT SECURITIES ISSUED (continued)

Bonds (continued)

Subsidiaries (continued)

Rupiah (continued)

The trustee for the issuance of Continuous Bonds VI Phase II is PT Bank Rakyat Indonesia (Persero) Tbk. The Series A bonds will mature on 27 September 2026, and the Series B bonds will mature on 27 September 2028.

On 11 July 2023, the Subsidiary (PT Mandiri Tunas Finance) issued Continuous Bonds VI Phase I Year 2023 ("Continuous Bonds VI Phase I") with a nominal value of Rp691,735 consisting of 2 (two) series:

The trustee for the issuance of Continuous Bonds VI Phase II is PT Bank Rakyat Indonesia (Persero) Tbk. The Series A bonds will mature on 11 July 2026 and the Series B bonds will mature on 11 July 2028.

Subsidiary has fulfilled the restrictions required in the agreement above. As of 31 December 2025 and 2024, based on Pefindo's rating, Continuous Bonds VI Phase I and II is rated idAAA (Triple A).

On 23 February 2022, the Subsidiary (PT Mandiri Tunas Finance) issued Continuous Bonds V Phase III Year 2022 ("Continuous Bonds V Phase III") with total nominal amount of Rp1,228,055 which consist of 2 (two) series:

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30. EFEK-EFEK YANG DITERBITKAN (lanjutan)

Obligasi (lanjutan)

Entitas Anak (lanjutan)

Rupiah (lanjutan)

Wali amanat dari penerbitan Obligasi Berkelanjutan V Tahap III adalah PT Bank Rakyat Indonesia (Persero) Tbk. Obligasi Seri A telah jatuh tempo pada tanggal 23 Februari 2025. Obligasi seri B akan jatuh tempo pada tanggal 23 Februari 2027.

Pada tanggal 20 Mei 2021, Entitas Anak (PT Mandiri Tunas Finance) menerbitkan dan mendaftarkan Obligasi Berkelanjutan V Mandiri Tunas Finance Tahap II Tahun 2021 ("Obligasi Berkelanjutan V Tahap II") ke Bursa Efek Indonesia dengan nilai nominal sebesar Rp1.400.850 yang terdiri atas 2 (dua) seri:

Obligasi	Nilai nominal/ Nominal value	Tingkat bunga tetap per tahun/ Fixed interest rate per annum	Jatuh tempo/ Maturity date	Bonds
Seri A	915.150	7,00%	20 Mei 2024/ 20 May 2024	Series A
Seri B	485.700	7,65%	20 Mei 2026/ 20 May 2026	Series B

Wali amanat dari penerbitan Obligasi Berkelanjutan V Tahap II adalah PT Bank Rakyat Indonesia (Persero) Tbk. Obligasi Seri A telah jatuh tempo pada tanggal 20 Mei 2024.

Pada tanggal 13 Agustus 2020, Entitas Anak (PT Mandiri Tunas Finance) menerbitkan dan mendaftarkan Obligasi Berkelanjutan V Mandiri Tunas Finance Tahap I Tahun 2020 ("Obligasi Berkelanjutan V Tahap I") ke Bursa Efek Indonesia dengan nilai nominal sebesar Rp858.000 yang terdiri atas 2 (dua) seri:

Obligasi	Nilai nominal/ Nominal value	Tingkat bunga tetap per tahun/ Fixed interest rate per annum	Jatuh tempo/ Maturity date	Bonds
Seri A	472.000	8,00%	13 Agustus 2023/ 13 August 2023	Series A
Seri B	386.000	8,60%	13 Agustus 2025/ 13 August 2025	Series B

Wali amanat dari penerbitan Obligasi Berkelanjutan V Tahap I adalah PT Bank Rakyat Indonesia (Persero) Tbk. Obligasi Seri A telah jatuh tempo pada tanggal 13 Agustus 2023 dan seri B telah jatuh tempo pada tanggal 13 Agustus 2025.

30. DEBT SECURITIES ISSUED (continued)

Bonds (continued)

Subsidiaries (continued)

Rupiah (continued)

Trustee for Continuous Bonds V Phase III is PT Bank Rakyat Indonesia (Persero) Tbk. Series A Bonds has matured on 23 February 2025. The Series B bonds will mature on 23 February 2027.

On 20 May 2021, the Subsidiary (PT Mandiri Tunas Finance) issued and registered Continuous Bonds V Mandiri Tunas Finance Phase II Year 2021 ("Continuous Bonds V Phase II") to the Indonesia Stock Exchange with total nominal amount of Rp1,400,850 which consist of 2 (two) series:

Trustee for Continuous Bonds V Phase II is PT Bank Rakyat Indonesia (Persero) Tbk. Series A Bonds has matured on 20 May 2024.

On 13 August 2020, the Subsidiary (PT Mandiri Tunas Finance) issued and registered Continuous Bonds V Mandiri Tunas Finance Phase I Year 2020 ("Continuous Bonds V Phase I") to the Indonesia Stock Exchange with total nominal amount of Rp858,000 which consist of 2 (two) series:

Trustee for Continuous Bonds V Phase I is PT Bank Rakyat Indonesia (Persero) Tbk. Series A Bonds has matured on 13 August 2023 and Series B Bonds has matured on 13 August 2025.

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30. EFEK-EFEK YANG DITERBITKAN (lanjutan)

Obligasi (lanjutan)

Entitas Anak (lanjutan)

Rupiah (lanjutan)

Dalam perjanjian perwaliamanatan juga diatur beberapa pembatasan yang harus dipenuhi oleh MTF, antara lain memberikan jaminan fidusia berupa piutang dilunasi pembiayaan konsumen dan rasio jumlah pinjaman terhadap ekuitas tidak melebihi rasio 10:1. Selain itu, selama pokok obligasi belum dilunasi, MTF tidak diperkenankan, antara lain melakukan penggabungan usaha kecuali dilakukan pada bidang usaha yang sama serta menjual atau mengalihkan lebih dari 50% aset MTF kecuali untuk kegiatan usaha MTF sehari-hari.

Peringkat Obligasi Berkelanjutan V Tahap I, II, dan III menurut Pefindo pada tanggal 31 Desember 2025 dan 2024 adalah idAAA (Triple A).

Pada tanggal 31 Desember 2025, seluruh efek-efek yang diterbitkan oleh PT Mandiri Tunas Finance dijamin dengan piutang pembiayaan konsumen sebesar Rp1.436.756 (31 Desember 2024: Rp2.435.067) (Catatan 13d) dan investasi bersih dalam sewa pembiayaan sebesar Rp174.341 (31 Desember 2024: Rp433.293) (Catatan 14d).

Sukuk Mudharabah Berlandaskan Keberlanjutan

Pada tanggal 7 Juni 2024, Entitas Anak (PT Bank Syariah Indonesia ("BSI")) menerbitkan Sukuk Mudharabah Berlandaskan Keberlanjutan I Bank BSI Tahap I Tahun 2024 sebesar Rp3.000.000

Sukuk Mudharabah Berlandaskan Keberlanjutan Berkelanjutan I Bank BSI Tahap I Tahun 2024 ini diterbitkan tanpa warkat, kecuali Sertifikat Jumbo Sukuk Mudharabah yang diterbitkan untuk didaftarkan atas nama KSEI sebagai bukti kepemilikan untuk kepentingan Pemegang Sukuk Mudharabah.

Pada tanggal 19 Juni 2024, Sukuk Mudharabah Berlandaskan Keberlanjutan Berkelanjutan Tahap I Tahun 2024 yang diterbitkan melalui penawaran umum telah tercatat di Bursa Efek Indonesia (BEI). Sukuk Mudharabah Berlandaskan Keberlanjutan Berkelanjutan I Bank BSI Tahap I Tahun 2024 diterbitkan dengan peringkat idAAA(sy) (triple A Syariah) berdasarkan pemeringkatan dari Pefindo.

30. DEBT SECURITIES ISSUED (continued)

Bonds (continued)

Subsidiaries (continued)

Rupiah (continued)

The trustee agreement stipulates several restrictions that must be met by the Subsidiary, including providing fiduciary guarantees in the form of consumer financing receivables and total debt to equity ratio not exceeding 10:1. Moreover, as long as the principal of the bonds has not been repaid, the Subsidiary is not permitted, among other things, to enter into a business merger unless it is carried out in the same line of business and sell or transfer more than 50% of the Subsidiary's assets except for the daily business activities of the Subsidiary.

As of 31 December 2025 and 2024, based on Pefindo's rating, Continuous Bonds V Phase I, II and III are rated idAAA (Triple A).

As of 31 December 2025, all securities issued by PT Mandiri Tunas Finance are secured by consumer financing receivables amounted to Rp1,436,756 (31 December 2024: Rp2,435,067) (Note 13d) and net investment finance leases amounted to Rp174,341 (31 December 2024: Rp433,293) (Note 14d).

Sustainable Mudharabah Sukuk

On 7 June 2024, the Subsidiary (PT Bank Syariah Indonesia ("BSI")) issued the year 2024 Sustainable Mudharabah Sukuk I Bank BSI Phase I amounting to Rp3,000,000.

Sustainable Mudharabah Sukuk I Bank BSI Phase I Year 2024 is issued without physical certificates, except for the Jumbo Sukuk Mudharabah Certificate, which is issued in the name of KSEI as proof of ownership for the benefit of the Sukuk Mudharabah holder.

On 19 June 2024, Sustainable Mudharabah Sukuk I Bank BSI Phase I Year 2024 issued through a public offering was listed on the Indonesia Stock Exchange (IDX). Sustainable Mudharabah Sukuk I Bank BSI Phase I Year 2024 is issued with a rating of idAAA(sy) (triple A Shariah) rated by Pefindo.

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30. EFEK-EFEK YANG DITERBITKAN (lanjutan)

Obligasi (lanjutan)

Entitas Anak (lanjutan)

Rupiah (lanjutan)

Sukuk *Mudharabah* Berlandaskan Keberlanjutan (lanjutan)

Jumlah dana Sukuk *Mudharabah* Berlandaskan Keberlanjutan Berkelanjutan I Bank BSI Tahap I Tahun 2024 sebesar Rp3.000.000, yang terdiri dari: (a) Sukuk *Mudharabah* Seri A dengan jumlah dana Sukuk *Mudharabah* sebesar Rp1.700.000, dengan jangka waktu 370 hari kalender sejak tanggal emisi dan telah jatuh tempo pada tanggal 24 Juni 2025; (b) Sukuk *Mudharabah* Seri B dengan jumlah dana Sukuk *Mudharabah* sebesar Rp220.000 dengan jangka waktu 2 (dua) tahun sejak Tanggal Emisi dan akan jatuh tempo pada tanggal 14 Juni 2026; dan (c) Sukuk *Mudharabah* Seri C dengan jumlah dana Sukuk *Mudharabah* sebesar Rp1.080.000 dengan jangka waktu 3 (tiga) tahun sejak tanggal emisi dan akan jatuh tempo pada tanggal 14 Juni 2027.

Seluruh dana hasil penerbitan Sukuk *Mudharabah* Berlandaskan Keberlanjutan Berkelanjutan I Bank BSI Tahap I Tahun 2024, akan dipergunakan oleh BSI untuk kegiatan usaha BSI dalam rangka memperkuat struktur permodalan dengan memperhitungkan dana hasil penerbitan sebagai modal pelengkap dan meningkatkan aset produktif BSI..

Pendapatan Bagi Hasil dibayarkan triwulan, sesuai dengan tanggal pembayaran Pendapatan Bagi Hasil Sukuk *Mudharabah*. Pembayaran Pendapatan Bagi Hasil Sukuk *Mudharabah* pertama dilakukan pada tanggal 14 September 2024 sedangkan pembayaran Pendapatan Bagi Hasil Sukuk *Mudharabah* terakhir dilakukan pada tanggal jatuh tempo Sukuk *Mudharabah* masing-masing seri adalah pada tanggal 24 Juni 2025 untuk Sukuk *Mudharabah* Seri A, 14 Juni 2026 untuk Sukuk *Mudharabah* Seri B, dan 14 Juni 2027 untuk Sukuk *Mudharabah* Seri C.

30. DEBT SECURITIES ISSUED (continued)

Bonds (continued)

Subsidiaries (continued)

Rupiah (continued)

Sustainable *Mudharabah* Sukuk (continued)

The total funds for Sustainable *Mudharabah* Sukuk I Bank BSI Phase I Year 2024 amount to Rp3,000,000, consisting of: (a) *Mudharabah* Sukuk Series A with a total fund of Rp1,700,000 with a tenure of 370 calendar days from the issuance date and matured on 24 June 2025; (b) *Mudharabah* Sukuk Series B with a total fund of Rp220,000 with a tenure of 2 years from the issuance date and mature on 14 June 2026; and (c) *Mudharabah* Sukuk Series C with a total fund of Rp1,080,000 with a tenure of 3 (three) years from the issuance date and mature on 14 June 2027.

All funds from Sustainable *Mudharabah* Sukuk I Bank BSI Phase I Year 2024 will be used by the BSI for the BSI's business activities in order to strengthen its capital structure by calculating the proceeds from the issuance as complementary capital and increasing the BSI's productive assets.

Profit-sharing income is paid quarterly, in accordance with the profit-sharing payment schedule of the Sukuk *Mudharabah*. The first payment of Sukuk *Mudharabah* profit-sharing income is scheduled for 14 September 2024, while the final profit-sharing payments for each Sukuk *Mudharabah* series will be made on their respective maturity dates 24 June 2025, for Sukuk *Mudharabah* Series A, 14 June 2026 for Series B, and 14 June 2027 for Series C.

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30. EFEK-EFEK YANG DITERBITKAN (lanjutan)

Obligasi (lanjutan)

Entitas Anak (lanjutan)

Rupiah (lanjutan)

Sukuk *Mudharabah* Berlandaskan Keberlanjutan (lanjutan)

Nisbah dan pendapatan bagi hasil Sukuk *Mudharabah* Berlandaskan Keberlanjutan Berkelanjutan I Bank BSI Tahap I Tahun 2024 dikelompokkan menjadi: (a) Sukuk *Mudharabah* Seri A: pendapatan bagi hasil Sukuk *Mudharabah* yang dihitung berdasarkan perkalian antara Nisbah bagi hasil, dimana besarnya Nisbah Pemegang Sukuk adalah sebesar 74,72% dan Nisbah BSI adalah sebesar 25,28% dari pendapatan yang dibagihasilkan dengan bagi hasil sebesar ekuivalen 6,65% per tahun; (b) Sukuk *Mudharabah* Seri B: pendapatan bagi hasil Sukuk *Mudharabah* yang dihitung berdasarkan perkalian antara Nisbah Bagi Hasil, dimana besarnya Nisbah Pemegang Sukuk adalah sebesar 75,29% dan Nisbah BSI adalah sebesar 24,71% dari pendapatan yang dibagihasilkan dengan bagi hasil sebesar ekuivalen 6,70% per tahun; dan (c) Sukuk *Mudharabah* Seri C: pendapatan bagi hasil Sukuk *Mudharabah* yang dihitung berdasarkan perkalian antara Nisbah Bagi Hasil, dimana besarnya Nisbah Pemegang Sukuk adalah sebesar 76,41% dan Nisbah BSI adalah sebesar 23,59% pendapatan yang dibagihasilkan dengan bagi hasil sebesar ekuivalen 6,80% per tahun.

Bertindak sebagai wali amanat Sukuk *Mudharabah* Berlandaskan Keberlanjutan Berkelanjutan I Bank BSI Tahap I Tahun 2024 adalah PT Bank Tabungan Negara (Persero) Tbk.

Pada tanggal 24 Juni 2025, Sukuk *Mudharabah* Berlandaskan Keberlanjutan Berkelanjutan I Bank BSI Tahap I Tahun 2024 Seri A dengan pokok sebesar Rp1.700.000 telah jatuh tempo dan dilunaskan oleh BSI melalui PT Kustodian Sentral Efek Indonesia. Pelunasan pokok sukuk telah dibayarkan oleh BSI sesuai dengan jatuh tempo yang telah ditetapkan dalam perjanjian penerbitan.

Pada tanggal 30 Juni 2025, Sukuk *Mudharabah* Berlandaskan Keberlanjutan Berkelanjutan Tahap II Tahun 2025 yang diterbitkan melalui penawaran umum telah tercatat di Bursa Efek Indonesia (BEI). Sukuk *Mudharabah* Berlandaskan Keberlanjutan Berkelanjutan I Bank BSI Tahap II Tahun 2025 ini diterbitkan tanpa warkat, kecuali Sertifikat Jumbo Sukuk *Mudharabah* yang diterbitkan untuk didaftarkan atas nama KSEI sebagai bukti kepemilikan untuk kepentingan pemegang sukuk *mudharabah*. Sukuk *Mudharabah* Berlandaskan Keberlanjutan Berkelanjutan I Bank BSI Tahap II Tahun 2025 diterbitkan dengan peringkat idAAA(sy) (Triple A Sharia).

30. DEBT SECURITIES ISSUED (continued)

Bonds (continued)

Subsidiaries (continued)

Rupiah (continued)

Sustainable *Mudharabah* Sukuk (continued)

The profit-sharing ratio and revenue of Sustainable *Mudharabah* Sukuk I Bank BSI Phase I Year 2024 are categorized as follows: (a) *Mudharabah* Sukuk Series A: The revenue sharing of the *Mudharabah* Sukuk is calculated based on the multiplication of the profit-sharing ratio, where the ratio for Sukuk holders is 74.72% and BSI ratio is 25.28% of the distributed revenue, with a profit equivalent to 6.65% per annum; (b) *Mudharabah* Sukuk Series B: The revenue sharing of the *Mudharabah* Sukuk is calculated based on the multiplication of the profit-sharing ratio, where the ratio for Sukuk holders is 75.29% and BSI ratio is 24.71% of the distributed revenue, with a profit equivalent to 6.70% per annum; and (c) *Mudharabah* Sukuk Series C: The revenue sharing of the *Mudharabah* Sukuk is calculated based on the multiplication of the profit-sharing ratio, where the ratio for Sukuk holders is 76.41% and BSI ratio is 23.59% of the distributed revenue, with a profit equivalent to 6.80% per annum. Profit-sharing income is paid quarterly, in accordance with the profit-sharing payment dates.

The Trustee for Sustainable *Mudharabah* Sukuk I Bank BSI Phase I Year 2024 is PT Bank Tabungan Negara (Persero) Tbk.

On 24 June 2025, Sustainable *Mudharabah* Sukuk I Bank BSI Phase I Year 2024 Series A with a principal amount of Rp1,700,000 matured and was settled by BSI through PT Kustodian Sentral Efek Indonesia. The settlement of the principal of the sukuk has been paid by BSI on schedule in accordance with the issuance agreement.

On 30 June 2025, Sustainable *Mudharabah* Sukuk I Bank BSI Phase II Year 2025 issued through a public offering was listed on the Indonesia Stock Exchange (IDX). The Continuous Sustainability Sukuk *Mudharabah* I Bank BSI Phase II Year 2025 was issued without script, except for the Sukuk *Mudharabah* Jumbo Certificate which was issued to be registered in the name of KSEI as proof of ownership for the benefit of the sukuk *mudharabah* holders. The Continuous Sustainability Sukuk *Mudharabah* I Bank BSI Phase II Year 2025 was issued with a rating of idAAA(sy) (Triple A Sharia).

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30. EFEK-EFEK YANG DITERBITKAN (lanjutan)

Obligasi (lanjutan)

Entitas Anak (lanjutan)

Rupiah (lanjutan)

Sukuk *Mudharabah* Berlandaskan Keberlanjutan (lanjutan)

Jumlah dana Sukuk *Mudharabah* Berlandaskan Keberlanjutan Berkelanjutan I Bank BSI Tahap II Tahun 2025 sebesar Rp5.000.000, yang terdiri dari:

- Sukuk *Mudharabah* Seri A dengan jumlah dana sukuk *Mudharabah* sebesar Rp2.445.000 dengan jangka waktu 370 hari kalender sejak tanggal emisi dan akan jatuh tempo pada tanggal 6 Juli 2026;
- Sukuk *Mudharabah* Seri B dengan jumlah dana sukuk *Mudharabah* sebesar Rp175.000 dengan jangka waktu 2 (dua) tahun sejak tanggal emisi dan akan jatuh tempo pada tanggal 26 Juni 2027; dan
- Sukuk *Mudharabah* Seri C dengan jumlah dana sukuk *Mudharabah* sebesar Rp2.380.000 dengan jangka waktu 3 (tiga) tahun sejak tanggal emisi dan akan jatuh tempo pada tanggal 26 Juni 2028.

PT Bank Mandiri (Persero) Tbk dan Entitas Anak telah melakukan pembayaran bunga efek-efek yang diterbitkan sesuai dengan jadwal pembayaran bunga selama tahun yang berakhir tanggal 31 Desember 2025 dan 2024.

Nisbah dan pendapatan bagi hasil Sukuk *Mudharabah* Berlandaskan Keberlanjutan Berkelanjutan I Bank BSI Tahap II Tahun 2025 dikelompokkan menjadi:

Sukuk *Mudharabah* Seri A: pendapatan bagi hasil sukuk *mudharabah* yang dihitung berdasarkan perkalian antara nisbah bagi hasil, dimana besarnya nisbah pemegang sukuk adalah sebesar 72,42% dan besarnya nisbah BSI adalah sebesar 27,53% dari pendapatan yang dibagihasilkan dengan bagi hasil sebesar ekuivalen 6,45% per tahun.

Sukuk *Mudharabah* Seri B: pendapatan bagi hasil sukuk *mudharabah* yang dihitung berdasarkan perkalian antara nisbah bagi hasil, dimana besarnya nisbah pemegang sukuk adalah sebesar 73,60% dan besarnya nisbah BSI adalah sebesar 26,40% dari pendapatan yang dibagihasilkan dengan bagi hasil sebesar ekuivalen 6,55% per tahun.

Sukuk *Mudharabah* Seri C: pendapatan bagi hasil sukuk *mudharabah* yang dihitung berdasarkan perkalian antara nisbah bagi hasil, dimana besarnya nisbah pemegang sukuk adalah sebesar 74,72% dan besarnya nisbah BSI adalah sebesar 25,28% dari pendapatan yang dibagihasilkan dengan bagi hasil sebesar ekuivalen 6,65% per tahun.

30. DEBT SECURITIES ISSUED (continued)

Bonds (continued)

Subsidiaries (continued)

Rupiah (continued)

Sustainable *Mudharabah* Sukuk (continued)

The amount of Sustainable *Mudharabah* Sukuk I Bank BSI Phase II Year 2025 is Rp5,000,000, consisting of:

- Series A Sukuk *Mudharabah* with total *Mudharabah* sukuk funds of Rp2,445,000 with a term of 370 calendar days from the issuance date and will mature on 6 July 2026;
- Series B Sukuk *Mudharabah* with total *Mudharabah* sukuk funds of Rp175,000 with a term of 2 (two) years from the issuance date and will mature on 26 June 2027; and
- Series C Sukuk *Mudharabah* with total sukuk *Mudharabah* funds amounted to Rp2,380,000 with a term of 3 (three) years from the issuance date and will mature on 26 June 2028.

PT Bank Mandiri (Persero) Tbk and the Subsidiaries have paid the interest of debt securities issued in accordance to interest payment schedule during the period and year ended 31 December 2025 and 2024.

Nisbah and profit sharing income from Continuous Sustainability Sukuk *Mudharabah* I Bank BSI Phase II Year 2025 is grouped into:

Mudharabah Sukuk Series A: The revenue sharing of the *Mudharabah* Sukuk is calculated based on the multiplication of the profit-sharing ratio, where the ratio for Sukuk holders is 72.42% and BSI ratio is 27.53% of the distributed revenue, with a profit equivalent to 6.45% per annum.

Mudharabah Sukuk Series B : The revenue sharing of the *Mudharabah* Sukuk is calculated based on the multiplication of the profit-sharing ratio, where the ratio for Sukuk holders is 73.60% and BSI ratio is 26.40% of the distributed revenue, with a profit equivalent to 6.55% per annum.

Mudharabah Sukuk Series C : The revenue sharing of the *Mudharabah* Sukuk is calculated based on the multiplication of the profit-sharing ratio, where the ratio for Sukuk holders is 74.72% and BSI ratio is 25.28% of the distributed revenue, with a profit equivalent to 6.65% per annum.

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30. EFEK-EFEK YANG DITERBITKAN (lanjutan)

Obligasi (lanjutan)

Entitas Anak (lanjutan)

Rupiah (lanjutan)

Sukuk *Mudharabah* Berlandaskan Keberlanjutan (lanjutan)

Pendapatan Bagi Hasil dibayarkan triwulan, sesuai dengan tanggal pembayaran Pendapatan Bagi Hasil Sukuk *Mudharabah*. Pembayaran Pendapatan Bagi Hasil Sukuk *Mudharabah* pertama dilakukan pada tanggal 26 September 2025 sedangkan pembayaran Pendapatan Bagi Hasil Sukuk *Mudharabah* terakhir dilakukan pada tanggal jatuh tempo Sukuk *Mudharabah* masing-masing seri adalah pada tanggal 6 Juli 2026 untuk Sukuk *Mudharabah* Seri A, 26 Juni 2027 untuk Sukuk *Mudharabah* Seri B, dan 26 Juni 2028 untuk Sukuk *Mudharabah* Seri C.

Dana yang diperoleh dari hasil Penawaran Umum Berkelanjutan Sukuk *Mudharabah* Berlandaskan Keberlanjutan Berkelanjutan I Bank BSI Tahap II Tahun 2025, setelah dikurangi dengan biaya-biaya emisi terkait, akan digunakan BSI untuk penyaluran pembiayaan baru atau pun pembiayaan yang sudah ada, baik langsung atau pun tidak langsung, atas kegiatan-kegiatan yang termasuk dalam kategori Kegiatan Usaha Berwawasan Lingkungan ("KUBL") dan Kegiatan Usaha Berwawasan Sosial ("KUBS") sebagaimana diatur dalam POJK No. 18 Tahun 2023 tentang Penerbitan dan Persyaratan Efek Bersifat Utang dan Sukuk Berlandaskan Keberlanjutan, dengan porsi minimal sebesar 30% dan maksimal sebesar 50% untuk KUBL serta minimal 50% dan maksimal 70% untuk KUBS.

Bertindak sebagai wali amanat Sukuk *Mudharabah* Berlandaskan Keberlanjutan Berkelanjutan I Bank BSI Tahap II Tahun 2025 adalah PT Bank Tabungan Negara (Persero) Tbk.

BSI telah melakukan pembayaran bagi hasil sesuai dengan jatuh tempo yang telah ditetapkan dalam perjanjian penerbitan.

Sertifikat Investasi Mudharabah Antarbank (SIMA)

Pada tanggal 27 Juni 2024 sampai 28 Juni 2024, Entitas Anak ("BSI") memberikan fasilitas *committed line* melalui Sertifikat Investasi Mudharabah Antarbank (SIMA) sebesar Rp930.000 dengan jatuh tempo kurang dari satu bulan yang memiliki nilai nisbah sekitar 6,1% - 6,48%. Fasilitas ini tidak dijamin dengan agunan khusus, termasuk tidak dijamin oleh Negara Republik Indonesia atau pihak ketiga lainnya.

30. DEBT SECURITIES ISSUED (continued)

Bonds (continued)

Subsidiaries (continued)

Rupiah (continued)

Sustainable Mudharabah Sukuk (continued)

Revenue Sharing Income is paid quarterly, in accordance with the payment date of the Sukuk Mudharabah Revenue Sharing Income. The first Sukuk Mudharabah Revenue Sharing Income payment will be made on 26 September 2025, while the last Sukuk Mudharabah Revenue Sharing Income payment will be made on the maturity date of each Sukuk Mudharabah series, which is on 6 July 2026 for Sukuk Mudharabah Series A, 26 June 2027 for Sukuk Mudharabah Series B, and 26 June 2028 for Sukuk Mudharabah Series C.

The funds obtained from the Continuous Public Offering of Continuous Sustainability Sukuk Mudharabah I Bank BSI Phase II Year 2025, after deducting the issuance cost, will be used by the BSI on the disbursement of new financing or existing financing, either directly or indirectly, for activities included in the category of Environmental Based Business Activity ("KUBL") and Social Based Business Activity ("KUBS") as regulated on POJK No. 18 Year 2023 concerning the Issuance and Requirements of Sustainability Debt and Sukuk Securities, with a minimum portion of 30% and a maximum portion of 50% for KUBL and a minimum portion of 50% and a maximum portion of 70% for KUBS.

Acting as trustee of Continuous Sustainability Sukuk Mudharabah I Bank BSI Phase II Year 2025 is PT Bank Tabungan Negara (Persero) Tbk.

BSI has paid the profit sharing on schedule as stated in the issuance agreement.

Interbank Mudharabah Investment Certificate (SIMA)

On 27 June 2024 to 28 June 2024, the Subsidiary ("BSI") provided a committed line facility through an Interbank Mudharabah Investment Certificate (SIMA) amounting to Rp930,000 with a maturity of less than one month with a ratio of around 6.1% - 6.48%. This facility is not guaranteed by special collateral, including not guaranteed by the Republic of Indonesia or other third parties.

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Obligasi (lanjutan)

Entitas Anak (lanjutan)

Rupiah (lanjutan)

Sertifikat Investasi Mudharabah Antarbank (SIMA)
(lanjutan)

Selama tahun 2025, Entitas Anak (PT Bank Syariah Indonesia) memberikan fasilitas committed line melalui Sertifikat Investasi Mudharabah Antarbank (SIMA) sebesar Rp16.796.980 dengan jatuh tempo kurang dari satu bulan yang memiliki nilai nisbah sekitar 4,43% - 7,20%. Fasilitas ini tidak dijamin dengan agunan khusus, termasuk tidak dijamin oleh Negara Republik Indonesia atau pihak ketiga lainnya. Selama tahun 2025, telah dilakukan pelunasan atas fasilitas SIMA sebesar Rp16.385.780.

Pada tanggal 24 Desember 2025 sampai dengan 31 Desember 2025, Bank telah melakukan simpanan dari bank lain berupa Sertifikat Investasi Mudharabah Antar Bank (SIMA) sebesar Rp2,65 triliun dengan maturity date antara 02 Januari 2026 - 12 Januari 2026 dengan eq rate rata - rata di 4,65% meningkat 118% dibandingkan dengan tahun 2024 yang sebesar Rp2,24 triliun.

Sukuk Mudharabah Muqayyadah I Tahap I, II, III dan IV

Pada tanggal 26 Juni 2023, BSI telah menerbitkan Sukuk Mudharabah Muqayyadah Jangka Panjang yang Dilakukan Tanpa Melalui Penawaran Umum I PT Bank BSI Tbk Tahun 2023 Tahap I ("Sukuk Mudharabah Muqayyadah I Tahap I") dengan nilai nominal sebesar Rp3.759. Pada tanggal 26 Maret 2024, Bank menerbitkan kembali Sukuk Mudharabah Muqayyadah Jangka Panjang yang Dilakukan Tanpa Melalui Penawaran Umum I PT Bank BSI Tbk Tahun 2024 Tahap II ("Sukuk Mudharabah Muqayyadah I Tahap II") dengan nilai nominal sebesar Rp7.762. Pada tanggal 20 Desember 2024, BSI menerbitkan kembali Sukuk Mudharabah Muqayyadah Jangka Panjang yang Dilakukan Tanpa Melalui Penawaran Umum I PT Bank BSI Tbk Tahun 2024 Tahap III ("Sukuk Mudharabah Muqayyadah I Tahap III") dengan nilai nominal sebesar Rp7.969.

Pada periode pembayaran bulan Maret 2025, terdapat pembayaran pokok Sukuk Mudharabah Muqayyadah I Tahap I dan II sebesar Rp234 yang dibayarkan pada tanggal 26 Maret 2025 dan Sukuk Mudharabah Muqayyadah I Tahap III sebesar Rp166 yang dibayarkan tanggal 20 Maret 2025.

30. DEBT SECURITIES ISSUED (continued)

Bonds (continued)

Subsidiaries (continued)

Rupiah (continued)

Interbank Mudharabah Investment Certificate (SIMA)
(continued)

During 2025, the Subsidiary (PT Bank Syariah Indonesia) provided a committed line facility through Interbank Mudharabah Investment Certificates (SIMA) amounting to Rp16,796,980 with a maturity of less than one month, bearing a profit-sharing ratio (nisbah) ranging from approximately 4.43% to 7.20%. This facility is not secured by specific collateral, including no guarantees from the Government of the Republic of Indonesia or any third party. During 2025, a total of Rp16,385,780 in SIMA facilities was repaid.

During the period from 24 December 2025 to 31 December 2025, the Bank placed deposits with other banks in the form of Interbank Mudharabah Investment Certificates (SIMA) amounting to Rp2.65 trillion, with maturity dates ranging from 2 January 2026 to 12 January 2026 and an average equivalent rate of 4.65%. This represented an increase of 118% compared to 2024, when the balance amounted to Rp2.24 trillion.

Sukuk Mudharabah Muqayyadah I Phase I, II, III, and IV

On 26 June 2023, BSI issued Long Term Mudharabah Muqayyadah Sukuk Conducted Without Public Offering I PT Bank BSI Tbk Year 2023 Phase I ("Sukuk Mudharabah Muqayyadah I Phase I") with a nominal value of IDR 3,759. On 26 March 2024, BSI re-issued the Long-Term Mudharabah Muqayyadah Sukuk Conducted Without Public Offering I PT Bank BSI Tbk Year 2023 Phase II ("Sukuk Mudharabah Muqayyadah I Phase II") with a nominal value of Rp7,762. On 20 December 2024, BSI re-issued the Long-Term Mudharabah Muqayyadah Sukuk Conducted Without Public Offering I PT Bank BSI Tbk Year 2024 Phase III ("Sukuk Mudharabah Muqayyadah I Phase III") with a nominal value of Rp7,969.

During the March 2025 payment period, there were principal repayments of Sukuk Mudharabah Muqayyadah I Tranches I and II amounting to Rp234, paid on 26 March 2025, and Sukuk Mudharabah Muqayyadah I Tranche III amounting to Rp166, paid on 20 March 2025.

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30. EFEK-EFEK YANG DITERBITKAN (lanjutan)

Obligasi (lanjutan)

Entitas Anak (lanjutan)

Rupiah (lanjutan)

Sukuk *Mudharabah Muqayyadah* I Tahap I, II, III dan IV (lanjutan)

Pada periode pembayaran bulan Juni 2025, terdapat pembayaran pokok Sukuk *Mudharabah Muqayyadah* I Tahap I dan II sebesar Rp234 yang dibayarkan tanggal 26 Juni 2025 dan Sukuk *Mudharabah Muqayyadah* I Tahap III sebesar Rp166 yang dibayarkan tanggal 20 Juni 2025. Pada periode pembayaran bulan September 2025, terdapat pembayaran pokok Sukuk *Mudharabah Muqayyadah* I Tahap I dan II sebesar Rp234 yang dibayarkan tanggal 26 September 2025 dan Sukuk *Mudharabah Muqayyadah* I Tahap III dan IV sebesar Rp328 yang dibayarkan tanggal 20 September 2025.

Pada periode pembayaran bulan Desember 2025, terdapat pembayaran pokok Sukuk *Mudharabah Muqayyadah* I Tahap I dan II sebesar Rp234 yang dibayarkan tanggal 26 Desember 2025 dan Sukuk *Mudharabah Muqayyadah* I Tahap III dan IV sebesar Rp328 yang dibayarkan tanggal 20 Desember 2025.

Pada tanggal 20 Juni 2025, BSI menerbitkan kembali Sukuk *Mudharabah Muqayyadah* Jangka Panjang yang Dilakukan Tanpa Melalui Penawaran Umum I PT Bank BSI Tbk Tahun 2025 Tahap IV ("Sukuk *Mudharabah Muqayyadah* I Tahap IV") dengan nominal sebesar Rp8.260. Total plafon penerbitan Sukuk *Mudharabah Muqayyadah* adalah sebesar Rp100.000.

Besarnya nisbah masing-masing adalah sebesar 36,34%, 19,75%, 19,84%, dan 20,32% yang diindikasikan sebesar 0,55% per tahun. Dana sukuk dan bagi hasil dibayarkan setiap 3 (tiga) bulan dan masing-masing akan jatuh tempo pada tanggal 26 Desember 2035, 26 Juni 2036, 20 Desember 2036, dan 20 Maret 2038.

Penerbitan sukuk tersebut dilakukan dalam rangka kerjasama antara BSI dengan BP Tapera selaku investor tunggal dimana BSI ditunjuk sebagai Bank Penyalur KPR Tapera Syariah kepada peserta BP Tapera. Skema kerjasama tersebut diatur pada Undang-Undang No. 4 Tahun 2016 dan Peraturan Pemerintah No. 25 Tahun 2020 perihal penyelenggaraan tabungan perumahan rakyat.

PT Bank Mandiri (Persero) Tbk dan Entitas Anak telah melakukan pembayaran bunga efek-efek yang diterbitkan sesuai dengan jadwal pembayaran bunga selama pada tahun yang berakhir tanggal 31 Desember 2025 dan 2024.

30. DEBT SECURITIES ISSUED (continued)

Bonds (continued)

Subsidiaries (continued)

Rupiah (continued)

Sukuk *Mudharabah Muqayyadah* I Phase I, II, III, and IV (continued)

During the June 2025 payment period, there were principal repayments of Sukuk *Mudharabah Muqayyadah* I Tranches I and II amounting to Rp234, paid on 26 June 2025, and Sukuk *Mudharabah Muqayyadah* I Tranche III amounting to Rp166, paid on 20 June 2025. During the September 2025 payment period, there were principal repayments of Sukuk *Mudharabah Muqayyadah* I Tranches I and II amounting to Rp234, paid on 26 September 2025, and Sukuk *Mudharabah Muqayyadah* I Tranches III and IV amounting to Rp328, paid on 20 September 2025.

During the December 2025 payment period, there were principal repayments of Sukuk *Mudharabah Muqayyadah* I Tranches I and II amounting to Rp234, paid on 26 December 2025, and Sukuk *Mudharabah Muqayyadah* I Tranches III and IV amounting to Rp328, paid on 20 December 2025.

On 20 June 2025, BSI reissued the Long-Term Restricted *Mudharabah Sukuk* Without Public Offering I PT Bank BSI Tbk Year 2025 Phase IV ("Sukuk *Mudharabah Muqayyadah* I Phase IV") with a nominal value of Rp8,260. The total ceiling for *Muqayyadah Mudharabah Sukuk* issuance is Rp100,000.

The respective nisbah are 36.34%, 19.75%, 19.84%, and 20.32%, which is indicated at 0.55% per year. Sukuk funds and profit sharing are paid every 3 (three) months and will mature on 26 December 2035, 26 June 2036, 20 December 2036 and 20 March 2038, respectively.

The issuance of the sukuk was carried out in the context of cooperation between BSI and BP Tapera as the sole investor where BSI was appointed as BSI that distributes Tapera Syariah KPR to BP Tapera participants. This cooperation scheme is regulated in Law No. 4 Year 2016 and Government Regulation No. 25 Year 2020 concerning the implementation of public housing savings.

PT Bank Mandiri (Persero) Tbk and the Subsidiaries have paid the interest of debt securities issued in accordance to interest payment schedule during the year ended 31 December 2025 and 2024.

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31. ESTIMASI KERUGIAN ATAS KOMITMEN DAN KONTINJENSI

a. Transaksi komitmen dan kontinjensi sebagai berikut:

	31 Desember 2025/ 31 December 2025	31 Desember 2024/ 31 December 2024
Rupiah		
Bank garansi yang diterbitkan (Catatan 54)	86.171.283	83.066.804
Fasilitas kredit yang diberikan yang belum digunakan*) <i>Letter of credit</i> yang tidak dapat dibatalkan (Catatan 54) <i>Standby letter of credit</i> (Catatan 54)	61.634.126 7.767.236 2.779.806	55.630.182 6.953.432 2.108.300
Total	158.352.451	147.758.718
Mata uang asing		
Bank garansi yang diterbitkan (Catatan 54)	79.869.089	55.490.699
Fasilitas kredit yang diberikan yang belum digunakan*) <i>Letter of credit</i> yang tidak dapat dibatalkan (Catatan 54) <i>Standby letter of credit</i> (Catatan 54)	82.542.370 15.464.546 15.579.985	35.161.166 15.486.231 10.200.389
Total	193.455.990	116.338.485
	351.808.441	264.097.203

*) Termasuk fasilitas kredit *committed* dan *uncommitted* kartu kredit yang belum digunakan.

Berikut adalah perubahan nilai tercatat atas komitmen dan kontinjensi dengan klasifikasi biaya perolehan diamortisasi berdasarkan stage:

31 Desember 2025/31 December 2025

	Stage 1	Stage 2	Stage 3	Syariah ^{*)} / Sharia ^{*)}	Total	
Saldo awal	250.443.992	11.061.012	186.887	2.405.312	264.097.203	Beginning balance
Pengalihan ke/(dari):						Transfer to/(from):
- Stage 1	421.775	(402.032)	(19.743)	-	-	Stage 1 -
- Stage 2	(417.207)	423.142	(5.935)	-	-	Stage 2 -
- Stage 3	(13.576)	(34.498)	48.074	-	-	Stage 3 -
Total saldo awal setelah pengalihan	250.434.984	11.047.624	209.283	2.405.312	264.097.203	Total beginning balance after transfer
Pengukuran kembali bersih nilai tercatat ^{**)}	(2.458.585)	543.001	(41.704)	-	(1.957.288)	Remeasurement of net carrying amount ^{**)}
Komitmen dan kontinjensi baru yang diterbitkan atau dibeli	228.319.139	8.440.419	110.874	3.970.630	240.841.062	New commitments and contingencies originated or purchased
Komitmen dan kontinjensi yang dihentikan pengakuannya	(142.602.796)	(4.606.005)	(176.410)	(3.787.325)	(151.172.536)	Commitments and contingencies derecognised
Total kenaikan/ (penurunan) tahun berjalan	83.257.758	4.377.415	(107.240)	183.305	87.711.238	Total increase/ (decrease) during the year
Saldo akhir ^{***)}	333.692.742	15.425.039	102.043	2.588.617	351.808.441	Ending balance ^{***)}

*) Tidak menerapkan PSAK 109.

**) Termasuk di dalam pengukuran kembali bersih adalah pembayaran kembali.

**) Termasuk fasilitas *uncommitted* kredit yang diberikan yang belum digunakan untuk kartu kredit sebesar Rp43.796.974.

*) Not implement SFAS 109.

**) Including in the net remeasurement is repayment.

**) Including the unused *uncommitted* loan facilities for credit cards amounted to Rp43,796,974.

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31. ESTIMASI KERUGIAN ATAS KOMITMEN DAN KONTINJENSI (lanjutan)

- a. Transaksi komitmen dan kontinjensi sebagai berikut: (lanjutan)

Berikut adalah perubahan nilai tercatat atas komitmen dan kontinjensi dengan klasifikasi biaya perolehan diamortisasi berdasarkan stage: (lanjutan)

31. ESTIMATED LOSSES ON COMMITMENTS AND CONTINGENCIES (continued)

- a. Transactions of commitments and contingencies are as follows: (continued)

Movements in carrying amount of commitments and contingencies classified as amortised cost upon stage are as follows: (continued)

31 Desember 2024/31 December 2024						
	Stage 1	Stage 2	Stage 3	Syariah ^{*)} / Sharia ^{*)}	Total	
Saldo awal	221.874.938	10.504.162	1.635.761	3.203.812	237.218.673	Beginning balance
Pengalihan ke/(dari):						Transfer to/(from):
- Stage 1	465.319	(437.006)	(28.313)	-	-	Stage 1 -
- Stage 2	(768.987)	1.548.182	(779.195)	-	-	Stage 2 -
- Stage 3	(14.744)	(331.936)	346.680	-	-	Stage 3 -
Total saldo awal setelah pengalihan	221.556.526	11.283.402	1.174.933	3.203.812	237.218.673	Total beginning balance after transfer
Pengukuran kembali bersih nilai tercatat ^{**)}	(8.582.410)	(678.971)	(208.535)	-	(9.469.916)	Remeasurement of net carrying amount ^{**)}
Komitmen dan kontinjensi baru yang diterbitkan atau dibeli	177.916.870	4.343.013	200.750	1.485.965	183.946.598	New commitments and contingencies originated or purchased
Komitmen dan kontinjensi yang dihentikan pengakuannya	(140.446.994)	(3.886.432)	(980.261)	(2.284.465)	(147.598.152)	Commitments and contingencies derecognised
Total kenaikan/ (penurunan) tahun berjalan	28.887.466	(222.390)	(988.046)	(798.500)	26.878.530	Total increase/ (decrease) during the year
Saldo akhir ^{***)}	250.443.992	11.061.012	186.887	2.405.312	264.097.203	Ending balance ^{***)}
^{*)} Tidak menerapkan PSAK 109.						^{*)} Not implement SFAS 109.
^{**)} Termasuk di dalam pengukuran kembali bersih adalah pembayaran kembali.						^{**)} Including in the net remeasurement is repayment.
^{***)} Termasuk fasilitas <i>uncommitted</i> kredit yang diberikan yang belum digunakan untuk kartu kredit sebesar Rp38.193.178.						^{***)} Including the unused uncommitted loan facilities for credit cards amounted to Rp38,193,178.

- b. Mutasi cadangan kerugian penurunan nilai komitmen dan kontinjensi:

- b. Movements of allowance for impairment losses on commitments and contingencies:

	31 Desember 2025/ 31 December 2025	31 Desember 2024/ 31 December 2024	
Saldo awal	1.114.013	1.143.758	Beginning balance
Pembalikan penyisihan selama tahun berjalan	(259.675)	(33.828)	Reversal during the year
Lain-lain ^{*)}	41.453	4.083	Others ^{*)}
Saldo akhir	895.791	1.114.013	Ending balance

^{*)} Termasuk selisih kurs karena penjabaran mata uang asing.

^{*)} Included effect of foreign currencies translation.

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31. ESTIMASI KERUGIAN ATAS KOMITMEN DAN KONTINJENSI (lanjutan)

- b. Mutasi cadangan kerugian penurunan nilai komitmen dan kontinjensi: (lanjutan)

Manajemen berpendapat bahwa cadangan kerugian penurunan nilai komitmen dan kontinjensi telah memadai.

31. ESTIMATED LOSSES ON COMMITMENTS AND CONTINGENCIES (continued)

- b. Movements of allowance for impairment losses on commitments and contingencies: (continued)

Management believes that the allowance for impairment losses on commitments and contingencies is adequate.

31 Desember 2025/31 December 2025						
	Stage 1	Stage 2	Stage 3	Syariah ^{*)} / Sharia ^{*)}	Total	
Saldo awal	412.234	672.870	4.864	24.045	1.114.013	Beginning balance
Pengalihan ke/(dari):						Transfer to/(from):
Kerugian kredit						12 months expected
ekspektasian 12 bulan	29.721	(29.106)	(615)	-	-	credit losses
Kerugian kredit						
ekspektasian sepanjang						Lifetime expected
umurnya - tidak						credit losses
mengalami penurunan	(2.292)	2.549	(257)	-	-	unimpaired
nilai						
Kerugian kredit						Lifetime expected
ekspektasian sepanjang						credit losses
umurnya - mengalami	(287)	(958)	1.245	-	-	impaired
penurunan nilai						
Total saldo awal	439.376	645.355	5.237	24.045	1.114.013	Total beginning balance
setelah pengalihan						after transfer
Pengukuran kembali bersih	(203.775)	(70.673)	1.435	1.776	(271.237)	Remeasurement of net
penyisihan kerugian						carrying amount
Aset keuangan baru yang						New financial assets
diterbitkan atau	218.449	145.400	4.971	-	368.820	originated or
dibeli						purchased
Aset keuangan yang	(97.039)	(255.273)	(4.946)	-	(357.258)	Financial assets
dihentikan pengakuannya						derecognised
Total (pembalikan)/						Total (reversal)/
pembentukan						allowance
tahun berjalan	(82.365)	(180.546)	1.460	1.776	(259.675)	during the year
Lain-lain ^{**)}	40.313	778	-	362	41.453	Others ^{**)}
Saldo akhir	397.324	465.587	6.697	26.183	895.791	Ending balance

31 Desember 2024/31 December 2024						
	Stage 1	Stage 2	Stage 3	Syariah ^{*)} / Sharia ^{*)}	Total	
Saldo awal	471.888	475.959	163.893	32.018	1.143.758	Beginning balance
Pengalihan ke/(dari):						Transfer to/(from):
Kerugian kredit						12 months expected
ekspektasian 12 bulan	11.016	(8.123)	(2.893)	-	-	credit losses
Kerugian kredit						
ekspektasian sepanjang						Lifetime expected
umurnya - tidak						credit losses
mengalami penurunan	(2.543)	41.132	(38.589)	-	-	unimpaired
nilai						
Kerugian kredit						Lifetime expected
ekspektasian sepanjang						credit losses
umurnya - mengalami	(638)	(1.755)	2.393	-	-	impaired
penurunan nilai						
Total saldo awal	479.723	507.213	124.804	32.018	1.143.758	Total beginning balance
setelah pengalihan						after transfer
Pengukuran kembali bersih	(178.621)	118.488	6.033	(8.443)	(62.543)	Remeasurement of net
penyisihan kerugian						carrying amount
Aset keuangan baru yang						New financial assets
diterbitkan atau	223.614	431.095	17.719	-	672.428	originated or
dibeli						purchased
Aset keuangan yang	(114.437)	(385.584)	(143.692)	-	(643.713)	Financial assets
dihentikan pengakuannya						derecognised
Total (pembalikan)/						Total (reversal)/
pembentukan						allowance
tahun berjalan	(69.444)	163.999	(119.940)	(8.443)	(33.828)	during the year
Lain-lain ^{**)}	1.955	1.658	-	470	4.083	Others ^{**)}
Saldo akhir	412.234	672.870	4.864	24.045	1.114.013	Ending balance

^{*)} Tidak menerapkan PSAK 109.

^{**)} Termasuk selisih kurs karena penjabaran mata uang asing.

^{*)} Not implement SFAS 109.

^{**)} Included effect of foreign currencies translation.

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31. ESTIMASI KERUGIAN ATAS KOMITMEN DAN KONTINJENSI (lanjutan)

- c. Informasi mengenai pengelompokan berdasarkan kelompok "tidak mengalami penurunan nilai" dan "mengalami penurunan nilai" untuk aset keuangan dari Entitas Anak syariah diungkapkan pada Catatan 62.A.
- d. Simpanan dari nasabah dan simpanan dari bank lain yang dijadikan jaminan tunai untuk bank garansi dan *letter of credit* yang tidak dapat dibatalkan pada tanggal 31 Desember 2025 dan 2024 adalah masing-masing sebesar Rp37.601.992 dan Rp9.415.024 (Catatan 21c dan 24c).
- e. Berdasarkan kolektibilitas sesuai POJK:
- Kolektibilitas estimasi kerugian atas komitmen dan kontinjensi sesuai POJK diungkapkan pada Catatan 65.

31. ESTIMATED LOSSES ON COMMITMENTS AND CONTINGENCIES (continued)

- c. Information in respect of classification of "non-impaired" and "impaired" from sharia Subsidiary are disclosed in Note 62.A.
- d. Deposits from customers and deposits from other banks pledged as collateral for bank guarantee and irrevocable letter of credit as of 31 December 2025 and 2024 were amounted to Rp37,601,992 and Rp9,415,024, respectively (Notes 21c and 24c).
- e. By collectability based on FSA regulation:
- Collectability of estimated losses on commitments and contingencies in accordance with FSA regulation are disclosed in Note 65.

32. BEBAN YANG MASIH HARUS DIBAYAR

32. ACCRUED EXPENSES

	31 Desember 2025/ 31 December 2025	31 Desember 2024/ 31 December 2024	
Beban bunga	2.810.252	2.406.669	Interest expense
Pengadaan aset tetap dan perangkat lunak, operasional, dan ATM	2.125.160	2.088.194	Fixed assets, software, operational, and ATM procurement
Tenaga kerja dan jasa pihak ketiga	185.381	187.183	Third party labor service and outsourcing exepenses
Pemasaran	154.643	240.143	Promotions
Jasa profesional	131.988	58.134	Professional service costs
Iuran regulator	1.980	94.186	Regulator fee
Pelatihan, pakaian dinas dan rekreasi	1.143	32.855	Training, uniform and recreation
Lain-lain	758.436	359.097	Others
Total	6.168.983	5.466.461	Total

Termasuk dalam pengadaan aset tetap, perangkat lunak, operasional, dan ATM adalah utang kepada pemasok atau vendor terkait kegiatan operasional dan pemeliharaan gedung, peralatan, perangkat lunak, mesin ATM, dan sistem Teknologi Informasi Grup. Lain-lain terdiri dari beban yang masih harus dibayar terkait transaksi operasional kegiatan Grup, seperti biaya komunikasi data dan biaya listrik, air dan gas.

Included in the fixed assets, software, operational, and ATM procurement are payables to vendors related to operational and maintenance activities for buildings, equipments, software, ATM machines, and Information Technology System of the Group. Others consists of accrued expenses related to fees to be paid in relation to Group's operational activities, such as data communication costs and costs of electricity, water and gas.

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33. PERPAJAKAN

a. Pajak dibayar di muka

	31 Desember 2025/ 31 December 2025
Bank Mandiri	215.658
Entitas Anak	635.967
Total	851.625

b. Utang pajak

	31 Desember 2025/ 31 December 2025
Utang pajak kini	
Bank Mandiri	1.089.605
Entitas Anak	402.267
Total	1.491.872

Utang pajak lainnya

Bank Mandiri	
Pajak Penghasilan	
Pasal 25	270.487
Pasal 21	217.665
Pasal 4 (2)	409.248
Lain-lain	210.745
	1.108.145
Entitas Anak	727.685
	1.835.830

Total	3.327.702
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c. Beban/(manfaat) pajak

	Tahun yang berakhir pada tanggal 31 Desember/ Year ended 31 December	
	2025	2024
Beban pajak - kini:		
Bank Mandiri	9.045.956	9.742.944
Entitas Anak	3.038.504	3.604.090
	12.084.460	13.347.034
Beban/(manfaat) pajak - tangguhan:		
Bank Mandiri	2.879.299	2.147.315
Entitas Anak	107.671	(255.984)
	2.986.970	1.891.331
Total	15.071.430	15.238.365

Seperti yang dijelaskan pada Catatan 2ad, pajak penghasilan untuk Bank Mandiri dan Entitas Anak dihitung untuk setiap perusahaan sebagai suatu badan hukum yang terpisah.

33. TAXATION

a. Prepaid taxes

	31 Desember 2024/ 31 December 2024
Bank Mandiri	239.701
Subsidiaries	499.314
Total	739.015

b. Taxes payable

	31 Desember 2024/ 31 December 2024
Current income taxes payable	
Bank Mandiri	592.492
Subsidiaries	238.355
Total	830.847

Current income taxes payable

Bank Mandiri
Subsidiaries

Other taxes payable

Bank Mandiri
Income tax
Article 25
Article 21
Article 4 (2)
Others

Subsidiaries

c. Tax expense/(benefit)

Tax expense - current:
Bank Mandiri
Subsidiaries

Tax expense/(benefit) - deferred:
Bank Mandiri
Subsidiaries

As explained in Note 2ad, income tax for Bank Mandiri and its Subsidiaries are calculated for each company as a separate legal entity.

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33. PERPAJAKAN

d. Beban pajak - kini

Rekonsiliasi antara laba sebelum beban pajak pada laporan laba rugi dan penghasilan komprehensif lain konsolidasian dan perhitungan pajak penghasilan dan beban pajak kini untuk Bank Mandiri dan taksiran beban pajak kini Entitas Anak adalah sebagai berikut:

33. TAXATION

d. Tax expense - current

The reconciliation between income before tax as shown in consolidated statement of profit or loss and other comprehensive income and income tax calculation and current tax expense for Bank Mandiri and the estimated current tax expense for Subsidiaries are as follows:

	Tahun yang berakhir pada tanggal 31 Desember/ Year ended 31 December		
	2025	2024	
Laba konsolidasian sebelum beban pajak dan kepentingan nonpengendali	76.417.563	76.403.486	Consolidated income before tax expense and non-controlling interests
Dikurangi:			Less:
Laba sebelum beban pajak Entitas Anak - setelah eliminasi	8.198.359	8.730.485	Income before tax expense of Subsidiaries - after elimination
Dampak perubahan metode pencatatan investasi dari metode ekuitas ke metode biaya	4.754.223	4.646.779	Impact of changes in investment recognition from equity method to cost method
Laba sebelum beban pajak dan kepentingan non pengendali - Bank Mandiri saja	63.464.981	63.026.222	Income before tax expense and non-controlling interests - Bank Mandiri only
Ditambah/(dikurangi) perbedaan permanen:			Add/(deduct) permanent differences:
Biaya yang tidak dapat dikurangkan menurut pajak/(pendapatan tidak kena pajak)	(700.480)	(1.165.913)	Non-deductible expenses/ (non-taxable income)
Lain-lain	-	720.000	Others
Ditambah/(dikurangi) perbedaan temporer:			Add/(deduct) temporary differences:
Cadangan kerugian penurunan nilai dan penghapusan kredit yang diberikan dan piutang/pembiayaan syariah	(16.210.967)	(6.896.207)	Allowance for impairment losses and write-offs of loans and sharia receivables/ financing
Cadangan kerugian penurunan nilai aset keuangan selain kredit yang diberikan dan piutang/pembiayaan syariah	(25.008)	(190.356)	Allowance for impairment losses on financial assets other than loans and sharia receivables/ financing
Penyisihan biaya uang penghargaan pegawai dan cadangan atas bonus dan insentif, cuti dan THR pegawai	657.249	(4.270.730)	Provision for post-employment benefit expense, provisions for bonuses, leave and holiday (THR) entitlements
Penyisihan atas estimasi kerugian yang timbul dari kasus hukum	(1.164)	(22.128)	Allowance for estimated losses arising from legal cases
Estimasi kerugian atas komitmen dan kontinjensi	(220.362)	(21.767)	Provision for estimated losses on commitments contingencies
Penyusutan aset tetap	(314.762)	125.345	Depreciation of fixed assets
Kerugian/(keuntungan) yang belum direalisasi dari penurunan/(kenaikan) nilai wajar efek-efek dan obligasi pemerintah - diukur pada nilai wajar melalui laporan laba rugi	(262.822)	(25.704)	Unrealised losses/(gains) on decrease/(increase) in fair value of marketable securities and government bonds - fair value through profit or loss
Penyisihan kerugian properti terbengkalai	-	(109)	Allowance for possible losses of abandoned properties
Penyisihan kerugian aset lain-lain	1.223.629	-	Provision for losses on other assets
Taksiran laba menurut pajak	47.610.294	51.278.653	Estimated taxable income
Taksiran beban pajak - kini Bank Mandiri	9.045.956	9.742.944	Estimated tax expense - current Bank Mandiri
Entitas Anak	3.038.504	3.604.090	Subsidiaries
Total	12.084.460	13.347.034	Total

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33. PERPAJAKAN (lanjutan)

d. Beban pajak - kini (lanjutan)

Pajak atas laba Bank Mandiri dan Entitas Anak (Grup) sebelum pajak berbeda dari nilai teoritis yang mungkin muncul apabila menggunakan rata-rata tertimbang tarif pajak terhadap laba pada Grup dalam jumlah sebagai berikut: (lanjutan)

	Tahun yang berakhir pada tanggal 31 Desember/ Year ended 31 December	
	2025	2024
Laba konsolidasian sebelum beban pajak dan kepentingan nonpengendali	76.417.563	76.403.486
Pajak dihitung dengan tarif pajak berlaku	13.861.986	13.895.689
Dampak pajak penghasilan pada:		
Bank Mandiri		
Penghasilan tidak kena pajak dan pajak final	(441.147)	(454.027)
Beban yang tidak dapat dikurangkan untuk tujuan perpajakan	308.056	232.504
Lain-lain	-	136.800
	(133.091)	(84.723)
Entitas Anak	1.342.535	1.427.399
Total dampak pajak penghasilan	1.209.444	1.342.677
Beban pajak penghasilan	15.071.430	15.238.365

Berdasarkan peraturan perpajakan di Indonesia, Bank Mandiri dan Entitas Anak menyampaikan Surat Pemberitahuan Pajak Tahunan ke kantor pajak atas dasar *self-assessment*. Kantor pajak berhak memeriksa atau mengoreksi pajak dalam jangka waktu 5 (lima) tahun setelah tanggal pajak terutang.

Undang-Undang Republik Indonesia Nomor 7 Tahun 2021 tanggal 29 Oktober 2021 tentang Harmonisasi Peraturan Perpajakan ("Undang-Undang Nomor 7 Tahun 2021") mengatur bahwa tarif pajak penghasilan Wajib Pajak badan dalam negeri dan bentuk usaha tetap adalah sebesar 22% (dua puluh dua persen) yang mulai berlaku pada tahun pajak 2022 dan seterusnya.

Berdasarkan Undang-Undang Republik Indonesia Nomor 7 Tahun 1983 tentang Pajak Penghasilan sebagaimana telah beberapa kali diubah terakhir dengan Undang-Undang Nomor 6 Tahun 2023 dan Peraturan Pemerintah Republik Indonesia Nomor 55 Tahun 2022 tanggal 20 Desember 2022 tentang Penyesuaian Pengaturan di Bidang Pajak Penghasilan, Wajib Pajak dalam negeri yang berbentuk Perseroan Terbuka dengan jumlah keseluruhan saham yang disetor diperdagangkan pada bursa efek di Indonesia paling sedikit 40% (empat puluh persen) dan memenuhi persyaratan tertentu, dapat memperoleh tarif sebesar 3% (tiga persen) lebih rendah dari tarif tertinggi pajak penghasilan yang ada.

33. TAXATION (continued)

d. Tax expense - current (continued)

Tax on Bank Mandiri and Subsidiaries (Group)'s profit before tax differs from the theoretical amount that would arise using the weighted average tax rate applicable to profits on the consolidated entities are follows: (continued)

Consolidated income before tax expense and non-controlling interest

Tax calculated at applicable tax rates

Income tax effect of:
Bank Mandiri
Income not subject to tax and final tax

Expenses not deductible for tax purposes
Others

Subsidiaries

Total tax effect

Income tax expense

According to the taxation laws of Indonesia, Bank Mandiri and Subsidiaries submit the Annual Corporate Income Tax Returns to the tax office on the basis of self assessment. The Directorate General of Tax may assess or amend taxes within 5 (five) years from the tax due date.

Law of the Republic of Indonesia Number 7 Year 2021 dated 29 October 2021 regarding Harmonization of Tax Regulations ("Law Number 7 Year 2021") stipulates that the income tax rate for domestic corporate taxpayers and permanent establishments is 22% (twenty two percent) with effect from the 2022 fiscal year onwards.

Based on Law of the Republic of Indonesia Number 7 Year 1983 regarding Income Tax as amended several times, most recently by Law Number 6 Year 2023 and Government Regulation of the Republic of Indonesia Number 55 Year 2022 dated 20 December 2022 regarding Amendment of Regulations related to Income Tax Sector, domestic taxpayers in the form of public listed companies with the total number of paid-up shares traded on the stock exchange in Indonesia at least 40% (forty percent) and fulfilling certain requirements, may obtain a rate of 3% (three percent) lower than the highest existing income tax rate.

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33. PERPAJAKAN (lanjutan)

d. Beban pajak - kini (lanjutan)

Berdasarkan Peraturan Menteri Keuangan Republik Indonesia Nomor 40 Tahun 2023 tanggal 11 April 2023 tentang Bentuk dan Tata Cara Penyampaian Laporan Serta Daftar Wajib Pajak Dalam Rangka Pemenuhan Persyaratan Penurunan Tarif Pajak Penghasilan Bagi Wajib Pajak Dalam Negeri Yang Berbentuk Perseroan Terbuka, Wajib Pajak harus menyampaikan laporan bulanan kepemilikan saham atas emiten atau perusahaan publik dan rekapitulasi yang telah dilaporkan dari Biro Administrasi Efek dan laporan kepemilikan saham yang memiliki hubungan istimewa sebagai bagian dari SPT Tahunan PPh untuk setiap Tahun Pajak.

Berdasarkan Surat Keterangan No. DE//2026-0213 tanggal 6 Januari 2026 perihal Laporan Bulanan Kepemilikan Saham Emiten atau Perusahaan Publik dan Rekapitulasi yang Telah Dilaporkan (Formulir Lampiran POJK No. 10/POJK.04/2020) dari PT Datindo Entrycom (Biro Administrasi Efek atau BAE), yang disampaikan kepada Bank Mandiri, dimana BAE menyatakan Bank Mandiri telah memenuhi ketentuan Pasal 65 Peraturan Pemerintah Republik Indonesia Nomor 55 Tahun 2022 tanggal 20 Desember 2022 tentang Penyesuaian Pengaturan di Bidang Pajak Penghasilan. Peraturan Menteri Keuangan Republik Indonesia Nomor 40 Tahun 2023.

Bank berkeyakinan bahwa Bank akan memenuhi persyaratan untuk memperoleh fasilitas penurunan tarif pajak penghasilan untuk tahun yang berakhir pada tanggal 31 Desember 2025 dan 2024 sesuai ketentuan perpajakan tersebut di atas, sehingga untuk pajak penghasilan badan Bank Mandiri untuk tahun yang berakhir pada tanggal 31 Desember 2025 dihitung dengan menggunakan tarif pajak 19%.

Pemerintah Indonesia, melalui Kementerian Keuangan, menerbitkan Peraturan Menteri Keuangan Republik Indonesia Nomor 136 Tahun 2024 (PMK-136/2024) tentang Pengenaan Pajak Minimum Global Berdasarkan Kesepakatan Internasional sebagai dasar hukum implementasi OECD Pilar Dua di Indonesia.

Grup berada dalam lingkup aturan model OECD Pilar Dua dan menerapkan pengecualian dalam mengakui serta mengungkapkan informasi mengenai aset dan liabilitas pajak tangguhan yang terkait dengan pajak penghasilan Pilar Dua mulai tanggal 1 Januari 2025.

33. TAXATION (continued)

d. Tax expense - current (continued)

Based on the Regulation of the Minister of Finance of the Republic of Indonesia Number 40 Year 2023 dated 11 April 2023 concerning Forms and Procedures for Submitting Reports and Lists of Taxpayers regarding to Fulfilment of Requirements for Reduction of Income Tax Rates for Domestic Taxpayers in the Form of Public Companies, taxpayers must submit monthly reports on share ownership of issuers or public companies and recapitulations that have been reported from the Securities Administration Bureau and reports of share ownership that have special relations as part of the Annual Income Tax Return for each Fiscal Year.

Based on Statement Letter No. DE//2026-0213 dated 6 January 2026 regarding Monthly Report of Share Ownership of Issuers or Public Companies and Reported Recapitulation (Form of POJK Appendix No. 10/POJK.04/2020) from PT Datindo Entrycom (Administrative Bureau Securities or BAE), which was submitted to Bank Mandiri, where the BAE stated that Bank Mandiri had complied with the provisions of Article 65 of Government Regulation of the Republic of Indonesia No. 55 Year 2022 dated 20 December 2022 regarding Amendment of Regulations related to Income Tax Sector. Regulation of the Minister of Finance of the Republic of Indonesia Number 40 Year 2023.

The Bank believes that the Bank will fulfil the requirements to obtain the income tax rate reduction facility for the year ended 31 December 2025 and 2024 in accordance with the tax provisions mentioned above, so that Bank Mandiri's corporate income tax for the year ended 31 December 2025 is calculated using the tax rate 19%.

The Indonesian government, through the Ministry of Finance, issued the Regulation of the Minister of Finance of the Republic of Indonesia Number 136 of 2024 (PMK-136/2024) regarding the Imposition of Global Minimum Tax Based on International Agreements as the legal basis for the implementation of the OECD Pillar Two in Indonesia.

The Group is within the scope of the OECD Pillar Two model rules and applied the exception to recognizing and disclosing information about deferred tax assets and liabilities relating to Pillar Two income taxes from 1 January 2025.

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33. PERPAJAKAN (lanjutan)

d. Beban pajak - kini (lanjutan)

Peraturan Pilar Dua telah disahkan atau secara substansial disahkan di beberapa yurisdiksi tempat Grup beroperasi. Peraturan tersebut mulai berlaku untuk tahun fiskal Grup yang berakhir setelah tanggal 31 Desember 2024. Grup termasuk dalam lingkup peraturan yang telah disahkan atau secara substansial disahkan dan telah melakukan penilaian atas potensi eksposur Grup terhadap pajak penghasilan Pilar Dua.

Berdasarkan penilaian *Safe Harbour* yang dilakukan Grup pada seluruh yurisdiksi tempat Grup beroperasi, hasilnya terdapat 4 (empat) dari 9 (sembilan) yurisdiksi yang lolos kriteria, sehingga dampak pajak tambahan Pilar Dua akan dianggap nol untuk 4 (empat) yurisdiksi tersebut. Sedangkan pada 5 (lima) yurisdiksi tempat Grup beroperasi yang belum memenuhi penilaian *Safe Harbour*, setelah dilakukan perhitungan menyeluruh berdasarkan aturan model *GloBE*, tarif pajak efektif diestimasikan berada di atas 15%. Dengan demikian, Grup diestimasikan tidak memiliki tambahan beban pajak penghasilan Pilar Dua.

Perhitungan Pajak Penghasilan badan untuk tahun yang berakhir pada tanggal 31 Desember 2024 adalah sesuai dengan SPT Tahunan Bank.

e. Aset pajak tangguhan - neto

Pajak tangguhan yang timbul dari perbedaan temporer antara nilai buku menurut komersial dan menurut pajak adalah sebagai berikut:

	31 Desember 2025/31 December 2025				
	Saldo awal/ Beginning balance	Dikreditkan/ (dibebankan) ke laba rugi/ Credited/ (charged) to profit or loss	Dibebankan ke ekuitas/ Charged to equity	Pengalihan pengendalian atas entitas anak/ Control transfer of a subsidiary	Saldo akhir/ Ending balance
Bank Mandiri					
Aset pajak tangguhan:					
Cadangan kerugian penurunan nilai kredit yang diberikan dan piutang/pembiayaan syariah	3.706.838	(3.080.084)	-	-	626.754
Penyisihan biaya uang penghargaan pegawai dan cadangan atas bonus dan insentif, cuti dan THR pegawai	772.112	124.877	53.889	-	950.878
Cadangan kerugian penurunan nilai aset keuangan selain kredit yang diberikan dan piutang/pembiayaan syariah	627.406	(4.751)	-	-	622.655

33. TAXATION (continued)

d. Tax expense - current (continued)

Pillar Two legislation has been enacted or substantially enacted in certain jurisdictions in which the Group operates. The legislation has become effective for the Group's financial year ended after 31 December 2024. The Group is in scope of the enacted or substantially enacted legislation and has performed an assessment of the Group's potential exposure to Pillar Two income taxes.

Based on Safe Harbour assessment performed by the Group across all jurisdictions in which it operates, the results show that 4 (four) out of 9 (nine) jurisdictions met the Safe Harbour criteria, so the Pillar Two top-up tax impact is considered nil for these 4 (four) jurisdictions. Meanwhile, in the 5 (five) jurisdictions where the Group operates that have not met the Safe Harbour assessment, following the GloBE model rules full calculation, the effective tax rate in these jurisdictions is estimated to be above 15%. Therefore, the Group is not expected to have Pillar Two income taxes exposure.

The calculation of Corporate Income Tax for the years ended 31 December 2024 are in accordance with the Bank's Annual Tax Return.

e. Deferred tax assets - net

Deferred tax arises from temporary differences between book value based on commercial and tax purposes are as follows:

Bank Mandiri
Deferred tax assets:
Allowance for impairment losses for loans and sharia receivables/financing
Provisions for post-employment benefit expense, provision for bonuses, leave and holiday (THR) entitlements
Allowance for impairment losses on financial assets other than loans and sharia receivables/financing

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33. PERPAJAKAN (lanjutan)

33. TAXATION (continued)

e. Aset pajak tangguhan - neto (lanjutan)

e. Deferred tax assets - net (continued)

Pajak tangguhan yang timbul dari perbedaan temporer antara nilai buku menurut komersial dan menurut pajak adalah sebagai berikut: (lanjutan)

Deferred tax arises from temporary differences between book value based on commercial and tax purposes are as follows: (continued)

31 Desember 2025/31 December 2025					
	Saldo awal/ Beginning balance	Dikreditkan/ (dibebankan) ke laba rugi/ Credited/ (charged) to profit or loss	Dibebankan ke ekuitas/ Charged to equity	Pengalihan pengendalian atas entitas anak/Control transfer of a subsidiary	Saldo akhir/ Ending balance
Kerugian/(keuntungan) yang belum direalisasi dari penurunan/(kenaikan) nilai wajar efek-efek dan obligasi pemerintah - diukur pada nilai wajar melalui pendapatan komprehensif lain	925.025	-	(636.038)	-	288.987
Penyisihan atas estimasi kerugian yang timbul dari kasus hukum	12.837	(221)	-	-	12.616
Penyisihan kerugian properti terbengkalai	13.173	-	-	-	13.173
Penyisihan kerugian agunan yang diambil alih	53.396	-	-	-	53.396
Penyisihan kerugian aset lain-lain	-	232.490	-	-	232.490
Aset pajak tangguhan	6.110.787	(2.727.689)	(582.149)	-	2.800.949
Liabilitas pajak tangguhan:					
Kerugian/(keuntungan) yang belum direalisasi dari penurunan/(kenaikan) nilai wajar efek-efek dan obligasi pemerintah - diukur pada nilai wajar melalui laba rugi	(40.550)	(49.936)	-	-	(90.486)
Nilai buku aset tetap	(84.273)	(59.805)	-	-	(144.078)
Estimasi kerugian atas komitmen dan kontinjensi	(145.087)	(41.869)	-	-	(186.956)
Aset pajak tangguhan neto - Bank Mandiri saja	5.840.877	(2.879.299)	(582.149)	-	2.379.429
Aset pajak tangguhan - Entitas Anak	2.512.577	(107.671)	(130.065)	-	2.274.841
Total aset pajak tangguhan konsolidasian - neto	8.353.454	(2.986.970)	(712.214)	-	4.654.270
Liabilitas pajak tangguhan Entitas Anak	(9.278)	-	(18.718)	-	(27.996)

31 Desember 2024/31 December 2024					
	Saldo awal/ Beginning balance	Dikreditkan/ (dibebankan) ke laba rugi/ Credited/ (charged) to profit or loss	Dibebankan ke ekuitas/ Charged to equity	Pengalihan pengendalian atas entitas anak/Control transfer of a subsidiary	Saldo akhir/ Ending balance
Bank Mandiri					
Aset pajak tangguhan:					
Cadangan kerugian penurunan nilai kredit yang diberikan dan piutang/pembiayaan syariah	5.017.117	(1.310.279)	-	-	3.706.838
Penyisihan biaya uang penghargaan pegawai dan cadangan atas bonus dan insentif, cuti dan THR pegawai	1.583.956	(811.439)	(405)	-	772.112

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33. PERPAJAKAN (lanjutan)

33. TAXATION (continued)

e. Aset pajak tangguhan - neto (lanjutan)

e. Deferred tax assets - net (continued)

31 Desember 2024/31 December 2024					
	Saldo awal/ Beginning balance	Dikreditkan/ (dibebankan) ke laba rugi/ Credited/ (charged) to profit or loss	Dibebankan ke ekuitas/ Charged to equity	Pengalihan pengendalian atas entitas anak/ Control transfer of a subsidiary	Saldo akhir/ Ending balance
Cadangan kerugian penurunan nilai aset keuangan selain kredit yang diberikan dan piutang/pembiayaan syariah	663.574	(36.168)	-	-	627.406
Kerugian/(keuntungan) yang belum direalisasi dari penurunan/(kenaikan) nilai wajar efek-efek dan obligasi pemerintah - diukur pada nilai wajar melalui pendapatan komprehensif lain	811.128	-	113.897	-	925.025
Penyisihan atas estimasi kerugian yang timbul dari kasus hukum	17.041	(4.204)	-	-	12.837
Penyisihan kerugian properti terbengkalai	13.194	(21)	-	-	13.173
Penyisihan kerugian agunan yang diambil alih	53.396	-	-	-	53.396
Aset pajak tangguhan	8.159.406	(2.162.111)	113.492	-	6.110.787
Liabilitas pajak tangguhan: Kerugian/(keuntungan) yang belum direalisasi dari penurunan/(kenaikan) nilai wajar efek-efek dan obligasi pemerintah - diukur pada nilai wajar melalui laba rugi	(35.666)	(4.884)	-	-	(40.550)
Nilai buku aset tetap	(108.089)	23.816	-	-	(84.273)
Estimasi kerugian atas komitmen dan kontinjensi	(140.951)	(4.136)	-	-	(145.087)
Aset pajak tangguhan neto - Bank Mandiri saja	7.874.700	(2.147.315)	113.492	-	5.840.877
Aset pajak tangguhan - Entitas Anak	2.304.544	255.983	(1.003)	(46.947)	2.512.577
Total aset pajak tangguhan konsolidasian - neto	10.179.244	(1.891.332)	112.489	(46.947)	8.353.454
Liabilitas pajak tangguhan Entitas Anak	-	-	(9.278)	-	(9.278)

Aset pajak tangguhan dihitung dengan menggunakan tarif pajak yang berlaku atau secara substansial telah berlaku pada tanggal laporan posisi keuangan konsolidasian.

Manajemen berpendapat bahwa terdapat kemungkinan besar jumlah laba fiskal pada masa mendatang akan memadai untuk mengkompensasi perbedaan temporer yang menimbulkan aset pajak tangguhan tersebut.

Deferred tax assets are calculated using applicable tax rate or substantially enacted tax rate at consolidated statement of financial position dates.

Management believes that it is possible that future taxable income will be available to be utilised against the temporary difference, which resulted in deferred tax assets.

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33. PERPAJAKAN (lanjutan)

e. Aset pajak tangguhan - neto (lanjutan)

Berdasarkan Peraturan Menteri Keuangan Republik Indonesia Nomor 74 Tahun 2024 ("PMK-74") tentang Pembentukan Cadangan Piutang Tak Tertagih yang Boleh Dikurangkan dari Penghasilan Bruto, terdapat perubahan pada ketentuan perhitungan penyisihan piutang tak tertagih yang boleh dikurangkan dari penghasilan bruto. Selisih lebih antara saldo awal cadangan piutang tak tertagih tahun 2024 yang dihitung menggunakan PMK-74 dan saldo akhir cadangan piutang tak tertagih tahun 2023 yang dihitung menggunakan peraturan sebelumnya akan diakui oleh Bank sebagai beban yang dapat dikurangkan pada tahun fiskal 2024 dan 2025. Terkait dengan hal tersebut, aset pajak tangguhan yang dimanfaatkan Bank pada tahun fiskal 2025 adalah sebesar Rp3.069.947.

f. Surat ketetapan pajak

Tahun pajak 2016

Berdasarkan hasil pemeriksaan pajak oleh Kantor Pajak, pada tanggal 17 November 2020, Bank telah menerima Surat Ketetapan Pajak Kurang Bayar (SKPKB) atas PPh Badan untuk tahun fiskal 2016 sebesar Rp1.293.817 (termasuk denda) dimana yang disetujui oleh Bank hanya sebesar Rp175.592 dan dicatat sebagai beban pajak kini - tahun sebelumnya di laporan laba rugi konsolidasi tahun 2020. Pada tanggal 27 November 2020, Bank telah melakukan pembayaran atas seluruh SKPKB PPh Badan sebesar Rp1.118.225 ke Kantor Pajak.

Pada tanggal 17 November 2020, Bank juga menerima SKPKB atas PPh Pasal 21 sebesar Rp31.492 dan Pajak Pertambahan Nilai (PPN) berikut Surat Tagihan Pajak (STP) sebesar Rp128.766 (termasuk denda) untuk tahun fiskal 2016. Pada tanggal 27 November 2020, Bank telah melakukan pembayaran atas seluruh SKPKB tersebut. Bank tidak akan mengajukan keberatan atas SKPKB PPh Pasal 21 sebesar Rp31.492 dan SKPKB PPN sebesar Rp128.766. Seluruh kurang bayar tersebut dibebankan ke laporan laba rugi konsolidasian tahun 2020.

Jumlah pembayaran atas SKPKB yang tidak disetujui di atas sebesar Rp1.118.225 dimana Bank mengajukan keberatan, dicatat sebagai pajak dibayar dimuka pada tanggal 31 Desember 2021. Bank telah mengajukan surat keberatan atas SKPKB PPh Badan yang tidak disetujui sebesar Rp1.118.225 ke Kantor Pajak pada tanggal 10 Februari 2021.

33. TAXATION (continued)

e. Deferred tax assets - net (continued)

Based on the Regulation of the Minister of Finance of the Republic of Indonesia Number 74 Year 2024 ("PMK-74") concerning the Establishment of Reserves for Uncollectible Receivables that Can Be Deductible from Gross Income, there are changes to the provisions for calculating the allowance for uncollectible receivables that can be deducted from gross income. The excess difference between the initial balance of the 2024 uncollectible receivables reserve calculated using PMK-74 and the final balance of the 2023 uncollectible receivables reserve calculated using the previous regulation will be recognised by the Bank as a deductible expense in the 2024 and 2025 fiscal years. Related to this, the deferred tax assets utilized by the Bank in fiscal year 2025 are Rp3,069,947.

f. Tax assessment letter

Fiscal year 2016

Based on the result of the tax audit from Tax Office on 17 November 2020, the Bank has received an Underpayment Tax Assessment (SKPKB) on Corporate Income tax for the 2016 fiscal year amounted to Rp1,293,817 (including penalties), which was accepted by the Bank for only Rp175,592 and recorded as current tax expense - prior year in the 2020 consolidated statement of profit or loss. On 27 November 2020, Bank has paid all SKPKB Corporate Income Tax and has submitted an objection letter for the SKPKB amounted to Rp1,118,225 to the Tax Office.

On 17 November 2020, the Bank also received SKPKB on Income Tax Article 21 amounted to Rp31,492 and Value Added Tax (VAT) also the tax collection letter (STP) amounted to Rp128,766 (including penalties) for the 2016 fiscal year. On 27 November 2020, Bank has paid all the SKPKB, and will not submit an objection to SKPKB Article 21 amounted to Rp31,492 and SKPKB VAT amounted to Rp128,766. All underpayments are charged to the 2020 consolidated statement of profit or loss.

The total payment for the SKPKB that was not approved above amounted to Rp1,118,225 where the Bank filed an objection, was recorded as prepaid tax on 31 December 2021. The Bank has submitted an objection letter to the SKPKB for Corporate Income Tax (CIT) which was not approved amounted to Rp1,118,225 to Tax Office on 10 February 2021.

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33. PERPAJAKAN (lanjutan)

f. Surat ketetapan pajak (lanjutan)

Tahun pajak 2016 (lanjutan)

Pada tanggal 7 Februari 2022, Bank telah menerima hasil putusan keberatan PPh Badan, yang mengurangi jumlah pajak dalam surat keberatan dari Rp1.118.225 menjadi Rp213.760. Pada tanggal 21 Maret 2022, Bank telah menerima pengembalian pajak atas hasil putusan keberatan PPh Badan tersebut sebesar Rp909.489 dan dicatat sebagai pengurang pembayaran pajak dibayar dimuka. Bank tidak setuju dengan hasil putusan keberatan dan telah mengajukan banding ke Pengadilan Pajak pada tanggal 28 April 2022. Sampai dengan tanggal otorisasi laporan keuangan konsolidasian ini, proses banding di Pengadilan Pajak masih berlangsung.

33. TAXATION (continued)

f. Tax assessment letter (continued)

Fiscal year 2016 (continued)

On 7 February 2022, the Bank received the decision on objection to CIT which reduced the amount of tax in the objection letter from Rp1,118,225 to Rp213,760. On 21 March 2022, the Bank received a tax refund for the objection to Corporate Income Tax in the amount of Rp909,489 and recorded it as a deduction from prepaid tax payments. The Bank did not agree with the results of the objection decision and has submitted an appeal to the Tax Court on 28 April 2022. As of the authorisation date of these consolidated financial statements, the appeal process at the Tax Court is still ongoing.

34. LIABILITAS IMBALAN KERJA

	31 Desember 2025/ 31 December 2025	31 Desember 2024/ 31 December 2024	
Penyisihan biaya uang penghargaan pegawai (Catatan 51)	4.018.305	3.495.175	Provision for post-employment benefit (Note 51)
Cadangan atas bonus, insentif, cuti dan THR	3.881.278	3.664.843	Provisions for bonuses, incentive, leave and holiday (THR) entitlements
Total	7.899.583	7.160.018	Total

Penyisihan biaya uang penghargaan pegawai meliputi uang pensiun dan remunerasi jangka panjang lainnya sesuai dengan kebijakan Bank dan Entitas Anak yang dihitung dengan perhitungan aktuaris.

34. EMPLOYEE BENEFIT LIABILITIES

Provision for post-employment benefit such as pension fund and other long term remuneration are in accordance with the Bank and Subsidiaries' policy which are calculated using actuarial calculation.

35. LIABILITAS LAIN-LAIN

	31 Desember 2025/ 31 December 2025	31 Desember 2024/ 31 December 2024	
Rupiah			Rupiah
Liabilitas dividen	9.324.158	-	Dividend liabilities
Pendapatan diterima dimuka yang tidak teratribusi	4.162.714	4.242.085	Deferred income (not directly attributable)
Liabilitas sewa	3.937.833	1.481.045	Lease liabilities
Liabilitas terkait dengan transaksi transfer nasabah	3.642.477	815.693	Liabilities related to customers transfer transactions
Liabilitas terkait dengan transaksi ATM dan kartu kredit	2.915.565	4.498.184	Liabilities related to ATM and credit card transactions
Utang transaksi nasabah	2.267.956	1.560.159	Customers transaction payables
Liabilitas kepada pihak ketiga	1.867.823	2.093.113	Liabilities to third parties
Liabilitas terkait dengan transaksi treasuri	1.017.652	87.682	Liabilities related to treasury transactions
Liabilitas terkait dengan unit-link	834.897	742.344	Liabilities related to unit-link
Pendapatan diterima dimuka yang teratribusi	722.505	1.117.656	Deferred income (directly attributable)
Setoran jaminan	648.929	998.341	Guarantee deposits
Liabilitas kepada dealer	604.698	667.172	Liabilities to dealer

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35. LIABILITAS LAIN-LAIN (lanjutan)

35. OTHER LIABILITIES (continued)

	31 Desember 2025/ 31 December 2025	31 Desember 2024/ 31 December 2024	
Rupiah (lanjutan)			Rupiah (continued)
Liabilitas transaksi asuransi	289.333	707.508	Insurance transaction liabilities
Liabilitas zakat	253.691	235.682	Zakat liabilities
Liabilitas <i>spot</i>	19.918	15.586	Spot liabilities
Liabilitas dana pensiun dan JHT pensiun	1.687	800.295	Pension fund and pension plan liabilities
Lain-lain	2.072.204	1.891.223	Others
Total	34.584.040	21.953.768	Total
Mata uang asing			Foreign currencies
Pendapatan diterima dimuka yang tidak teratribusi	2.495.024	2.075.283	Deferred income (not directly attributable)
<i>Term Deposits</i> Valas			Foreign Exchange Term
Devisa Hasil Ekspor	1.113.056	3.862.800	Deposits from Export Activities
Liabilitas terkait dengan transaksi <i>transfer</i> nasabah (Catatan 62.B.(iv))	1.058.177	768.298	Customers transfer transactions (Note 62.B.(iv))
Liabilitas terkait dengan transaksi <i>trade finance</i>	892.378	422.451	Liabilities related to trade finance transactions
Setoran jaminan (Catatan 62.B.(iv))	498.706	369.906	Guarantee deposits (Note 62.B.(iv))
Liabilitas sewa (Catatan 62.B.(iv))	91.712	135.535	Lease liabilities (Note 62.B.(iv))
Liabilitas terkait dengan transaksi ATM dan kartu kredit (Catatan 62.B.(iv))	32.923	22.379	Liabilities related to ATM and credit card transactions (Note 62.B.(iv))
Liabilitas kepada pihak ketiga	28.438	487.337	Liabilities to third parties
Liabilitas transaksi asuransi	20.725	19.961	Insurance transaction liabilities
Liabilitas terkait dengan transaksi <i>treasury</i>	5.043	317.456	Liabilities related to treasury transactions
Pendapatan diterima dimuka yang teratribusi	3.235	-	Deferred income (directly attributable)
Liabilitas <i>spot</i>	521	-	Spot liabilities
Liabilitas terkait dengan <i>unit-link</i>	-	5.184	Liabilities related to unit-link
Liabilitas transaksi nasabah	-	4.893	Liabilities related to customers
Lain-lain	1.515.690	2.211.648	Others
Total	7.755.628	10.703.131	Total
	42.339.668	32.656.899	

Pendapatan diterima dimuka yang tidak teratribusi secara langsung terdiri dari pendapatan provisi/komisi kredit dan piutang/pembiayaan syariah yang tidak terkait langsung dengan pemberian kredit dan piutang/pembiayaan syariah yang belum diamortisasi.

Non directly attributable deferred income consists of provisions/commissions of loans and sharia receivables/financing that are not directly attributable to the unamortised loans and sharia receivables/financing granted.

Liabilitas terkait dengan transaksi ATM dan kartu kredit terdiri dari liabilitas atas transaksi ATM dalam jaringan ATM Bersama, ATM *Link* dan ATM Prima dan liabilitas kepada Visa dan Master Card dan JCB untuk transaksi kartu kredit.

Liabilities related to ATM and credit card transactions consist of liabilities from ATM transactions within ATM Bersama, ATM *Link* and ATM Prima network and liabilities to Visa and Master Card and JCB for credit card transactions.

Utang transaksi nasabah sebagian besar terdiri dari utang yang timbul dari transaksi perdagangan efek Entitas Anak.

Customer transaction payables mostly consist of payables arising from securities trading transactions of Subsidiaries.

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35. LIABILITAS LAIN-LAIN (lanjutan)

Liabilitas dana pensiun dan JHT pensiun merupakan Liabilitas Entitas Anak (PT Bank Mandiri Taspen) kepada pensiunan, dimana Entitas Anak berperan sebagai penyalur dana pensiun dari nasabah Entitas Anak kepada pensiunan nasabah.

Term Deposits Valas Devisa Hasil Ekspor merupakan suatu instrumen dimana dana devisa hasil ekspor dari rekening khusus eksportir ditempatkan pada Bank Indonesia melalui rekening Bank sesuai mekanisme pasar.

Pendapatan diterima dimuka yang teratribusi secara langsung terdiri dari pendapatan provisi/komisi kredit dan piutang/pembiayaan syariah yang terkait langsung dengan pemberian kredit dan piutang/pembiayaan syariah yang belum diamortisasi.

Setoran jaminan merupakan jaminan uang tunai yang disetorkan oleh nasabah atas transaksi ekspor, impor dan penerbitan bank garansi.

Liabilitas kepada dealer merupakan liabilitas Entitas Anak (PT Mandiri Tunas Finance dan PT Mandiri Utama Finance) kepada dealer kendaraan bermotor terkait pembiayaan yang diberikan Entitas Anak kepada nasabah.

Lain-lain terutama terdiri dari rekening antar kantor dan liabilitas terkait transaksi perdagangan, titipan dan transaksi yang masih harus diselesaikan.

Pengungkapan liabilitas sewa sebagai berikut:

35. OTHER LIABILITIES (continued)

Pension fund and pension plan liabilities are liabilities of a subsidiary (PT Bank Mandiri Taspen) to retirees, where the Subsidiary acts as a distributor of pension funds from the Subsidiary's customers to the retirees of those customers.

Foreign Exchange Term Deposits from Export Activities is an instrument where foreign exchange from export proceeds from exporters' special account are placed in Bank Indonesia through Bank's accounts in accordance with market mechanisms.

Directly attributable deferred income consists of income from provisions/commissions of loans and sharia receivables/financing which directly attributable to unamortised loans and sharia receivables/financing granted.

Guarantee deposit is a cash guarantee deposited by customers related to export, import transaction and issuance of bank guarantees.

Liabilities to dealers are liabilities of the Subsidiaries (PT Mandiri Tunas Finance and PT Mandiri Utama Finance) to motor vehicle dealers related to financing provided by the Subsidiaries to customers.

Others mainly consist of interoffice accounts and liabilities related to trade transactions, deposits and transaction remains to be settled.

The disclosure of lease liabilities are as follows:

31 Desember 2025/31 December 2025							
Saldo awal/ Beginning balance	Penambahan sewa/ Additions of lease liabilities	Beban bunga atas liabilitas sewa/ Interest expense on lease liabilities	Liabilitas sewa yang telah dibayarkan/ Payments of lease liabilities	Pengalihan pengendalian atas entitas anak/ Control transfer of a subsidiary	Saldo akhir/ Ending balance		
Kategori aset pendasar							Underlying assets
Kendaraan bermotor	394.197	157.590	26.736	(283.029)	-	295.494	Vehicles
Bangunan - rumah dinas	14.475	85.872	756	(84.517)	-	16.586	Building - office residence
Bangunan - gedung kantor	648.939	3.879.007	51.429	(1.464.585)	(21.820)	3.092.970	Building - office building
Perlengkapan, peralatan kantor dan komputer	558.969	8.824	66.717	(10.015)	-	624.495	Furniture and fixture, office equipment and computer
Total	1.616.580	4.131.293	145.638	(1.842.146)	(21.820)	4.029.545	Total
31 Desember 2024/31 December 2024							
Saldo awal/ Beginning balance	Penambahan sewa/ Additions of lease liabilities	Beban bunga atas liabilitas sewa/ Interest expense on lease liabilities	Liabilitas sewa yang telah dibayarkan/ Payments of lease liabilities	Pengalihan pengendalian atas entitas anak/Control transfer of a subsidiary	Saldo akhir/ Ending balance		
Kategori aset pendasar							Underlying assets
Kendaraan bermotor	376.488	268.513	24.317	(275.121)	-	394.197	Vehicles
Bangunan - rumah dinas	13.100	103.304	736	(102.665)	-	14.475	Building - office residence
Bangunan - gedung kantor	591.568	1.278.943	45.054	(1.249.964)	(16.662)	648.939	Building - office building
Perlengkapan, peralatan kantor dan komputer	13.812	510.607	58.300	(23.750)	-	558.969	Furniture and fixture, office equipment and computer
Total	994.968	2.161.367	128.407	(1.651.500)	(16.662)	1.616.580	Total

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35. LIABILITAS LAIN-LAIN (lanjutan)

Liabilitas lain-lain terkait sewa berdasarkan jangka waktu:

	31 Desember 2025/ 31 December 2025	31 Desember 2024/ 31 December 2024
Jangka pendek	207.915	204.450
Jangka panjang	3.821.630	1.412.130
Total	4.029.545	1.616.580

Analisis jatuh tempo liabilitas lain-lain terkait sewa sebagai berikut:

	31 Desember 2025/ 31 December 2025	31 Desember 2024/ 31 December 2024
1 tahun	207.915	204.450
2 tahun	629.273	366.285
3 tahun	2.895.986	549.115
4 tahun	158.838	310.600
5 tahun	112.964	140.907
> 5 tahun	24.569	45.223
Total	4.029.545	1.616.580

35. OTHER LIABILITIES (continued)

Other liabilities related to leases by period:

Short term
Long term
Total

Analysis of the maturities of other liabilities related to leases as follows:

1 year
2 years
3 years
4 years
5 years
> 5 years

Total

36. PINJAMAN YANG DITERIMA

	31 Desember 2025/ 31 December 2025	31 Desember 2024/ 31 December 2024
Rupiah		
Pihak berelasi		
(h) Lain-lain (Catatan 56)	2.245.296	4.627.957
Pihak ketiga		
(a) Kementerian Pekerjaan Umum dan Perumahan Rakyat (Kemenpupera)	3.138.358	1.877.633
(g) Bank Indonesia	-	18.417.864
(h) Lain-lain	20.657.559	25.778.971
	23.795.917	46.074.468
Total	26.041.213	50.702.425
Mata uang asing		
Pihak ketiga		
(b) Direct off-shore loans	33.464.728	29.899.692
(c) Fasilitas pendanaan perdagangan	50.938.728	40.445.004
(d) Term Loans	22.215.208	15.974.126
(e) Bilateral Loans	18.321.288	8.047.500
(f) Repo to maturity	2.499.783	559.816
(h) Lain-lain	1.191.474	2.287.418
Total (Catatan 62.B.(iv))	128.631.209	97.213.556
	154.672.422	147.915.981

Rupiah
Related parties
Others (Note 56) (h)
Third parties
Ministry of Public Work and (a)
Housing (Kemenpupera)
Bank Indonesia (g)
Others (h)

Foreign currencies
Third parties
Direct off-shore loans (b)
Trade financing facilities (c)
Term Loans (d)
Bilateral Loans (e)
Repo to maturity (f)
Others (h)
Total (Note 62.B.(iv))

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36. PINJAMAN YANG DITERIMA (lanjutan)

- (a) Kementerian Pekerjaan Umum dan Perumahan Rakyat (Kemenpupera)

Akun ini merupakan dukungan pemerintah kepada masyarakat berpenghasilan rendah untuk pembiayaan perumahan dalam program Fasilitas Likuiditas Pembiayaan Perumahan ("FLPP") dengan *sharing* pembiayaan sesuai kesepakatan, saat ini *sharing* pembiayaan yang berlaku adalah 75,00% dana Pemerintah dan 25,00% dana Bank. PT Bank Mandiri (Persero) Tbk ikut serta sebagai Bank Pelaksana Penyaluran FLPP sejak tahun 2012, tertuang dalam Kesepakatan Bersama antara Kementerian Pekerjaan Umum dan Perumahan Rakyat No. 13/SKB/DP/2011 dengan PT Bank Mandiri (Persero) Tbk No. DIR.MOU/015/2011 tentang Penyaluran Dana FLPP dalam rangka pengadaan perumahan melalui Kredit/Pembiayaan Pemilikan Rumah Sejahtera, diperbaharui dengan Kesepakatan Bersama antara Kementerian Perumahan Rakyat No. 07/SKB/M/2012 dengan PT Bank Mandiri (Persero) Tbk No. DIR.MOU/003/2012 tanggal 15 Februari 2012 tentang Perubahan Kesepakatan Bersama, diperbaharui kembali Kesepakatan Bersama antara Kementerian Pekerjaan Umum dan Perumahan Rakyat No. 29/MoU/Dp/2020 dengan PT Bank Mandiri (Persero) Tbk No. DIR.MOU/19/2020 tanggal 17 Desember 2020 tentang Penyaluran Kredit Pemilikan Rumah Bersubsidi Bagi Masyarakat Berpenghasilan Rendah ("MBR").

Pada Tahun 2021 terdapat Pengalihan pengelolaan Dana FLPP yang sebelumnya dikelola oleh Badan Layanan Umum Pusat Pengelolaan Dana Pembiayaan Perumahan ("PPDPP") dialihkan ke Badan Pengelola Tabungan Perumahan Rakyat ("BPTapera") sesuai dengan Perjanjian Tripartit antara PPDPP, BPTapera dan PT Bank Mandiri (Persero) Tbk No. 06/PRJ/Pg/2021, No. 10/PKS/BP-TPR/I/12/2021 dan DIR.PKS/40/2021 Tanggal 24 Desember 2021.

36. FUND BORROWINGS (continued)

- (a) Ministry of Public Work and Housing (Kemenpupera)

This account represents Government support to low-income communities for housing financing Liquidity Facility of Housing Financing (Fasilitas Likuiditas Pembiayaan Perumahan) ("FLPP") program, with financing sharing according to the agreement currently the applicable financing sharing of 75.00% funds from Government's fund and 25.00% funds from Bank's fund. PT Bank Mandiri (Persero) Tbk has been participating as the implementing Bank for FLPP distribution since 2012, as stipulated in the joint agreement between Ministry of Public Work and Housing No. 13/SKB/DP/2011 with PT Bank Mandiri (Persero) Tbk No. DIR.MOU/015/2011 regarding the distribution of FLPP fund for housing acquisition through Home Ownership Financing, which renewed by Joint Agreement between the Ministry of Public Work and Housing No. 07/SKB/M/2012 with PT Bank Mandiri (Persero) Tbk No. DIR.MOU/003/2012 dated 15 February 2012 regarding Amendments of Joint Agreement, then the joint agreement Amendment amended between Ministry of Public Work and Housing No. 29/MoU/Dp/2020 with PT Bank Mandiri (Persero) Tbk No. DIR.MOU/19/2020 dated 17 December 2020 regarding Distribution of Subsidized Home Ownership Credit for Low-Income Communities ("MBR").

In 2021, there was a transfer of management of FLPP Funds which were previously managed by Badan Layanan Umum Pusat Pengelolaan Dana Pembiayaan Perumahan ("PPDPP") transferred to Badan Pengelola Tabungan Perumahan Rakyat ("BPTapera") in accordance with the Tripartite Agreement between PPDPP, BPTapera and PT Bank Mandiri (Persero) Tbk No. 06/PRJ/Pg/2021, No. 10/PKS/BP-TPR/I/12/2021 and DIR.PKS/40/2021 dated 24 December 2021.

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36. PINJAMAN YANG DITERIMA (lanjutan)

(a) Kementerian Pekerjaan Umum dan Perumahan Rakyat (Kemenpupera) (lanjutan)

Dalam pelaksanaan program, dilakukan penandatanganan perjanjian kerjasama yang diperbaharui setiap tahun selama PT Bank Mandiri (Persero) Tbk ikut serta menjadi Bank Pelaksana, dengan awal perjanjian kerjasama yaitu Perjanjian Kerjasama Operasional antara Badan Layanan Umum Pusat Pembiayaan Perumahan Kementerian Perumahan Rakyat Republik Indonesia pada tahun 2012 tentang Penyaluran Dana FLPP Dalam Rangka Perolehan Rumah Melalui KPR Sejahtera Bagi Masyarakat Berpenghasilan Rendah ("MBR"), yang telah diperbaharui dengan perjanjian yang terbaru yaitu Perjanjian Kerjasama antara BPTapera dan PT Bank Mandiri (Persero) Tbk No. 23/PKS/BP-TPR/II/12/2023 dan DIR.PKS/38/2023 tentang Penyaluran Dana FLPP melalui Kredit/Pembiayaan Pemilikan Rumah Sejahtera/Rumah Sejahtera Bagi Masyarakat Berpenghasilan Rendah tanggal 28 Desember 2023.

Baki debit pada tanggal 31 Desember 2025 dan 2024 adalah masing-masing sebesar Rp3.138.358 dan Rp1.877.633. Fasilitas ini dikenakan tarif tertentu dari Pemerintah. Jangka waktu kredit dan jadwal pelunasannya maksimal 240 bulan (20 tahun). Pengembalian dana (angsuran pokok dan bunga) kepada BPTapera dilaksanakan paling lambat tanggal 10 setiap bulannya.

(b) Direct off-shore loans

Rincian pinjaman *direct off-shore loans* adalah sebagai berikut:

	31 Desember 2025/ 31 December 2025	31 Desember 2024/ 31 December 2024
Mata uang asing		
Pihak ketiga		
MUFG Bank, Ltd., Singapura	7.448.358	7.176.281
Oversea-Chinese Banking Corporation, Singapura	4.166.600	4.020.329
United Overseas Bank Limited, Singapura	3.798.013	3.662.549
Industrial and Commercial Bank of China, Ltd, Singapura	2.333.640	1.609.500
Bank of Communications, Singapura	1.667.500	1.609.500
China Construction Bank Corporation, Singapura	1.667.500	1.609.500
CTBC Bank Co., Ltd, Singapura	1.667.500	1.609.500
Development Bank Singapura, Limited	1.665.350	1.606.078
Taipei Fubon Bank, Singapura	1.665.350	1.606.078
Sumitomo Mitsui Banking Corporation	1.334.000	-
The Hongkong and Shanghai Banking Corporation, Ltd, Singapura	999.210	1.606.078
Standard Chartered Bank, Singapura	992.525	-
Bank of China, Singapura	967.150	128.760

36. FUND BORROWINGS (continued)

(a) Ministry of Public Work and Housing (Kemenpupera) (continued)

In implementing the program, a cooperation agreement was signed which is renewed every year as long as PT Bank Mandiri (Persero) Tbk participated as the Implementing Bank, with the initial cooperation agreement is the Operational Cooperation Agreement between Badan Layanan Umum Pusat Pembiayaan Perumahan Kementerian Perumahan Rakyat of the Republic of Indonesia in 2012 regarding Distribution of FLPP Funds in the Context of Acquiring a House through Prosperous KPR for Low-Income Communities ("MBR"), which has been updated with the latest agreement, namely the Cooperation Agreement between BPTapera and PT Bank Mandiri (Persero) Tbk No. 23/PKS/BP-TPR/II/12/2023 and DIR.PKS/38/2023 concerning Distribution of FLPP Funds through Credit/Financing for Prosperous Home Ownership/Prosperous Homes for Low-Income Communities dated 28 December 2023.

Outstanding balance as of 31 December 2025 and 2024 were Rp3,138,358 and Rp1,877,633, respectively. These facilities are subject to a certain rate from the Government. The period of loan and repayment schedule are maximum of 240 months (20 years). Repayment (principal and interest instalment) to BPTapera are carried out no later than 10th of each month.

(b) Direct off-shore loans

The details of direct off-shore loans are as follows:

Foreign currencies	
Third parties	
MUFG Bank, Ltd., Singapore	7.176.281
Oversea-Chinese Banking Corporation, Singapore	4.020.329
United Overseas Bank Limited, Singapore	3.662.549
Industrial and Commercial Bank of China, Ltd, Singapore	1.609.500
Bank of Communications Singapore	1.609.500
China Construction Bank Corporation, Singapore	1.609.500
CTBC Bank Co., Ltd, Singapore	1.609.500
Development Bank Singapore, Limited	1.606.078
Taipei Fubon Bank, Singapore	1.606.078
Sumitomo Mitsui Banking Corporation	-
The Hongkong and Shanghai Banking Corporation, Ltd, Singapore	1.606.078
Standard Chartered Bank, Singapore	-
Bank of China, Singapore	128.760

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36. PINJAMAN YANG DITERIMA (lanjutan)

(b) Direct off-shore loans (lanjutan)

Rincian pinjaman *direct off-shore loans* adalah sebagai berikut: (lanjutan)

	31 Desember 2025/ 31 December 2025	31 Desember 2024/ 31 December 2024
Mata uang asing (lanjutan)		
Pihak ketiga (lanjutan)		
Taishin International Bank	833.473	804.213
Bank of Taiwan	749.834	724.275
The Saudi National Bank	725.000	-
DZ Bank AG, Singapura	333.500	-
The Shanghai Commercial and Savings Bank Ltd	333.500	-
KEB Hana Bank	116.725	-
China Development Bank	-	1.503.004
- <i>Tranche A</i>	-	624.047
- <i>Tranche B</i>	-	-
	33.464.728	29.899.692

36. FUND BORROWINGS (continued)

(b) Direct off-shore loans (continued)

The details of *direct off-shore loans* are as follows: (continued)

Foreign currencies (continued)
Third parties (continued)
Taishin International Bank
Bank of Taiwan
The Saudi National Bank
DZ Bank AG, Singapore
The Shanghai Commercial
and Savings Bank Ltd
KEB Hana Bank
China Development Bank
Tranche A -
Tranche B -

MUFG Bank, Ltd., Singapura

MUFG Bank, Ltd., Singapore

31 Desember 2025/31 December 2025

Jenis	Pemberi Pinjaman/ Lender	Tanggal jatuh Tempo/ Maturity date	Jangka waktu (bulan)/ Tenor (months)	Tingkat suku bunga per tahun/ Interest rate per annum	Mata uang/ Currency	Nilai nominal/Nominal amount		Type
						Valuta asing (nilai penuh)/ Foreign currency (full amount)	Setara Rupiah/ Rupiah equivalent	
Direct off-shore loans	MUFG Bank Ltd., Singapura/Singapore	15 Juni/ June 2026	36	SOFR (3 bulan) + marjin tertentu/ SOFR (3 months) + certain margin	USD	200.000.000	3.335.000	Direct off-shore loans
Direct off-shore loans	MUFG Bank Ltd., Singapura/Singapore	15 Juni/ June 2026	36	SOFR (3 bulan) + marjin tertentu/ SOFR (3 months) + certain margin	USD	155.000.000	2.584.625	Direct off-shore loans
Direct off-shore loans	MUFG Bank Ltd., Singapura/Singapore	15 Juni/ June 2026	36	SOFR (3 bulan) + marjin tertentu/ SOFR (3 months) + certain margin	USD	92.000.000	1.534.100	Direct off-shore loans
Dikurangi: Biaya teratribusi yang belum diamortisasi						(321.886)	(5.367)	Less: Unamortised attributable costs
						446.678.114	7.448.358	

31 Desember 2024/31 December 2024

Jenis	Pemberi Pinjaman/ Lender	Tanggal jatuh Tempo/ Maturity date	Jangka waktu (bulan)/ Tenor (months)	Tingkat suku bunga per tahun/ Interest rate per annum	Mata uang/ Currency	Nilai nominal/Nominal amount		Type
						Valuta asing (nilai penuh)/ Foreign currency (full amount)	Setara Rupiah/ Rupiah equivalent	
Direct off-shore loans	MUFG Bank Ltd., Singapura/Singapore	15 Juni/ June 2026	36	SOFR (3 bulan) + marjin tertentu/ SOFR (3 months) + certain margin	USD	200.000.000	3.219.000	Direct off-shore loans
Direct off-shore loans	MUFG Bank Ltd., Singapura/Singapore	15 Juni/ June 2026	36	SOFR (3 bulan) + marjin tertentu/ SOFR (3 months) + certain margin	USD	155.000.000	2.494.725	Direct off-shore loans
Direct off-shore loans	MUFG Bank Ltd., Singapura/Singapore	15 Juni/ June 2026	36	SOFR (3 bulan) + marjin tertentu/ SOFR (3 months) + certain margin	USD	92.000.000	1.480.740	Direct off-shore loans
Dikurangi: Biaya teratribusi yang belum diamortisasi						(1.129.851)	(18.184)	Less: Unamortised attributable costs
						445.870.149	7.176.281	

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36. PINJAMAN YANG DITERIMA (lanjutan)

(b) *Direct off-shore loans (lanjutan)*

MUFG Bank, Ltd., Singapura (lanjutan)

Bank Mandiri memperoleh beberapa fasilitas pinjaman tanpa agunan dari MUFG Bank, Ltd., Singapura dengan nominal yang beragam dengan tingkat bunga SOFR 3 (tiga) bulan ditambah margin tertentu. Fasilitas pinjaman tersebut memiliki jatuh tempo lebih dari 1 (satu) tahun yang akan jatuh tempo pada tanggal 15 Juni 2026.

36. FUND BORROWINGS (continued)

(b) *Direct off-shore loans (continued)*

MUFG Bank, Ltd., Singapore (continued)

Bank Mandiri obtained several unsecured loan facilities from MUFG Bank, Ltd., Singapore with various nominal amounts and SOFR interest rates of 3 (three) months plus a certain margin. The loan facility has a maturity of more than one (1) year and will mature on 15 June 2026.

**Oversea-Chinese Banking Corporation,
Singapura**

**Oversea-Chinese Banking Corporation,
Singapore**

31 Desember 2025/31 December 2025

Jenis	Pemberi Pinjaman/ Lender	Tanggal jatuh Tempo/ Maturity date	Jangka waktu (bulan)/ Tenor (months)	Tingkat suku bunga per tahun/ Interest rate per annum	Mata uang/ Currency	Nilai nominal/Nominal amount		Type
						Valuta asing (nilai penuh)/ Foreign currency (full amount)	Setara Rupiah/ Rupiah equivalent	
Direct off-shore loans	Oversea-Chinese Banking Corporation, Singapura/Singapore	24 Desember/ December 2026	36	SOFR (3 bulan) + margin tertentu/ SOFR (3 months) + certain margin	USD	150.000.000	2.501.250	Direct off-shore loans
Direct off-shore loans	Oversea-Chinese Banking Corporation, Singapura/Singapore	26 Agustus/ August 2027	45	TSOFR (3 bulan) + margin tertentu/ TSOFR (3 months) + certain margin	USD	70.000.000	1.167.250	Direct off-shore loans
Direct off-shore loans	Oversea-Chinese Banking Corporation, Singapura/Singapore	26 Agustus/ August 2027	45	TSOFR (3 bulan) + margin tertentu/ TSOFR (3 months) + certain margin	USD	30.000.000	500.250	Direct off-shore loans
Dikurangi: Biaya teratribusi yang belum diamortisasi						(128.906)	(2.150)	Less: Unamortised attributable costs
						249.871.094	4.166.600	

31 Desember 2024/31 December 2024

Jenis	Pemberi Pinjaman/ Lender	Tanggal jatuh Tempo/ Maturity date	Jangka waktu (bulan)/ Tenor (months)	Tingkat suku bunga per tahun/ Interest rate per annum	Mata uang/ Currency	Nilai nominal/Nominal amount		Type
						Valuta asing (nilai penuh)/ Foreign currency (full amount)	Setara Rupiah/ Rupiah equivalent	
Direct off-shore loans	Oversea-Chinese Banking Corporation, Singapura/Singapore	24 Desember/ December 2026	36	SOFR (3 bulan) + margin tertentu/ SOFR (3 months) + certain margin	USD	150.000.000	2.414.250	Direct off-shore loans
Direct off-shore loans	Oversea-Chinese Banking Corporation, Singapura/Singapore	26 Agustus/ August 2027	45	TSOFR (3 bulan) + margin tertentu/ TSOFR (3 months) + certain margin	USD	70.000.000	1.126.650	Direct off-shore loans
Direct off-shore loans	Oversea-Chinese Banking Corporation, Singapura/Singapore	26 Agustus/ August 2027	45	TSOFR (3 bulan) + margin tertentu/ TSOFR (3 months) + certain margin	USD	30.000.000	482.850	Direct off-shore loans
Dikurangi: Biaya teratribusi yang belum diamortisasi						(212.590)	(3.421)	Less: Unamortised attributable costs
						249.787.410	4.020.329	

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36. PINJAMAN YANG DITERIMA (lanjutan)

(b) *Direct off-shore loans* (lanjutan)

**Oversea-Chinese Banking Corporation,
Singapore (lanjutan)**

Bank Mandiri memperoleh fasilitas pinjaman tanpa agunan dari Oversea-Chinese Bank Corporation, Singapura dengan nominal beragam dengan tingkat bunga SOFR 3 (tiga) bulan ditambah marjin tertentu. Fasilitas pinjaman ini memiliki tenor lebih dari 1 (satu) tahun dan akan jatuh tempo pada tanggal 24 Desember 2026 dan 26 Agustus 2027.

United Overseas Bank Limited, Singapore

36. FUND BORROWINGS (continued)

(b) *Direct off-shore loans* (continued)

**Oversea-Chinese Banking Corporation,
Singapore (continued)**

Bank Mandiri obtained loan facility without collateral from Oversea-Chinese Bank Corporation, Singapore with various nominal amounts with the interest rate of SOFR 3 (three) months plus certain margin. The loan facilities have a tenor more than 1 (one year) and will mature on 24 December 2026 and 26 August 2027.

United Overseas Bank Limited, Singapore

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Jenis	Pemberi Pinjaman/ Lender	Tanggal jatuh Tempo/ Maturity date	Jangka waktu (bulan)/ Tenor (months)	Tingkat suku bunga per tahun/ Interest rate per annum	Mata uang/ Currency	Nilai nominal/Nominal amount		Type
						Valuta asing (nilai penuh)/ Foreign currency (full amount)	Setara Rupiah/ Rupiah equivalent	
Direct off-shore loans	United Overseas Bank Limited, Singapura/Singapore	24 Desember/ December 2026	36	SOFR (3 bulan) + marjin tertentu/ SOFR (3 months) + certain margin	USD	99.895.809	1.665.763	Direct off-shore loans
Direct off-shore loans	United Overseas Bank Limited, Singapura/Singapore	26 Agustus/ August 2027	36	SOFR (3 bulan) + marjin tertentu/ SOFR (3 months) + certain margin	USD	70.000.000	1.167.250	Direct off-shore loans
Direct off-shore loans	United Overseas Bank Limited, Singapura/Singapore	26 Agustus/ August 2027	36	SOFR (3 bulan) + marjin tertentu/ SOFR (3 months) + certain margin	USD	29.871.094	498.100	Direct off-shore loans
Direct off-shore loans	United Overseas Bank Limited, Singapura/Singapore	24 Desember/ December 2026	36	SOFR (3 bulan) + marjin tertentu/ SOFR (3 months) + certain margin	USD	28.000.000	466.900	Direct off-shore loans
						227.766.903	3.798.013	

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Jenis	Pemberi Pinjaman/ Lender	Tanggal jatuh Tempo/ Maturity date	Jangka waktu (bulan)/ Tenor (months)	Tingkat suku bunga per tahun/ Interest rate per annum	Mata uang/ Currency	Nilai nominal/Nominal amount		Type
						Valuta asing (nilai penuh)/ Foreign currency (full amount)	Setara Rupiah/ Rupiah equivalent	
Direct off-shore loans	United Overseas Bank Limited, Singapura/Singapore	24 Desember/ December 2026	36	SOFR (3 bulan) + marjin tertentu/ SOFR (3 months) + certain margin	USD	99.770.783	1.605.811	Direct off-shore loans
Direct off-shore loans	United Overseas Bank Limited, Singapura/Singapore	26 Agustus/ August 2027	36	SOFR (3 bulan) + marjin tertentu/ SOFR (3 months) + certain margin	USD	70.000.000	1.126.650	Direct off-shore loans
Direct off-shore loans	United Overseas Bank Limited, Singapura/Singapore	24 Desember/ December 2026	36	SOFR (3 bulan) + marjin tertentu/ SOFR (3 months) + certain margin	USD	29.787.410	479.428	Direct off-shore loans
Direct off-shore loans	United Overseas Bank Limited, Singapura/Singapore	24 Desember/ December 2026	36	SOFR (3 bulan) + marjin tertentu/ SOFR (3 months) + certain margin	USD	28.000.000	450.660	Direct off-shore loans
						227.558.193	3.662.549	

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36. PINJAMAN YANG DITERIMA (lanjutan)

(b) Direct off-shore loans (lanjutan)

**United Overseas Bank Limited, Singapura
(lanjutan)**

Bank Mandiri memperoleh fasilitas pinjaman tanpa agunan dari United Overseas Bank Limited, Singapura dengan nominal beragam dan tingkat bunga SOFR 3 (tiga) bulan ditambah margin tertentu. Fasilitas pinjaman ini memiliki tenor lebih dari 1 (satu) tahun dan akan jatuh tempo pada tanggal 24 Desember 2026 sampai 26 Agustus 2027.

**Industrial and Commercial Bank of China, Ltd,
Singapura**

36. FUND BORROWINGS (continued)

(b) Direct off-shore loans (continued)

**United Overseas Bank Limited, Singapore
(continued)**

Bank Mandiri obtained loan facility without collateral from United Overseas Bank Limited, Singapore with various nominal amounts with the interest rate of SOFR 3 (three) months plus a certain margin. The loan facilities have a tenor more than 1 (one) year and will mature on 24 December 2026 to 26 August 2027.

**Industrial and Commercial Bank of China., Ltd,
Singapore**

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Jenis	Pemberi Pinjaman/ Lender	Tanggal jatuh Tempo/ Maturity date	Jangka waktu (bulan)/ Tenor (months)	Tingkat suku bunga per tahun/ Interest rate per annum	Mata uang/ Currency	Nilai nominal/Nominal amount		Type
						Valuta asing (nilai penuh)/ Foreign currency (full amount)	Setara Rupiah/ Rupiah equivalent	
Direct off-shore loans	ICBC Bank., Ltd., Singapura/Singapore	26 Juli/ July 2027	45	SOFR (3 bulan) + margin tertentu/ SOFR (3 months) + certain margin	USD	100.000.000	1.667.500	Direct off-shore loans
Direct off-shore loans	ICBC Bank., Ltd., Singapura/Singapore	26 Agustus/ August 2027	36	SOFR (3 bulan) + margin tertentu/ SOFR (3 months) + certain margin	USD	12.000.000	200.100	Direct off-shore loans
Direct off-shore loans	ICBC Bank., Ltd., Singapura/Singapore	26 Agustus/ August 2027	36	SOFR (3 bulan) + margin tertentu/ SOFR (3 months) + certain margin	USD	28.000.000	466.900	Direct off-shore loans
Dikurangi: Biaya teratribusi yang belum diamortisasi						(51.563)	(860)	Less: Unamortised attributable costs
						139.948.437	2.333.640	

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Jenis	Pemberi Pinjaman/ Lender	Tanggal jatuh Tempo/ Maturity date	Jangka waktu (bulan)/ Tenor (months)	Tingkat suku bunga per tahun/ Interest rate per annum	Mata uang/ Currency	Nilai nominal/Nominal amount		Type
						Valuta asing (nilai penuh)/ Foreign currency (full amount)	Setara Rupiah/ Rupiah equivalent	
Direct off-shore loans	ICBC Bank., Ltd., Singapura/Singapore	26 Juli/ July 2027	45	SOFR (3 bulan) + margin tertentu/ SOFR (3 months) + certain margin	USD	100.000.000	1.609.500	Direct off-shore loans
						100.000.000	1.609.500	

Bank Mandiri memperoleh fasilitas pinjaman tanpa agunan dari Industrial and Commercial Bank of China, Ltd, Singapura sebesar USD100.000.000 (nilai penuh) dengan tingkat bunga SOFR 3 (tiga) bulan ditambah margin tertentu. Fasilitas pinjaman ini akan jatuh tempo pada tanggal 26 Juli 2027.

Bank Mandiri obtained an unsecured loan facility from Industrial and Commercial Bank of China, Ltd., Singapore amounting to USD100,000,000 (full amount), bearing interest at the 3-month SOFR plus a certain margin. This loan facility will mature on 26 July 2027.

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36. PINJAMAN YANG DITERIMA (lanjutan)

(b) *Direct off-shore loans (lanjutan)*

**Industrial and Commercial Bank of China, Ltd,
Singapura (lanjutan)**

Efektif per tanggal 27 Mei 2025, Bank Mandiri memiliki *outstanding* fasilitas pinjaman tanpa agunan dari Industrial and Commercial Bank of China, Ltd, Singapura sebesar USD12.000.000 dan USD28.000.000 (nilai penuh) dengan tingkat bunga SOFR 3 (tiga) bulan ditambah margin tertentu, yang berasal dari pengalihan sebagian pinjaman The Hongkong and Shanghai Banking Corporation, Ltd., Singapura. Fasilitas pinjaman ini memiliki tenor lebih dari 1 (satu) tahun dan akan jatuh tempo pada tanggal 26 Agustus 2027.

Bank of Communications, Singapura

36. FUND BORROWINGS (continued)

(b) *Direct off-shore loans (continued)*

**Industrial and Commercial Bank of China., Ltd,
Singapore (continued)**

Effective as of 27 May 2025, Bank Mandiri has outstanding unsecured loan facilities from Industrial and Commercial Bank of China, Ltd., Singapore, amounting to USD12,000,000 and USD28,000,000 (full amounts), bearing interest at the 3-month SOFR plus a certain margin. These facilities originated from the transfer of a portion of the loan from The Hongkong and Shanghai Banking Corporation, Ltd., Singapore. The loan facilities have a tenor of more than one (1) year and will mature on 26 August 2027.

Bank of Communications, Singapore

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Jenis	Pemberi Pinjaman/ Lender	Tanggal jatuh Tempo/ Maturity date	Jangka waktu (bulan)/ Tenor (months)	Tingkat suku bunga per tahun/ Interest rate per annum	Mata uang/ Currency	Nilai nominal/Nominal amount		Type
						Valuta asing (nilai penuh)/ Foreign currency (full amount)	Setara Rupiah/ Rupiah equivalent	
Direct off-shore loans	Bank Of Communications, Singapura/Singapore	27 Agustus/ August 2027	45	SOFR (3 bulan) + margin tertentu/ SOFR (3 months) + certain margin	USD			Direct off-shore loans
						100.000.000	1.667.500	
						100.000.000	1.667.500	

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Jenis	Pemberi Pinjaman/ Lender	Tanggal jatuh Tempo/ Maturity date	Jangka waktu (bulan)/ Tenor (months)	Tingkat suku bunga per tahun/ Interest rate per annum	Mata uang/ Currency	Nilai nominal/Nominal amount		Type
						Valuta asing (nilai penuh)/ Foreign currency (full amount)	Setara Rupiah/ Rupiah equivalent	
Direct off-shore loans	Bank Of Communications, Singapura/Singapore	27 Agustus/ August 2027	45	SOFR (3 bulan) + margin tertentu/ SOFR (3 months) + certain margin	USD			Direct off-shore loans
						100.000.000	1.609.500	
						100.000.000	1.609.500	

Bank Mandiri memperoleh fasilitas pinjaman tanpa agunan dari Bank of Communications, Singapura sebesar USD100.000.000 (nilai penuh) dengan tingkat bunga SOFR 3 (tiga) bulan ditambah margin tertentu. Fasilitas pinjaman ini akan jatuh tempo pada tanggal 27 Agustus 2027.

Bank Mandiri obtained an unsecured loan facility from Bank of Communications, Singapore amounting to USD100,000,000 (full amount), bearing interest at the 3-month SOFR plus a certain margin. This loan facility will mature on 27 August 2027.

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36. PINJAMAN YANG DITERIMA (lanjutan)

(b) *Direct off-shore loans (lanjutan)*

**China Construction Bank Corporation,
Singapore**

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Jenis	Pemberi Pinjaman/ Lender	Tanggal jatuh Tempo/ Maturity date	Jangka waktu (bulan)/ Tenor (months)	Tingkat suku bunga per tahun/ Interest rate per annum	Mata uang/ Currency	Nilai nominal/Nominal amount		Type
						Valuta asing (nilai penuh)/ Foreign currency (full amount)	Setara Rupiah/ Rupiah equivalent	
Direct off-shore loans	China Construction Bank Corporation, Singapura/Singapore	30 Desember/ December 2027	36	SOFR (3 bulan) + margin tertentu/ SOFR (3 months) + certain margin	USD			Direct off-shore loans
						100.000.000	1.667.500	
						<u>100.000.000</u>	<u>1.667.500</u>	

31 Desember 2024/31 December 2024								
Jenis	Pemberi Pinjaman/ Lender	Tanggal jatuh Tempo/ Maturity date	Jangka waktu (bulan)/ Tenor (months)	Tingkat suku bunga per tahun/ Interest rate per annum	Mata uang/ Currency	Nilai nominal/Nominal amount		Type
						Valuta asing (nilai penuh)/ Foreign currency (full amount)	Setara Rupiah/ Rupiah equivalent	
Direct off-shore loans	China Construction Bank Corporation, Singapura/Singapore	30 Desember/ December 2027	36	SOFR (3 bulan) + margin tertentu/ SOFR (3 months) + certain margin	USD			Direct off-shore loans
						100.000.000	1.609.500	
						<u>100.000.000</u>	<u>1.609.500</u>	

Bank Mandiri memperoleh fasilitas pinjaman tanpa agunan dari China Construction Bank Corporation, Singapura sebesar USD100.000.000 (nilai penuh) dengan tingkat bunga SOFR 3 (tiga) bulan ditambah margin tertentu. Fasilitas pinjaman ini akan jatuh tempo pada tanggal 30 Desember 2027.

Bank Mandiri obtained loan facility without collateral from China Construction Bank Corporation, Singapore amounting USD100,000,000 (full amount) with the interest rate of SOFR 3 (three) months plus a certain margin. The loan facility will mature on 30 December 2027.

CTBC Bank Co., Ltd, Singapura

CTBC Bank Co., Ltd, Singapore

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Jenis	Pemberi Pinjaman/ Lender	Tanggal jatuh Tempo/ Maturity date	Jangka waktu (bulan)/ Tenor (months)	Tingkat suku bunga per tahun/ Interest rate per annum	Mata uang/ Currency	Nilai nominal/Nominal amount		Type
						Valuta asing (nilai penuh)/ Foreign currency (full amount)	Setara Rupiah/ Rupiah equivalent	
Direct off-shore loans	CTBC Bank Co., Ltd. Singapura/Singapore	30 Juli/ July 2027	45	SOFR (3 bulan) + margin tertentu/ SOFR (3 months) + certain margin	USD			Direct off-shore loans
						100.000.000	1.667.500	
						<u>100.000.000</u>	<u>1.667.500</u>	

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36. PINJAMAN YANG DITERIMA (lanjutan)

(b) *Direct off-shore loans (lanjutan)*

CTBC Bank Co., Ltd, Singapura (lanjutan)

36. FUND BORROWINGS (continued)

(b) *Direct off-shore loans (continued)*

CTBC Bank Co., Ltd, Singapore (continued)

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Jenis	Pemberi Pinjaman/ Lender	Tanggal jatuh Tempo/ Maturity date	Jangka waktu (bulan)/ Tenor (months)	Tingkat suku bunga per tahun/ Interest rate per annum	Mata uang/ Currency	Nilai nominal/Nominal amount		Type
						Valuta asing (nilai penuh)/ Foreign currency (full amount)	Setara Rupiah/ Rupiah equivalent	
Direct off-shore loans	CTBC Bank Co., Ltd. Singapura/Singapore	30 Juli/ July 2027	45	SOFR (3 bulan) + margin tertentu/ SOFR (3 months) + certain margin	USD	100.000.000	1.609.500	Direct off-shore loans
						<u>100.000.000</u>	<u>1.609.500</u>	

Bank Mandiri memperoleh fasilitas pinjaman tanpa agunan dari CTBC Bank Co., Ltd, Singapura sebesar USD100.000.000 (nilai penuh) dengan tingkat bunga SOFR 3 (tiga) bulan ditambah margin tertentu. Fasilitas pinjaman ini akan jatuh tempo pada tanggal 30 Juli 2027.

Bank Mandiri obtained loan facility without collateral from CTBC Bank Co., Ltd, Singapore amounting USD100,000,000 (full amount) with the interest rate of SOFR 3 (three) months plus a certain margin. The loan facility will mature on 30 July 2027.

Development Bank Singapura, Limited

Development Bank Singapore, Limited

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Jenis	Pemberi Pinjaman/ Lender	Tanggal jatuh Tempo/ Maturity date	Jangka waktu (bulan)/ Tenor (months)	Tingkat suku bunga per tahun/ Interest rate per annum	Mata uang/ Currency	Nilai nominal/Nominal amount		Type
						Valuta asing (nilai penuh)/ Foreign currency (full amount)	Setara Rupiah/ Rupiah equivalent	
Direct off-shore loans	Development Bank Limited, Singapura/Singapore	26 Agustus / August 2027	45	SOFR (3 bulan) + margin tertentu/ SOFR (3 months) + certain margin	USD	70.000.000	1.167.250	Direct off-shore loans
Direct off-shore loans	Development Bank Limited, Singapura/Singapore	26 Agustus / August 2027	45	SOFR (3 bulan) + margin tertentu/ SOFR (3 months) + certain margin	USD	29.871.094	498.100	Direct off-shore loans
						<u>99.871.094</u>	<u>1.665.350</u>	

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Jenis	Pemberi Pinjaman/ Lender	Tanggal jatuh Tempo/ Maturity date	Jangka waktu (bulan)/ Tenor (months)	Tingkat suku bunga per tahun/ Interest rate per annum	Mata uang/ Currency	Nilai nominal/Nominal amount		Type
						Valuta asing (nilai penuh)/ Foreign currency (full amount)	Setara Rupiah/ Rupiah equivalent	
Direct off-shore loans	Development Bank Limited, Singapura/Singapore	26 Agustus / August 2027	45	SOFR (3 bulan) + margin tertentu/ SOFR (3 months) + certain margin	USD	70.000.000	1.126.650	Direct off-shore loans
Direct off-shore loans	Development Bank Limited, Singapura/Singapore	26 Agustus / August 2027	45	SOFR (3 bulan) + margin tertentu/ SOFR (3 months) + certain margin	USD	29.787.410	479.428	Direct off-shore loans
						<u>99.787.410</u>	<u>1.606.078</u>	

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36. PINJAMAN YANG DITERIMA (lanjutan)

(b) *Direct off-shore loans (lanjutan)*

**Development Bank Singapura, Limited
(lanjutan)**

Bank Mandiri memperoleh fasilitas pinjaman tanpa agunan dari Development Bank Limited, Singapura dengan nominal yang beragam dengan tingkat bunga SOFR 3 (tiga) bulan ditambah margin tertentu. Fasilitas pinjaman ini terdiri dari beberapa pinjaman yang akan jatuh tempo pada tanggal 26 Agustus 2027.

Taipei Fubon Bank, Singapura

36. FUND BORROWINGS (continued)

(b) *Direct off-shore loans (continued)*

**Development Bank Singapore, Limited
(continued)**

Bank Mandiri obtained loan facility without collateral from Development Bank Limited, Singapore, with various nominal amounts and SOFR interest rates of 3 (three) months plus a certain margin. The loan facility consists of several loans will mature 26 August 2027.

Taipei Fubon Bank, Singapore

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Jenis	Pemberi Pinjaman/ Lender	Tanggal jatuh Tempol/ Maturity date	Jangka waktu (bulan)/ Tenor (months)	Tingkat suku bunga per tahun/ Interest rate per annum	Mata uang/ Currency	Nilai nominal/Nominal amount		Type
						Valuta asing (nilai penuh)/ Foreign currency (full amount)	Setara Rupiah/ Rupiah equivalent	
Direct off-shore loans	Taipei Fubon Bank, Singapura/Singapore	26 Agustus / August 2027	45	SOFR (3 bulan) + margin tertentu/ SOFR (3 months) + certain margin	USD	70.000.000	1.167.250	Direct off-shore loans
Direct off-shore loans	Taipei Fubon Bank, Singapura/Singapore	26 Agustus / August 2027	45	SOFR (3 bulan) + margin tertentu/ SOFR (3 months) + certain margin	USD	29.871.094	498.100	Direct off-shore loans
						99.871.094	1.665.350	

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Jenis	Pemberi Pinjaman/ Lender	Tanggal jatuh Tempol/ Maturity date	Jangka waktu (bulan)/ Tenor (months)	Tingkat suku bunga per tahun/ Interest rate per annum	Mata uang/ Currency	Nilai nominal/Nominal amount		Type
						Valuta asing (nilai penuh)/ Foreign currency (full amount)	Setara Rupiah/ Rupiah equivalent	
Direct off-shore loans	Taipei Fubon Bank, Singapura/Singapore	26 Agustus / August 2027	45	SOFR (3 bulan) + margin tertentu/ SOFR (3 months) + certain margin	USD	70.000.000	1.126.650	Direct off-shore loans
Direct off-shore loans	Taipei Fubon Bank, Singapura/Singapore	26 Agustus / August 2027	45	SOFR (3 bulan) + margin tertentu/ SOFR (3 months) + certain margin	USD	29.787.410	479.428	Direct off-shore loans
						99.787.410	1.606.078	

Bank Mandiri memperoleh fasilitas pinjaman tanpa agunan dari Taipei Fubon Bank, Singapura dengan nominal yang beragam dengan tingkat bunga SOFR 3 (tiga) bulan ditambah margin tertentu. Fasilitas pinjaman ini terdiri dari beberapa pinjaman yang akan jatuh tempo pada tanggal 26 Agustus 2027.

Bank Mandiri obtained loan facility without collateral from Taipei Fubon Bank, Singapore with various nominal amounts and SOFR interest rates of 3 (three) months plus a certain margin. The loan facility consists of several loans will mature 26 August 2027.

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36. PINJAMAN YANG DITERIMA (lanjutan)

(b) *Direct off-shore loans (lanjutan)*

**The Hongkong and Shanghai Banking
Corporation, Ltd, Singapura**

36. FUND BORROWINGS (continued)

(b) *Direct off-shore loans (continued)*

**The Hongkong and Shanghai Banking
Corporation, Ltd, Singapore**

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Jenis	Pemberi Pinjaman/ Lender	Tanggal jatuh Tempo/ Maturity date	Jangka waktu (bulan)/ Tenor (months)	Tingkat suku bunga per tahun/ Interest rate per annum	Mata uang/ Currency	Nilai nominal/Nominal amount		Type
						Valuta asing (nilai penuh)/ Foreign currency (full amount)	Setara Rupiah/ Rupiah equivalent	
Direct off-shore loans	The HSBC Bank Limited, Singapura/Singapore	26 Agustus / August 2027	36	SOFR (3 bulan) + margin tertentu/ SOFR (3 months) + certain margin	USD	42.000.000	700.350	Direct off-shore loans
Direct off-shore loans	The HSBC Bank Limited, Singapura/Singapore	26 Agustus / August 2027	36	SOFR (3 bulan) + margin tertentu/ SOFR (3 months) + certain margin	USD	17.922.656	298.860	Direct off-shore loans
						59.922.656	999.210	

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Jenis	Pemberi Pinjaman/ Lender	Tanggal jatuh Tempo/ Maturity date	Jangka waktu (bulan)/ Tenor (months)	Tingkat suku bunga per tahun/ Interest rate per annum	Mata uang/ Currency	Nilai nominal/Nominal amount		Type
						Valuta asing (nilai penuh)/ Foreign currency (full amount)	Setara Rupiah/ Rupiah equivalent	
Direct off-shore loans	The HSBC Bank Limited, Singapura/Singapore	26 Agustus / August 2027	36	SOFR (3 bulan) + margin tertentu/ SOFR (3 months) + certain margin	USD	70.000.000	1.126.650	Direct off-shore loans
Direct off-shore loans	The HSBC Bank Limited, Singapura/Singapore	26 Agustus / August 2027	36	SOFR (3 bulan) + margin tertentu/ SOFR (3 months) + certain margin	USD	29.787.410	479.428	Direct off-shore loans
						99.787.410	1.606.078	

Bank Mandiri memperoleh fasilitas pinjaman tanpa agunan dari The Hongkong and Shanghai Banking Corporation, Ltd, Singapura, dengan nominal yang beragam dengan tingkat bunga SOFR 3 (tiga) bulan ditambah margin tertentu. Fasilitas pinjaman ini akan jatuh tempo pada tanggal 26 Agustus 2027.

Bank Mandiri obtained loan facility without collateral from The Hongkong and Shanghai Banking Corporation, Ltd, Singapore with various nominal amounts and SOFR interest rates of 3 (three) months plus a certain margin. The loan facility will mature 26 August 2027.

Sumitomo Mitsui Banking Corporation

Sumitomo Mitsui Banking Corporation

31 Desember 2025/31 December 2025

Jenis	Pemberi Pinjaman/ Lender	Tanggal jatuh Tempo/ Maturity date	Jangka waktu (bulan)/ Tenor (months)	Tingkat suku bunga per tahun/ Interest rate per annum	Mata uang/ Currency	Nilai nominal/Nominal amount		Type
						Valuta asing (nilai penuh)/ Foreign currency (full amount)	Setara Rupiah/ Rupiah equivalent	
Direct off-shore loans	Sumitomo Mitsui Banking Corporation	14 Januari / January 2028	36	SOFR (3 bulan) + margin tertentu/ SOFR (3 months) + certain margin	USD	69.565.217	1.160.000	Direct off-shore loans
Direct off-shore loans	Sumitomo Mitsui Banking Corporation	23 Januari / January 2028	36	SOFR (3 bulan) + margin tertentu/ SOFR (3 months) + certain margin	USD	10.434.783	174.000	Direct off-shore loans
						80.000.000	1.334.000	

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36. PINJAMAN YANG DITERIMA (lanjutan)

(b) *Direct off-shore loans (lanjutan)*

**Sumitomo Mitsui Banking Corporation
(lanjutan)**

Bank Mandiri memperoleh fasilitas pinjaman tanpa agunan dari Sumitomo Mitsui Banking Corporation dengan nominal yang beragam dengan tingkat bunga SOFR 3 (tiga) bulan ditambah margin tertentu. Fasilitas pinjaman ini terdiri dari beberapa pinjaman yang akan jatuh tempo pada tanggal 14 dan 23 Januari 2028.

Standard Chartered Bank, Singapura

36. FUND BORROWINGS (continued)

(b) *Direct off-shore loans (continued)*

**Sumitomo Mitsui Banking Corporation
(continued)**

Bank Mandiri obtained loan facility without collateral from Sumitomo Mitsui Banking Corporation with various nominal amounts and SOFR interest rates of 3 (three) months plus a certain margin. The loan facility consists of several loans will mature on 14 and 23 January 2028.

Standard Chartered Bank, Singapore

31 Desember 2025/31 December 2025

Jenis	Pemberi Pinjaman/ Lender	Tanggal jatuh Tempol/ Maturity date	Jangka waktu (bulan)/ Tenor (months)	Tingkat suku bunga per tahun/ Interest rate per annum	Mata uang/ Currency	Nilai nominal/Nominal amount		Type
						Valuta asing (nilai penuh)/ Foreign currency (full amount)	Setara Rupiah/ Rupiah equivalent	
Direct off-shore loans	Standard Chartered Bank Singapore	14 Januari/ January 2028	36	SOFR (3 bulan) + margin tertentu/ SOFR (3 months) + certain margin	USD	46.086.956	768.500	Direct off-shore loans
Direct off-shore loans	Standard Chartered Bank Singapore	24 Januari/ January 2028	36	SOFR (3 bulan) + margin tertentu/ SOFR (3 months) + certain margin	USD	13.434.783	224.025	Direct off-shore loans
						59.521.739	992.525	

Efektif per tanggal 21 Maret 2025, Bank Mandiri memiliki *outstanding* fasilitas pinjaman tanpa agunan dari Standard Chartered Bank, Singapura sebesar USD46.086.956,52 (nilai penuh) dan USD13.434.782,61 (nilai penuh) dengan tingkat bunga SOFR 3 (tiga) bulan ditambah margin tertentu, yang berasal dari pengalihan sebagian pinjaman Sumitomo Mitsui Banking Corporation. Fasilitas pinjaman ini memiliki tenor lebih dari 1 (satu) tahun dan akan jatuh tempo pada tanggal 14 dan 24 Januari 2028.

Bank of China, Singapura

Effective as of 21 March 2025, Bank Mandiri has *outstanding unsecured loan facilities* from Standard Chartered Bank, Singapore, amounting to USD46.086.956,52 (full amount) and USD13.434.782,61 (full amount), bearing interest at 3 (three) month SOFR plus a certain margin, which originated from a partial transfer of loans from Sumitomo Mitsui Banking Corporation. These loan facilities have tenors of more than 1 (one) year and will mature on 14 and 24 January 2028.

Bank of China, Singapore

31 Desember 2025/31 December 2025

Jenis	Pemberi Pinjaman/ Lender	Tanggal jatuh Tempol/ Maturity date	Jangka waktu (bulan)/ Tenor (months)	Tingkat suku bunga per tahun/ Interest rate per annum	Mata uang/ Currency	Nilai nominal/Nominal amount		Type
						Valuta asing (nilai penuh)/ Foreign currency (full amount)	Setara Rupiah/ Rupiah equivalent	
Direct off-shore loans	Bank of China, Singapura/Singapore	15 Juni/June 2026	36	SOFR (3 bulan) + margin tertentu/ SOFR (3 months) + certain margin	USD	8.000.000	133.400	Direct off-shore loans
Direct off-shore loans	Bank of China, Singapura/Singapore	18 Januari/ January 2028	36	SOFR (3 bulan) + margin tertentu/ SOFR (3 months) + certain margin	USD	50.000.000	833.750	Direct off-shore loans
						58.000.000	967.150	

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36. PINJAMAN YANG DITERIMA (lanjutan)

(b) *Direct off-shore loans (lanjutan)*

Bank of China, Singapura (lanjutan)

31 Desember 2024/31 December 2024

Jenis	Pemberi Pinjaman/ Lender	Tanggal jatuh Tempo/ Maturity date	Jangka waktu (bulan)/ Tenor (months)	Tingkat suku bunga per tahun/ Interest rate per annum	Mata uang/ Currency	Nilai nominal/Nominal amount		Type
						Valuta asing (nilai penuh)/ Foreign currency (full amount)	Setara Rupiah/ Rupiah equivalent	
Direct off-shore loans	Bank of China, Singapura/Singapore	15 Juni/June 2026	36	SOFR (3 bulan) + margin tertentu/ SOFR (3 months) + certain margin	USD	8.000.000	128.760	Direct off-shore loans
						8.000.000	128.760	

Efektif per tanggal 15 September 2023, Bank Mandiri memiliki *outstanding* fasilitas pinjaman tanpa agunan dari Bank of China Ltd., Singapura sebesar USD8.000.000 (nilai penuh) dengan tingkat bunga SOFR 3 (tiga) bulan ditambah margin tertentu, yang berasal dari pengalihan sebagian pinjaman MUFG Bank, Ltd., Singapura. Fasilitas pinjaman ini memiliki tenor lebih dari 1 (satu) tahun dan akan jatuh tempo pada tanggal 15 Juni 2026.

Effective as of 15 September 2023, Bank Mandiri has an *outstanding* unsecured loan facility from Bank of China Ltd., Singapore, amounted to USD8,000,000 (full amount) with a SOFR 3 (three) months interest rate plus a certain margin, originating from the transfer of a portion of the loan from MUFG Bank, Ltd., Singapore. The loan facilities have a tenor more than 1 (one) year and will mature on 15 June 2026.

Efektif per tanggal 16 Januari 2025, Bank Mandiri memiliki *outstanding* fasilitas pinjaman tanpa agunan dari Bank of China Ltd., Singapura sebesar USD50.000.000 (nilai penuh) dengan tingkat bunga SOFR 3 (tiga) bulan ditambah margin tertentu, yang berasal dari pengalihan sebagian pinjaman MUFG Bank, Ltd., Singapura. Fasilitas pinjaman ini memiliki tenor lebih dari 1 (satu) tahun dan akan jatuh tempo pada tanggal 18 Januari 2028.

Effective as of 16 January 2025, Bank Mandiri has an *outstanding* unsecured loan facility from Bank of China Ltd., Singapore amounting to USD50,000,000 (full amount) with an interest rate of 3 month SOFR plus a certain margin, which resulted from the transfer of a portion of a loan from MUFG Bank, Ltd., Singapore. This loan facility has a tenor of more than one (1) year and will mature on 18 January 2028.

Taishin International Bank

Taishin International Bank

31 Desember 2025/31 December 2025

Jenis	Pemberi Pinjaman/ Lender	Tanggal jatuh Tempo/ Maturity date	Jangka waktu (bulan)/ Tenor (months)	Tingkat suku bunga per tahun/ Interest rate per annum	Mata uang/ Currency	Nilai nominal/Nominal amount		Type
						Valuta asing (nilai penuh)/ Foreign currency (full amount)	Setara Rupiah/ Rupiah equivalent	
Direct off-shore loans	Taishin International Bank,	24 Desember/ December 2026	36	SOFR (3 bulan) + margin tertentu/ SOFR (3 months) + certain margin	USD	49.983.328	833.473	Direct off-shore loans
						49.983.328	833.473	

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36. PINJAMAN YANG DITERIMA (lanjutan)

(b) Direct off-shore loans (lanjutan)

Taishin International Bank (lanjutan)

31 Desember 2024/31 December 2024								
Jenis	Pemberi Pinjaman/ Lender	Tanggal jatuh Tempo/ Maturity date	Jangka waktu (bulan)/ Tenor (months)	Tingkat suku bunga per tahun/ Interest rate per annum	Mata uang/ Currency	Nilai nominal/Nominal amount		Type
						Valuta asing (nilai penuh)/ Foreign currency (full amount)	Setara Rupiah/ Rupiah equivalent	
Direct off-shore loans	Taishin International Bank	24 Desember/ December 2026	36	SOFR (3 bulan) + margin tertentu/ SOFR (3 months) + certain margin	USD	50.000.000	804.750	Direct off-shore loans
Dikurangi: Biaya teratribusi yang belum diamortisasi						(33.339)	(537)	Less: Unamortised attributable costs
						49.966.661	804.213	

Bank Mandiri memperoleh fasilitas pinjaman tanpa agunan dari Taishin International Bank, Singapura sebesar USD50.000.000 (nilai penuh) dengan tingkat bunga SOFR 3 (tiga) bulan ditambah margin tertentu. Fasilitas pinjaman ini memiliki tenor lebih dari 1 (satu) tahun dan akan jatuh tempo pada tanggal 24 Desember 2026.

Bank Mandiri obtained loan facility without collateral from Taishin International Bank, Singapore amounted to USD50,000,000 (full amount), with the interest rate of SOFR 3 (three) months plus certain margin. The loan facilities have a tenor more than 1 (one year) and will mature on 24 December 2026.

Bank of Taiwan

Bank of Taiwan

31 Desember 2025/31 December 2025								
Jenis	Pemberi Pinjaman/ Lender	Tanggal jatuh Tempo/ Maturity date	Jangka waktu (bulan)/ Tenor (months)	Tingkat suku bunga per tahun/ Interest rate per annum	Mata uang/ Currency	Nilai nominal/Nominal amount		Type
						Valuta asing (nilai penuh)/ Foreign currency (full amount)	Setara Rupiah/ Rupiah equivalent	
Direct off-shore loans	Bank of Taiwan	15 Juni/June 2026	36	SOFR (3 bulan) + margin tertentu/ SOFR (3 months) + certain margin	USD	34.974.720	583.204	Direct off-shore loans
Direct off-shore loans	Bank of Taiwan	15 Juni/June 2026	36	SOFR (3 bulan) + margin tertentu/ SOFR (3 months) + certain margin	USD	9.992.777	166.630	Direct off-shore loans
						44.967.497	749.834	

31 Desember 2024/31 December 2024								
Jenis	Pemberi Pinjaman/ Lender	Tanggal jatuh Tempo/ Maturity date	Jangka waktu (bulan)/ Tenor (months)	Tingkat suku bunga per tahun/ Interest rate per annum	Mata uang/ Currency	Nilai nominal/Nominal amount		Type
						Valuta asing (nilai penuh)/ Foreign currency (full amount)	Setara Rupiah/ Rupiah equivalent	
Direct off-shore loans	Bank of Taiwan	15 Juni/June 2026	36	SOFR (3 bulan) + margin tertentu/ SOFR (3 months) + certain margin	USD	35.000.000	563.325	Direct off-shore loans
Direct off-shore loans	Bank of Taiwan	15 Juni/June 2026	36	SOFR (3 bulan) + margin tertentu/ SOFR (3 months) + certain margin	USD	10.000.000	160.950	Direct off-shore loans
						45.000.000	724.275	

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36. PINJAMAN YANG DITERIMA (lanjutan)

(b) *Direct off-shore loans* (lanjutan)

Bank of Taiwan (lanjutan)

Efektif per tanggal 15 September 2023, Bank Mandiri memiliki *outstanding* fasilitas pinjaman tanpa agunan dari Bank of Taiwan Ltd., Offshore Banking sebesar USD35.000.000 (nilai penuh) dan Bank of Taiwan Ltd., Singapura USD10.000.000 (nilai penuh) dengan tingkat bunga SOFR 3 (tiga) bulan ditambah margin tertentu, yang berasal dari pengalihan sebagian pinjaman MUFG Bank, Ltd., Singapura. Fasilitas pinjaman ini memiliki tenor lebih dari 1 (satu) tahun dan akan jatuh tempo pada tanggal 15 Juni 2026.

Saudi National Bank Singapura

36. FUND BORROWINGS (continued)

(b) *Direct off-shore loans* (continued)

Bank of Taiwan (continued)

Effective as of 15 September 2023, Bank Mandiri has an *outstanding* unsecured loan facility from Bank of Taiwan Ltd., Offshore Banking, amounted to USD35,000,000 (full amount), and from Bank of Taiwan Ltd., Singapore, amounted to USD10,000,000 (full amount), with a SOFR 3 (three) months interest rate plus a certain margin, originating from the transfer of a portion of the loan from MUFG Bank, Ltd., Singapore. The loan facilities have a tenor more than 1 (one) year and will mature on 15 June 2026.

Saudi National Bank Singapore

31 Desember 2025/31 December 2025

Jenis	Pemberi Pinjaman/ Lender	Tanggal jatuh Tempol/ Maturity date	Jangka waktu (bulan)/ Tenor (months)	Tingkat suku bunga per tahun/ Interest rate per annum	Mata uang/ Currency	Nilai nominal/Nominal amount		Type
						Valuta asing (nilai penuh)/ Foreign currency (full amount)	Setara Rupiah/ Rupiah equivalent	
Direct off-shore loans	National Bank Singapore	14 Januari/ January 2028	36	SOFR (3 bulan) + margin tertentu/ SOFR (3 months) + certain margin	USD			Direct off-shore loans
						43,478.261	725.000	
						<u>43.478.261</u>	<u>725.000</u>	

Efektif per tanggal 24 Juni 2025, Bank Mandiri memiliki *outstanding* fasilitas pinjaman tanpa agunan dari Saudi National Bank, Singapura sebesar USD43.478.260,87 (nilai penuh) dengan tingkat bunga SOFR 3 (tiga) bulan ditambah margin tertentu, yang berasal dari pengalihan sebagian pinjaman Standard Chartered Bank Limited, Singapura. Fasilitas pinjaman ini memiliki tenor lebih dari 1 (satu) tahun dan akan jatuh tempo pada tanggal 14 Januari 2028.

Effective as of 24 June 2025, Bank Mandiri has an *outstanding* unsecured loan facility from Saudi National Bank Singapore, Offshore Banking, amounted to USD 43,478,260.87 (full amount), with a SOFR 3 (three) months interest rate plus a certain margin, originating from the transfer of a portion of the loan from Standard Chartered Bank Singapore. The loan facility has a tenor of more than 1 (one) year and will mature on 14 January 2028.

DZ Bank Singapura

DZ Bank Singapore

31 Desember 2025/31 December 2025

Jenis	Pemberi Pinjaman/ Lender	Tanggal jatuh Tempol/ Maturity date	Jangka waktu (bulan)/ Tenor (months)	Tingkat suku bunga per tahun/ Interest rate per annum	Mata uang/ Currency	Nilai nominal/Nominal amount		Type
						Valuta asing (nilai penuh)/ Foreign currency (full amount)	Setara Rupiah/ Rupiah equivalent	
Direct off-shore loans	DZ Bank Singapore	14 Januari/ January 2028	36	SOFR (3 bulan) + margin tertentu/ SOFR (3 months) + certain margin	USD	17.391.304	290.000	Direct off-shore loans
Direct off-shore loans	DZ Bank Singapore	24 Januari/ January 2028	36	SOFR (3 bulan) + margin tertentu/ SOFR (3 months) + certain margin	USD	2.608.696	43.500	Direct off-shore loans
						<u>20.000.000</u>	<u>333.500</u>	

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36. PINJAMAN YANG DITERIMA (lanjutan)

(b) *Direct off-shore loans (lanjutan)*

DZ Bank Singapura (lanjutan)

Efektif per tanggal 13 Mei 2025, Bank Mandiri memiliki *outstanding* fasilitas pinjaman tanpa agunan dari DZ Bank Singapura sebesar USD17.391.304,35 (nilai penuh) dan USD2.608.695,65 (nilai penuh) dengan tingkat bunga SOFR 3 (tiga) bulan ditambah margin tertentu, yang berasal dari pengalihan sebagian pinjaman Standard Chartered Bank Limited, Singapura. Fasilitas pinjaman ini memiliki tenor lebih dari 1 (satu) tahun dan akan jatuh tempo pada tanggal 14 dan 24 Januari 2028.

Shanghai Commercial & Savings Banks

36. FUND BORROWINGS (continued)

(b) *Direct off-shore loans (continued)*

DZ Bank Singapore (continued)

Effective as of 13 May 2025, Bank Mandiri has an *outstanding unsecured loan facility* from DZ Bank Singapore, Offshore Banking, amounted to USD17,391,304.35 (full amount), and from DZ Bank Singapore amounted to USD2,608,695.65 (full amount), with a SOFR 3 (three) months interest rate plus a certain margin, originating from the transfer of a portion of the loan from Standard Chartered Bank Singapore. The loan facilities have a tenor of more than 1 (one) year and will mature on 14 and 24 January 2028.

Shanghai Commercial & Savings Banks

31 Desember 2025/31 December 2025

Jenis	Pemberi Pinjaman/ Lender	Tanggal jatuh Tempo/ Maturity date	Jangka waktu (bulan)/ Tenor (months)	Tingkat suku bunga per tahun/ Interest rate per annum	Mata uang/ Currency	Nilai nominal/Nominal amount		Type
						Valuta asing (nilai penuh)/ Foreign currency (full amount)	Setara Rupiah/ Rupiah equivalent	
Direct off-shore loans	Shanghai Commercial and Savings Bank	14 Januari/ January 2028	36	SOFR (3 bulan) + margin tertentu/ SOFR (3 months) + certain margin	USD	17.391.304	290.000	Direct off-shore loans
Direct off-shore loans	Shanghai Commercial and Savings Bank	24 Januari/ January 2028	36	SOFR (3 bulan) + margin tertentu/ SOFR (3 months) + certain margin	USD	2.608.696	43.500	Direct off-shore loans
						20.000.000	333.500	

Efektif per tanggal 27 Mei 2025, Bank Mandiri memiliki *outstanding* fasilitas pinjaman tanpa agunan dari Shanghai Commercial & Savings Banks sebesar USD17.391.304,35 (nilai penuh) dan USD2.608.695,65 (nilai penuh) dengan tingkat bunga SOFR 3 (tiga) bulan ditambah margin tertentu, yang berasal dari pengalihan sebagian pinjaman Standard Chartered Bank Limited, Singapura. Fasilitas pinjaman ini memiliki tenor lebih dari 1 (satu) tahun dan akan jatuh tempo pada tanggal 14 dan 24 Januari 2028.

Effective as of 27 May 2025, Bank Mandiri has an *outstanding unsecured loan facility* from Shanghai Commercial & Savings Bank, Offshore Banking, amounted to USD17,391,304.35 (full amount), and from Shanghai Commercial & Savings Bank amounted to USD2,608,695.65 (full amount), with a SOFR 3 (three) months interest rate plus a certain margin, originating from the transfer of a portion of the loan from Standard Chartered Bank Singapore. The loan facilities have a tenor of more than 1 (one) year and will mature on 14 and 24 January 2028.

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36. PINJAMAN YANG DITERIMA (lanjutan)

(b) *Direct off-shore loans (lanjutan)*

KEB Hana Bank, Offshore Branch

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Jenis	Pemberi Pinjaman/ Lender	Tanggal jatuh Tempo/ Maturity date	Jangka waktu (bulan)/ Tenor (months)	Tingkat suku bunga per tahun/ Interest rate per annum	Mata uang/ Currency	Nilai nominal/Nominal amount		Type
						Valuta asing (nilai penuh)/ Foreign currency (full amount)	Setara Rupiah/ Rupiah equivalent	
Direct off-shore loans	KEB Hana Bank Offshore Branch	14 Januari/ January 2028	36	SOFR (3 bulan) + margin tertentu/ SOFR (3 months) + certain margin	USD	6.086.956	101.500	Direct off-shore loans
Direct off-shore loans	KEB Hana Bank Offshore Branch	24 Januari/ January 2028	36	SOFR (3 bulan) + margin tertentu/ SOFR (3 months) + certain margin	USD	913.044	15.225	Direct off-shore loans
						7.000.000	116.725	

Efektif per tanggal 14 Oktober 2025, Bank Mandiri memiliki *outstanding* fasilitas pinjaman tanpa agunan dari KEB Hana Bank Offshore Branch sebesar USD6.086.956,52 (nilai penuh) dan USD913.043,48 (nilai penuh) dengan tingkat bunga SOFR 3 (tiga) bulan ditambah margin tertentu, yang berasal dari pengalihan sebagian pinjaman Standard Chartered Bank Limited, Singapura. Fasilitas pinjaman ini memiliki tenor lebih dari 1 (satu) tahun dan akan jatuh tempo pada tanggal 14 dan 24 Januari 2028.

Effective as of 14 October 2025, Bank Mandiri has outstanding unsecured loan facilities from KEB Hana Bank, Offshore Branch, amounting to USD6,086,956.52 (full amount) and USD913,043.48 (full amount), bearing interest at 3 (three) month SOFR plus a certain margin, which originated from a partial transfer of loans from Standard Chartered Bank Limited, Singapore. These loan facilities have tenors of more than one (1) year and will mature on 14 and 24 January 2028.

China Development Bank

China Development Bank

31 Desember 2024/31 December 2024								
Jenis	Pemberi Pinjaman/ Lender	Tanggal jatuh Tempo/ Maturity date	Jangka waktu (bulan)/ Tenor (months)	Tingkat suku bunga per tahun/ Interest rate per annum	Mata uang/ Currency	Nilai nominal/Nominal amount		Type
						Valuta asing (nilai penuh)/ Foreign currency (full amount)	Setara Rupiah/ Rupiah equivalent	
Tranche A	China Development Bank	15 September 2025	120	SOFR (6 bulan) + margin tertentu/ SOFR (6 months) + certain margin	USD	93.447.023	1.504.030	Tranche A
Dikurangi: Biaya teratribusi yang belum diamortisasi						(63.770)	(1.026)	Less: Unamortised attributable costs
						93.383.253	1.503.004	
Tranche B	China Development Bank	15 September 2025	120	SOFR (6 bulan) + margin tertentu/ SOFR (6 months) + certain margin	USD	38.773.807	624.064	Tranche B
Dikurangi: Biaya teratribusi yang belum diamortisasi						(1.105)	(17)	Less: Unamortised attributable costs
						38.772.702	624.047	

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36. PINJAMAN YANG DITERIMA (lanjutan)

(b) Direct off-shore loans (lanjutan)

China Development Bank (lanjutan)

Pada tanggal 16 September 2015, Bank Mandiri menandatangani perjanjian fasilitas pinjaman jangka panjang tanpa agunan dengan China Development Bank (CDB).

Pinjaman tersebut terbagi dalam 2 (dua) fasilitas, yaitu *Tranche A* berupa pinjaman langsung dari CDB dalam valuta USD dengan total fasilitas sebesar USD700.000.000 (nilai penuh) yang jatuh tempo 10 (sepuluh) tahun setelah tanggal perjanjian dengan tingkat bunga LIBOR 6 (enam) bulan ditambah margin tertentu dan *Tranche B* berupa pinjaman langsung dalam valuta CNY dengan total fasilitas sebesar CNY1.908.420.000 (nilai penuh) yang jatuh tempo 10 (sepuluh) tahun setelah tanggal perjanjian dengan tingkat bunga SHIBOR 6 (enam) bulan ditambah margin tertentu.

Pada tanggal 16 Maret 2021, *Tranche B* telah dikonversi menjadi pinjaman dalam valuta USD dengan nilai sebesar USD194.288.681 (nilai penuh) dengan tingkat bunga LIBOR 6 (enam) bulan ditambah margin tertentu. Tidak terdapat perubahan jatuh tempo fasilitas atas konversi ini.

Pada bulan Juni 2023, Bank telah menandatangani *override agreement* terkait perubahan suku bunga acuan dari LIBOR menjadi SOFR *Simple Daily*.

Fasilitas pinjaman ini telah dilunasi pada tanggal 8 September 2025.

(c) Fasilitas pendanaan perdagangan (banker's acceptance)

Fasilitas pendanaan perdagangan merupakan pinjaman jangka pendek dengan jangka waktu mulai dari 30 hari sampai dengan 365 hari dengan tingkat suku bunga sebesar LIBOR atau SOFR ditambah margin tertentu. Rincian saldo adalah sebagai berikut:

	31 Desember 2025/ 31 December 2025	31 Desember 2024/ 31 December 2024
United Overseas Bank Limited, Singapura	9.004.500	7.802.646
Emirates NBD Bank, Singapura	6.586.625	7.081.800
The Hongkong and Shanghai Banking Corporation, Singapura	5.552.775	4.735.310
CoBank US, Amerika Serikat	5.002.500	4.828.500
The Bank of New York Mellon, Singapura	4.835.750	3.276.781

36. FUND BORROWINGS (continued)

(b) Direct off-shore loans (continued)

China Development Bank (continued)

On 16 September 2015, Bank Mandiri signed a long-term loan facility without collateral agreement with China Development Bank (CDB).

The loan consists of 2 (two) facilities, which *Tranche A Facility* is a direct loan from CDB denominated in USD with a total facility of USD700,000,000 (full amount) which will mature in 10 (ten) years since the agreement date with an interest rate of LIBOR 6 (six) months plus a certain margin and *Tranche B* is a direct loans denominated in CNY with a total facility of CNY1,908,420,000 (full amount) maturing in 10 (ten) years since the agreement date with SHIBOR interest rate of 6 (six) months plus certain margin.

On 16 March 2021, *Tranche B* was converted into a loan in USD with a total amount of USD194,288,681 (full amount) with an interest rate of 6 (six) months LIBOR plus certain margin. There is no change in the maturity of the facility for this conversion.

In June 2023, the Bank has signed an override agreement regarding the change in the benchmark interest rate from LIBOR to SOFR *Simple Daily*.

This loan facility has been fully repaid on 8 September 2025.

(c) Trade financing facilities (bankers' acceptance)

Trade financing facilities represent short-term borrowings with tenors ranging between 30 days to 365 days with interest rate of LIBOR or SOFR plus a certain margin. The balance are as follows:

United Overseas Bank Limited, Singapore
Emirates NBD Bank, Singapore
The Hongkong and Shanghai Banking Corporation, Singapore
CoBank US, United States
The Bank of New York Mellon, Singapore

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36. PINJAMAN YANG DITERIMA (lanjutan)

(c) Fasilitas pendanaan perdagangan (*banker's acceptance*) (lanjutan)

Fasilitas pendanaan perdagangan merupakan pinjaman jangka pendek dengan jangka waktu mulai dari 30 hari sampai dengan 365 hari dengan tingkat suku bunga sebesar LIBOR atau SOFR ditambah margin tertentu. Rincian saldo adalah sebagai berikut: (lanjutan)

	31 Desember 2025/ 31 December 2025	31 Desember 2024/ 31 December 2024
DBS Bank, Singapura	3.793.563	315.462
CTBC Bank Co. Ltd., Singapura	3.468.400	2.864.910
Bank of America, N.A., Singapura	2.946.472	1.593.405
CIMB Bank, Hong Kong	1.500.661	717.038
OCBC Ltd., Hong Kong	1.327.687	-
Cathay Bank, Taipei	1.250.570	804.750
Korea Development Bank	1.083.875	-
CaixaBank, Spanyol	833.750	-
DZ Bank AG, Singapura	833.750	-
Standard Chartered Bank, Singapura	833.750	-
Wells Fargo Bank, Singapura	833.640	-
State Bank of India, Hong Kong	833.640	-
Bank of China Limited, Singapura	416.820	-
Sumitomo Mitsui Banking Corporation, Singapura	-	309.024
Bank of Montreal, Kanada	-	3.419.061
MUFG Bank, Ltd., Singapura	-	1.609.500
Bank of America, N.A., Hong Kong	-	1.086.817
Total	50.938.728	40.445.004

36. FUND BORROWINGS (continued)

(c) Trade financing facilities (*bankers' acceptance*) (continued)

Trade financing facilities represent short-term borrowings with tenors ranging between 30 days to 365 days with interest rate of LIBOR or SOFR plus a certain margin. The balance are as follows: (continued)

DBS Bank, Singapore
CTBC Bank Co. Ltd., Singapore
Bank of America, N.A., Singapore
CIMB Bank, Hong Kong
OCBC Ltd., Hong Kong
Cathay Bank, Taipei
Korea Development Bank
CaixaBank, Spanyol
DZ Bank AG, Singapore
Standard Chartered Bank,
Singapore
Wells Fargo Bank, Singapore
State Bank of India, Hong Kong
Bank of China Limited, Singapore
Sumitomo Mitsui Banking
Corporation, Singapore
Bank of Montreal, Canada
MUFG Bank, Ltd., Singapore
Bank of America, N.A., Hong Kong

Total

(d) *Term Loans*

Mata uang asing

**Mandated Lead Arrangers & Bookrunners -
United Overseas Bank Limited**

(d) *Term Loans*

Foreign currency

**Mandated Lead Arrangers & Bookrunners -
United Overseas Bank Limited**

31 Desember 2025/31 December 2025

Jenis	Pemberi Pinjaman/ Lender	Tanggal jatuh Tempo/ Maturity date	Jangka waktu (bulan)/ Tenor (months)	Tingkat suku bunga per tahun/ Interest rate per annum	Mata uang/ Currency	Nilai nominal/Nominal amount		Type
						Valuta asing (nilai penuh)/ Foreign currency (full amount)	Setara Rupiah/ Rupiah equivalent	
Term Loans	Mandated Lead Arrangers & Bookrunners	27 Desember/ December 2027	36	SOFR (3 bulan) + margin tertentu/ SOFR (3 months) + certain margin	USD	1.000.000.000	16.675.000	Term loans
Dikurangi: Biaya teratribusi yang belum diamortisasi						(6.753.647)	(112.617)	Less: Unamortised attributable costs
						993.246.353	16.562.383	

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36. PINJAMAN YANG DITERIMA (lanjutan)

(d) *Term Loans (lanjutan)*

Mata uang asing (lanjutan)

**Mandated Lead Arrangers & Bookrunners -
United Overseas Bank Limited (lanjutan)**

36. FUND BORROWINGS (continued)

(d) *Term Loans (continued)*

Foreign currency (continued)

**Mandated Lead Arrangers & Bookrunners -
United Overseas Bank Limited (continued)**

31 Desember 2024/31 December 2024

Jenis	Pemberi Pinjaman/ Lender	Tanggal jatuh Tempo/ Maturity date	Jangka waktu (bulan)/ Tenor (months)	Tingkat suku bunga per tahun/ Interest rate per annum	Mata uang/ Currency	Nilai nominal/Nominal amount		Type
						Valuta asing (nilai penuh)/ Foreign currency (full amount)	Setara Rupiah/ Rupiah equivalent	
Term Loans	Mandated Lead Arrangers & Bookrunners	27 Desember/ December 2027	36	SOFR (3 bulan) + margin tertentu/ SOFR (3 months) + certain margin	USD	1.000.000.000	16.095.000	Term loans
Dikurangi: Biaya teratribusi yang belum diamortisasi						(7.510)	(120.874)	Less: Unamortised attributable costs
						999.992.490	15.974.126	

Bank Mandiri memperoleh fasilitas pinjaman tanpa agunan dari Australia and New Zealand Banking Group Limited Singapore Branch, PT Bank ANZ Indonesia, CIMB Bank Berhad Singapore Branch, DBS Bank Ltd., The Hongkong and Shanghai Banking Corporation Limited Singapore Branch, Oversea-Chinese Banking Corporation Limited, dan United Overseas Bank Limited sebagai *Mandated Lead Arrangers & Bookrunners* sebesar USD1.000.000.000 (nilai penuh) dengan tingkat suku bunga SOFR 3 bulan ditambah margin tertentu per tahun. Fasilitas pinjaman ini memiliki tenor lebih dari 1 (satu) tahun dan akan jatuh tempo pada tanggal 27 Desember 2027.

Bank Mandiri obtained unsecured loan facility from Australia and New Zealand Banking Group Limited Singapore Branch, PT Bank ANZ Indonesia, CIMB Bank Berhad Singapore Branch, DBS Bank Ltd., The Hongkong and Shanghai Banking Corporation Limited Singapore Branch, Oversea-Chinese Banking Corporation Limited, and United Overseas Bank Limited as *Mandated Lead Arrangers & Bookrunners* amounted to USD1,000,000,000 (full amount) with a SOFR 3 (three) months interest rate plus a certain margin. The loan facility has a tenor more than 1 (one) year which will mature on 27 December 2027.

**Mandated Lead Arrangers & Bookrunners -
Oversea-Chinese Banking Corporation Limited**

**Mandated Lead Arrangers & Bookrunners -
Oversea-Chinese Banking Corporation Limited**

31 Desember 2025/31 December 2025

Jenis	Pemberi Pinjaman/ Lender	Tanggal jatuh Tempo/ Maturity date	Jangka waktu (bulan)/ Tenor (months)	Tingkat suku bunga per tahun/ Interest rate per annum	Mata uang/ Currency	Nilai nominal/Nominal amount		Type
						Valuta asing (nilai penuh)/ Foreign currency (full amount)	Setara Rupiah/ Rupiah equivalent	
Term Loans	Mandated Lead Arrangers & Bookrunners	22 Desember/ December 2028	36	SOFR (3 bulan) + margin tertentu/ SOFR (3 months) + certain margin	USD	339.000.000	5.652.825	Term loans
Dikurangi: Biaya teratribusi yang belum diamortisasi						-	-	Less: Unamortised attributable costs
						339.000.000	5.652.825	

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36. PINJAMAN YANG DITERIMA (lanjutan)

(d) *Term Loans (lanjutan)*

Mata uang asing (lanjutan)

**Mandated Lead Arrangers & Bookrunners -
Oversea-Chinese Banking Corporation Limited
(lanjutan)**

Pada tanggal 23 Desember 2025, Bank Mandiri memperoleh fasilitas pinjaman tanpa agunan dari Oversea-Chinese Banking Corporation Limited, United Overseas Bank Limited, dan Wells Fargo Bank, National Association sebagai Mandated Lead Arrangers & Bookrunners sebesar USD339.000.000 (nilai penuh) dengan tingkat suku bunga SOFR 3 bulan ditambah margin tertentu per tahun. Fasilitas pinjaman ini memiliki tenor lebih dari 1 (satu) tahun dan akan jatuh tempo pada tanggal 22 Desember 2028.

(e) *Bilateral Loans*

Mata uang asing

Standard Chartered Bank, Jakarta

36. FUND BORROWINGS (continued)

(d) *Term Loans (continued)*

Foreign currency (continued)

**Mandated Lead Arrangers & Bookrunners -
Oversea-Chinese Banking Corporation Limited
(continued)**

On 23 December 2025, Bank Mandiri obtained unsecured loan facility from Oversea-Chinese Banking Corporation Limited, United Overseas Bank Limited, and Wells Fargo Bank, National Association as Mandated Lead Arrangers & Bookrunners amounted to USD339,000,000 (full amount) with a SOFR 3 (three) months interest rate plus a certain margin. The loan facility has a tenor more than 1 (one) year which will mature on 22 December 2028.

(e) *Bilateral Loans*

Foreign currency

Standard Chartered Bank, Jakarta

31 Desember 2025/31 December 2025

Jenis	Pemberi Pinjaman/ Lender	Tanggal jatuh Tempo/ Maturity date	Jangka waktu (bulan)/ Tenor (months)	Tingkat suku bunga per tahun/ Interest rate per annum	Mata uang/ Currency	Nilai nominal/Nominal amount		Type
						Valuta asing (nilai penuh)/ Foreign currency (full amount)	Setara Rupiah/ Rupiah equivalent	
Bilateral Loans	Standard Chartered Bank, Jakarta	25 Juni/June 2028	36	SOFR (3 bulan) + margin tertentu/ SOFR (3 months) + certain margin	USD	100.000.000	1.667.500	Bilateral loans
						(672.079)	(11.207)	Less: Unamortised attributable costs
						99.327.921	1.656.293	

Bank Mandiri memperoleh fasilitas pinjaman tanpa agunan dari Standard Chartered Bank, Jakarta sebesar USD100.000.000 (nilai penuh) dengan tingkat suku bunga SOFR 3 bulan ditambah margin tertentu per tahun. Fasilitas pinjaman ini memiliki tenor lebih dari 1 (satu) tahun dan akan jatuh tempo pada tanggal 25 Juni 2028.

Bank Mandiri obtained unsecured loan facility from Standard Chartered Bank, Jakarta amounted to USD100,000,000 (full amount) with a SOFR 3 (three) months interest rate plus a certain margin. The loan facility has a tenor more than 1 (one) year which will mature on 25 June 2028.

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36. PINJAMAN YANG DITERIMA (lanjutan)

(e) *Bilateral Loans* (lanjutan)

Mata uang asing (lanjutan)

PT Bank HSBC Indonesia

36. FUND BORROWINGS (continued)

(e) *Bilateral Loans* (continued)

Foreign currency (continued)

PT Bank HSBC Indonesia

31 Desember 2025/31 December 2025

Jenis	Pemberi Pinjaman/ Lender	Tanggal jatuh Tempo/ Maturity date	Jangka waktu (bulan)/ Tenor (months)	Tingkat suku bunga per tahun/ Interest rate per annum	Mata uang/ Currency	Nilai nominal/Nominal amount		Type
						Valuta asing (nilai penuh)/ Foreign currency (full amount)	Setara Rupiah/ Rupiah equivalent	
Bilateral loans	Mandated Lead Arrangers & Bookrunners	26 Mei/May 2028	36	SOFR (3 bulan) + margin tertentu/ SOFR (3 months) + certain margin	USD	100.000.000	1.667.500	Bilateral loans
Bilateral loans	Mandated Lead Arrangers & Bookrunners	26 Mei/May 2028	36	SOFR (3 bulan) + margin tertentu/ SOFR (3 months) + certain margin	USD	300.000.000	5.002.500	Bilateral loans
						400.000.000	6.670.000	

Per tanggal 28 Mei 2025, Bank Mandiri memperoleh fasilitas pinjaman tanpa agunan dari DBS Bank Limited, HSBC Limited Singapore Branch, OCBC Limited, dan UOB Limited sebagai Mandated Lead Arrangers & Bookrunners sebesar masing-masing USD300.000.000 (nilai penuh) dan USD100.000.000 (nilai penuh) dengan tingkat suku bunga SOFR 3 bulan ditambah margin tertentu per tahun. Fasilitas pinjaman ini memiliki tenor lebih dari 1 (satu) tahun dan akan jatuh tempo pada tanggal 26 Mei 2028.

As of 28 May 2025, Bank Mandiri obtained unsecured loan facility from DBS Bank Limited, HSBC Limited Singapore Branch, OCBC Limited, and UOB Limited as Mandated Lead Arrangers & Bookrunners amounted to USD300,000,000 (full amount) and USD100,000,000 (full amount) with a SOFR 3 (three) months interest rate plus a certain margin. The loan facility has a tenor more than 1 (one) year which will mature on 26 May 2028.

MUFG Bank, Ltd., Jakarta

MUFG Bank, Ltd., Jakarta

31 Desember 2025/31 December 2025

Jenis	Pemberi Pinjaman/ Lender	Tanggal jatuh Tempo/ Maturity date	Jangka waktu (bulan)/ Tenor (months)	Tingkat suku bunga per tahun/ Interest rate per annum	Mata uang/ Currency	Nilai nominal/Nominal amount		Type
						Valuta asing (nilai penuh)/ Foreign currency (full amount)	Setara Rupiah/ Rupiah equivalent	
Bilateral loans	MUFG Bank Ltd., Jakarta	4 September 2026	11	4,34%	USD	500.000.000	8.337.500	Bilateral loans
Bilateral loans	MUFG Bank Ltd., Jakarta	22 Desember/ December 2028	36	SOFR (3 bulan) + margin tertentu/SOFR (3 months) + certain margin	USD	100.000.000	1.667.500	Bilateral loans
Biaya teratribusi yang belum diamortisasi						(600.000)	(10.005)	Unamortised attributable costs
						599.400.000	9.994.995	

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(e) *Bilateral Loans (lanjutan)*

Mata uang asing (lanjutan)

MUFG Bank, Ltd., Jakarta (lanjutan)

36. FUND BORROWINGS (continued)

(e) *Bilateral Loans (continued)*

Foreign currency (continued)

MUFG Bank, Ltd., Jakarta (continued)

31 Desember 2024/31 December 2024

Jenis	Pemberi Pinjaman/ Lender	Tanggal jatuh Tempo/ Maturity date	Jangka waktu (bulan)/ Tenor (months)	Tingkat suku bunga per tahun/ Interest rate per annum	Mata uang/ Currency	Nilai nominal/Nominal amount		Type
						Valuta asing (nilai penuh)/ Foreign currency (full amount)	Setara Rupiah/ Rupiah equivalent	
Bilateral loans	MUFG Bank Ltd., Jakarta	12 September 2025	11	4,42%	USD	500.000.000	8.047.500	Bilateral loans
						500.000.000	8.047.500	

Bank Mandiri memperoleh fasilitas pinjaman tanpa agunan dari MUFG Bank, Ltd., Jakarta sebesar USD500.000.000 (nilai penuh) dengan tingkat suku bunga tetap sebesar 4,42%. Fasilitas pinjaman ini memiliki tenor kurang dari 1 (satu) tahun dan jatuh tempo pada tanggal 12 September 2025. Pembayaran pokok pinjaman telah dilakukan secara penuh pada saat tanggal jatuh tempo.

Bank Mandiri obtained unsecured loan facility from MUFG Bank, Ltd., Jakarta amounted to USD500,000,000 (full amount) with fixed interest rate of 4.42%. The loan facility has a tenor less than 1 (one) year which matured on 12 September 2025. The payment of the loan principal is fully paid on the maturity date.

Bank Mandiri memperoleh fasilitas pinjaman tanpa agunan dari MUFG Bank, Ltd., Jakarta sebesar USD500.000.000 (nilai penuh) dengan tingkat suku bunga tetap sebesar 4,34%. Fasilitas pinjaman ini memiliki tenor kurang dari 1 (satu) tahun yang akan jatuh tempo pada tanggal 4 September 2026.

Bank Mandiri obtained unsecured loan facility from MUFG Bank, Ltd., Jakarta amounted to USD500,000,000 (full amount) with fixed interest rate of 4.34%. The loan facility has a tenor less than 1 (one) year which will mature on 4 September 2026.

Bank Mandiri memperoleh fasilitas pinjaman tanpa agunan dari MUFG Bank, Ltd., Jakarta sebesar USD100.000.000 (nilai penuh) dengan tingkat suku bunga SOFR 3 bulan ditambah margin tertentu per tahun. Fasilitas pinjaman ini memiliki tenor lebih dari 1 (satu) tahun yang akan jatuh tempo pada tanggal 22 Desember 2028.

Bank Mandiri obtained unsecured loan facility from MUFG Bank, Ltd., Jakarta amounted to USD100,000,000 (full amount) with a SOFR 3 (three) months interest rate plus a certain margin. The loan facility has a tenor more than 1 (one) year which will mature on 22 December 2028.

(f) *Repo to maturity*

Mata uang asing

Pada tanggal 30 Juni 2025, Bank Mandiri melakukan transaksi pinjaman sebesar USD40.500.000 (nilai penuh), USD49.000.000 (nilai penuh) dan USD75.000.000 (nilai penuh) melalui skema *repo to maturity* dengan Standard Chartered Bank (SCB) Jakarta. Dalam transaksi *repo to maturity* ini, Bank Mandiri mengalihkan obligasi pemerintah ROI 28, INDOIS 28, dan INDOIS 29 kepada SCB Jakarta.

(f) *Repo to maturity*

Foreign currency

On 30 June 2025, Bank Mandiri conducted a loan transaction amounted to USD40,500,000 (full amount), USD49,000,000 (full amount) dan USD75,000,000 (full amount) through repo to maturity scheme with Standard Chartered Bank (SCB) Jakarta. In this repo to maturity transactions, Bank Mandiri transferred government bonds ROI 28, INDOIS 28, dan INDOIS 29 to SCB Jakarta.

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36. PINJAMAN YANG DITERIMA (lanjutan)

(f) *Repo to maturity* (lanjutan)

Mata uang asing (lanjutan)

Atas pengalihan obligasi pemerintah ROI 28, INDOIS 28, dan INDOIS 29 tersebut, Bank Mandiri mengakui tagihan sebesar nilai tunai (cash value) dari ROI 28, INDOIS 28, dan INDOIS 29 kepada SCB Jakarta. Fasilitas pinjaman ini memiliki tenor 3 (tiga) dan 4 (empat) tahun. Pinjaman sebesar USD36.365.472 (nilai penuh), USD44.961.904 (nilai penuh), dan USD68.584.657 (nilai penuh) akan jatuh tempo sesuai dengan tanggal jatuh tempo ROI 28, INDOIS 28, dan INDOIS 29, yaitu 11 Januari 2028, 1 Maret 2028, dan 20 Februari 2029. Pada tanggal jatuh tempo, SCB Jakarta akan menyerahkan nilai tunai (USD) ke Bank Mandiri sesuai face value underlying ditambah dengan kupon terakhir underlying, dan Bank Mandiri akan mengirimkan nilai tunai (USD) ke SCB Jakarta sebesar jumlah pinjaman ditambah pembayaran bunga pinjaman.

Pada tanggal 30 Mei 2018, Bank Mandiri melakukan transaksi pinjaman sebesar USD37.000.000 (nilai penuh), USD40.940.000 (nilai penuh) dan USD50.000.000 (nilai penuh) melalui skema *repo to maturity* dengan Nomura Singapore Limited (NSL). Dalam transaksi *repo to maturity* ini, Bank Mandiri mengalihkan obligasi pemerintah ROI 23NN, ROI 24, dan ROI 25 kepada NSL. Atas pengalihan obligasi pemerintah ROI 23NN, ROI 24, dan ROI 25 tersebut, Bank Mandiri mengakui tagihan sebesar nilai tunai (cash value) dari ROI 23NN, ROI 24, dan ROI 25 kepada NSL. Fasilitas pinjaman ini memiliki tenor 5 (lima), 6 (enam), dan 7 (tujuh) tahun. Pinjaman sebesar USD24.926.000 (nilai penuh), USD31.270.000 (nilai penuh), dan USD34.782.000 (nilai penuh) telah jatuh tempo sesuai dengan tanggal jatuh tempo ROI 23 NN, ROI 24, and ROI 25, yaitu 11 Januari 2023, 16 Januari 2024, dan 15 Januari 2025. Pada tanggal jatuh tempo, penyelesaian transaksi ini dilakukan secara neto dari pinjaman dan tagihan antara Bank Mandiri dan NSL.

Pada tanggal 31 Desember 2025 dan 2024, *repo to maturity* mata uang asing masing-masing sebesar Rp2.499.783 dan Rp559.816.

Fasilitas pinjaman dari NSL tersebut dijamin dengan penempatan masing-masing sebesar USDNihil (nilai penuh) (31 Desember 2024 USD1.535.315 (nilai penuh)) (Catatan 6g).

36. FUND BORROWINGS (continued)

(f) *Repo to maturity* (continued)

Foreign currency (continued)

Upon the transfer of government bonds ROI 28, INDOIS 28, dan INDOIS 29, Bank Mandiri recognised receivables at the amount of cash value of ROI 28, INDOIS 28, dan INDOIS 29 to SCB Jakarta. These borrowing facilities have 3 (three) and 4 (four) years tenor. The borrowings amounted to USD36,365,472 (full amount), USD44,961,904 (full amount), and USD68,584,657 (full amount) will mature according to the maturity date of ROI 28, INDOIS 28, dan INDOIS 29, which on 11 January 2028, 1 March 2028, and 20 February 2029. On the maturity date, SCB Jakarta will submit cash value (USD) to Bank Mandiri at the amount of underlying face value plus the last underlying coupon, and Bank Mandiri will send the cash value (USD) to SCB Jakarta at the borrowing amount plus the last borrowing interest payment.

On 30 May 2018, Bank Mandiri conducted a loan transaction amounted to USD37,000,000 (full amount), USD40,940,000 (full amount) and USD50,000,000 (full amount) through repo to maturity scheme with Nomura Singapore Limited (NSL). In this repo to maturity transactions, Bank Mandiri transferred government bonds ROI 23NN, ROI 24, and ROI 25 to NSL. Upon the transfer of government bonds ROI 23NN, ROI 24, and ROI 25, Bank Mandiri recognised receivables at the amount of cash value of ROI 23NN, ROI 24 and ROI 25 to NSL. These borrowing facilities have 5 (five), 6 (six), and 7 (seven) years tenor. The borrowings amounted to USD24,926,000 (full amount), USD31,270,000 (full amount), and USD34,782,000 (full amount) have matured according to the maturity dates of ROI 23 NN, ROI 24, and ROI 25 which are on 11 January 2023, 16 January 2024, and 15 January 2025 respectively. On the maturity date, settlement of this transaction carried out on a net basis from borrowings and receivables between Bank Mandiri and NSL.

As of 31 December 2025 and 2024, repo to maturity of foreign currencies amounted to Rp2,499,783 and Rp559,816, respectively.

This loan facilities from NSL have guaranteed by placement amounted to USDNil (full amount) (31 December 2024: USD1,535,315 (full amount)) (Notes 6g).

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36. PINJAMAN YANG DITERIMA (lanjutan)

(g) Bank Indonesia

Pada tanggal 30 Desember 2024, Entitas Anak yaitu PT Bank Syariah Indonesia Tbk. ("BSI") mendapatkan fasilitas penyediaan dana berdasarkan prinsip syariah dari Bank Indonesia untuk pengelolaan likuiditas sebesar Rp11.131.252 dengan persentase bagi hasil sebesar 6,25% per tahun. Fasilitas ini dijamin dengan agunan berupa surat berharga yang memenuhi prinsip syariah yang jatuh tempo kurang dari satu bulan dengan nominal sebesar Rp18.417.864.

Pada tanggal 31 Desember 2025 dan 2024, pinjaman dari Bank Indonesia masing-masing sebesar RpNihil dan Rp18.417.864.

(h) Lain-lain

	31 Desember 2025/ 31 December 2025	31 Desember 2024/ 31 December 2024
Rupiah		
Pihak berelasi		
PT Sarana Multigriya Finansial (Persero)	1.173.421	3.322.595
PT Bank Negara Indonesia (Persero) Tbk	1.071.875	666.574
PT Bank Tabungan Negara (Persero) Tbk	-	638.788
	2.245.296	4.627.957
Pihak ketiga		
PT Bank Central Asia Tbk	5.659.156	7.904.515
PT Bank Pan Indonesia Tbk	2.869.481	4.586.349
PT Bank DKI	1.608.064	1.285.258
PT Bank Maybank Indonesia Tbk	1.078.981	2.292.588
PT Bank Pembangunan Daerah Jawa Barat dan Banten Tbk	1.078.981	2.292.588
PT Bank Jago Tbk	977.113	1.245.817
PT Bank CIMB Niaga Tbk	906.067	468.128
PT Bank Danamon Indonesia Tbk	840.197	1.008.923
MUFG Bank Ltd.	500.000	-
PT Bank Panin Dubai Syariah	469.269	366.364
PT Sea Bank Indonesia	392.525	148.706
PT Bank CTBC Indonesia	349.487	149.711
PT Bank China Construction Indonesia Tbk	330.953	534.510
PT Bank HSBC Indonesia	300.000	300.000
PT Bank OCBC NISP	299.800	-
PT Bank Muamalat Indonesia Tbk	288.811	176.791
PT BPD Daerah Istimewa Yogyakarta	275.556	250.824
JP Morgan Chase Bank	248.024	-
PT Bank of India Indonesia Tbk	241.178	277.399
PT Bank Shinhan Indonesia	199.663	274.366
PT Bank BCA Syariah	189.542	261.431
PT Bank Permata Tbk	182.205	218.139
PT Bank Jtrust Indonesia Tbk	177.461	345.316

36. FUND BORROWINGS (continued)

(g) Bank Indonesia

On 30 December 2024, the Subsidiary, namely PT Bank Syariah Indonesia Tbk. ("BSI") obtained a funding facility based on sharia principles from Bank Indonesia for liquidity management amounted to Rp11,131,252 with a profit-sharing rate of 6.25% per annum. This facility is guaranteed by collateral in the form of sharia securities and will mature in less than one month with nominal Rp18,417,864.

As of 31 December 2025 and 2024, outstanding fund borrowings from Bank Indonesia are amounted to RpNil and Rp18,417,864, respectively.

(h) Others

Rupiah	
Related parties	
PT Sarana Multigriya Finansial (Persero)	
PT Bank Negara Indonesia (Persero) Tbk	
PT Bank Tabungan Negara (Persero) Tbk	
Third parties	
PT Bank Central Asia Tbk	
PT Bank Pan Indonesia Tbk	
PT Bank DKI	
PT Bank Maybank Indonesia Tbk	
PT Bank Pembangunan Daerah Jawa Barat dan Banten	
PT Bank Jago Tbk	
PT Bank CIMB Niaga Tbk	
PT Bank Danamon Indonesia Tbk	
MUFG Bank Ltd.	
PT Bank Panin Dubai Syariah	
PT Sea Bank Indonesia	
PT Bank CTBC Indonesia	
PT Bank China Construction Indonesia Tbk	
PT Bank HSBC Indonesia	
PT Bank OCBC NISP	
PT Bank Muamalat Indonesia Tbk	
PT BPD Daerah Istimewa Yogyakarta	
JP Morgan Chase Bank	
PT Bank of India Indonesia Tbk	
PT Bank Shinhan Indonesia	
PT Bank BCA Syariah	
PT Bank Permata Tbk	
PT Bank Jtrust Indonesia Tbk	

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36. PINJAMAN YANG DITERIMA (lanjutan)

(h) Lain-lain (lanjutan)

	31 Desember 2025/ 31 December 2025	31 Desember 2024/ 31 December 2024
Rupiah (lanjutan)		
Pihak ketiga (lanjutan)		
PT Bank Bumi Arta Tbk	176.704	190.457
PT Bank KEB Hana Indonesia	173.888	223.764
PT Bank QNB Indonesia Tbk	151.807	422.143
PT Bank DKI - Unit Usaha Syariah	146.609	109.657
PT Bank Maspion Tbk	133.190	232.897
PT Bank Danamon Indonesia Tbk - Unit Usaha Syariah	120.103	109.688
PT Bank ICBC Indonesia	100.000	-
PT Bank UOB Indonesia	100.000	204.114
PT Bank Resona Perdanania	99.868	166.312
PT Bank Jago - Unit Usaha Syariah	28.331	-
PT Bank Oke Indonesia Tbk	27.904	167.648
PT Maybank Syariah	15.622	40.607
PT Bank SMBC Tbk	-	200.000
PT Bank Victoria International Tbk	-	150.000
Standard Chartered Bank	-	100.000
PT Bank Mega Tbk	-	54.149
	20.657.559	25.778.971
Total	22.902.855	30.406.928
Mata uang asing		
PT Bank Danamon Indonesia Tbk	687.192	1.168.866
PT Bank Permata Indonesia Tbk	434.367	656.838
PT Bank Mizuho Indonesia The Development Bank of Singapore Limited	69.915	336.458
MUFG Bank, Ltd., Singapura	-	48.486
	-	76.770
Total	1.191.474	2.287.418
	24.094.329	32.694.346

Rupiah

PT Sarana Multigriya Finansial (Persero)

Pada tanggal 27 Juli 2023 dan terakhir pada tanggal 6 Maret 2024, Entitas Anak (PT Mandiri Tunas Finance) dan PT Sarana Multigriya Finansial (Persero) ("SMF") menandatangani perjanjian kredit dimana SMF menyediakan fasilitas *Refinancing* dan *Uncommitted Facility Line* dengan total fasilitas sebesar Rp2.100.000 yang bersifat *non-revolving* dan dikenakan tingkat suku bunga tetap. Fasilitas tersebut memiliki jatuh tempo pada tanggal Juli 2026 sampai dengan Juni 2027.

36. FUND BORROWINGS (continued)

(h) Others (continued)

	31 Desember 2024/ 31 December 2024
Rupiah (continued)	
Third parties (continued)	
PT Bank Bumi Arta Tbk	190.457
PT Bank KEB Hana Indonesia	223.764
PT Bank QNB Indonesia Tbk	422.143
PT Bank DKI - Sharia Business Unit	109.657
PT Bank Maspion Tbk	232.897
PT Bank Danamon Indonesia Tbk - Sharia Business Unit	109.688
PT Bank ICBC Indonesia	-
PT Bank UOB Indonesia	204.114
PT Bank Resona Perdanania	166.312
PT Bank Jago - Sharia Business Unit	-
PT Bank Oke Indonesia Tbk	167.648
PT Maybank Syariah	40.607
PT Bank SMBC Tbk	200.000
PT Bank Victoria International Tbk	150.000
Standard Chartered Bank	100.000
PT Bank Mega Tbk	54.149
	25.778.971
Total	30.406.928
Foreign currencies	
PT Bank Danamon Indonesia Tbk	1.168.866
PT Bank Permata Indonesia Tbk	656.838
PT Bank Mizuho Indonesia The Development Bank of Singapore Limited	336.458
MUFG Bank, Ltd., Singapore	48.486
	76.770
Total	2.287.418
	32.694.346

Rupiah

PT Sarana Multigriya Finansial (Persero)

On 27 July 2023 and most recently on 6 March 2024, the Subsidiary (PT Mandiri Tunas Finance) and PT Sarana Multigriya Finansial (Persero) ("SMF") signed a loan agreement where SMF provided a *Refinancing and Uncommitted Facility Line* with a total facility of Rp2,100,000 which is *non-revolving* and subject to a rate of fixed interest rate. The facility has a maturity on July 2026 to June 2027.

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36. PINJAMAN YANG DITERIMA (lanjutan)

(h) Lain-lain (lanjutan)

Rupiah (lanjutan)

**PT Sarana Multigriya Finansial (Persero)
(lanjutan)**

Pada tanggal 17 Desember 2023, Entitas Anak (PT Mandiri Utama Finance) dan PT Sarana Multigriya Finansial (Persero) ("SMF") menandatangani perjanjian kredit dimana SMF menyediakan fasilitas *Refinancing* dengan total fasilitas sebesar Rp200.000 yang bersifat *non-revolving* dan dikenakan tingkat suku bunga tetap sebesar antara 6,95%. Pada tanggal 15 Februari 2024 Entitas Anak menandatangani kembali perjanjian fasilitas pinjaman *refinancing non-revolving* dengan batas maksimum kredit sebesar Rp750.000 yang dikenakan tingkat suku bunga 6,80% - 7,18%. Fasilitas tersebut memiliki jatuh tempo pada tanggal 13 Agustus 2027.

Pada tanggal 4 Mei 2024, Bank menandatangani perjanjian kredit dimana PT Sarana Multigriya Finansial (Persero) ("SMF") menyediakan fasilitas *Refinancing* dengan total fasilitas sebesar Rp1.000.000 yang bersifat *non-revolving* dan dikenakan tingkat suku bunga tetap sebesar 6,90%. Fasilitas ini memiliki jangka waktu 12 bulan dan telah dilunasi oleh Bank.

Pada tanggal 22 Januari 2025, Entitas Anak (PT Mandiri Taspen) menerima fasilitas *refinancing* dengan total fasilitas sebesar Rp500.000 dengan tingkat suku bunga tetap sebesar 6,90%. Fasilitas ini memiliki jangka waktu 24 bulan dan telah dilunasi pada tanggal 30 Juni 2025.

Pada tanggal 31 Desember 2025 dan 2024, pinjaman dari SMF masing-masing sebesar Rp1.173.421 dan Rp3.322.595.

PT Bank Negara Indonesia (Persero) Tbk

Pada tanggal 18 April 2022, Entitas Anak (PT Mandiri Utama Finance) memperoleh tambahan plafon fasilitas Kredit Modal Kerja *non-revolving* dari BNI dengan batas maksimum kredit sebesar Rp1.250.000 dengan tingkat suku bunga sebesar 6,50% - 6,80% yang memiliki masa kelonggaran tarik sampai dengan 18 April 2023 dan tenor fasilitas maksimum hingga 4 (empat) tahun. Fasilitas tersebut akan jatuh tempo tanggal 25 Januari 2027.

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36. FUND BORROWINGS (continued)

(h) Others (continued)

Rupiah (continued)

**PT Sarana Multigriya Finansial (Persero)
(continued)**

On 17 December 2023, the Subsidiary (PT Mandiri Utama Finance) and PT Sarana Multigriya Finansial (Persero) ("SMF") signed a loan agreement where SMF provided a *Refinancing* facility with a total facility of Rp200,000 which is *non-revolving* and subject to a rate of fixed interest rate of 6.95%. On 15 February 2024, the Subsidiary re-signed a *non-revolving* refinancing loan facility agreement with a maximum credit limit of Rp750,000, subject to an interest rate of 6.80% - 7.18%. The facility has a maturity date of 13 August 2027.

On 4 May 2024, Bank signed a credit agreement where PT Sarana Multigriya Finansial (Persero) ("SMF") provided a *Refinancing* facility with a total facility of Rp1,000,000 which is *non-revolving* and subject to a fixed interest rate of 6.90%. This facility has a term of 12 months and has been paid off by Bank.

On 22 January 2025, the Subsidiary (PT Mandiri Taspen) obtained a *refinancing* facility with a total credit limit of Rp500,000 and a fixed interest rate of 6.90%. The facility had a term of 24 months and was fully settled on 30 June 2025.

As of 31 December 2025 and 2024, outstanding fund borrowings from SMF are amounting to Rp1,173,421 and Rp3,322,595, respectively.

PT Bank Negara Indonesia (Persero) Tbk

On 18 April 2022, the Subsidiary (PT Mandiri Utama Finance) obtained an additional limit for a *non-revolving* working capital loan facility from PT Bank Negara Indonesia (Persero) Tbk ("BNI") with a maximum credit limit of Rp1,250,000 with an interest rate of 6.50% - 6.80% which has an undrawn period until 18 April 2023 and the tenor of the facility maximum up to 4 (four) years. Therefore the maturity date will be until 25 January 2027.

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36. PINJAMAN YANG DITERIMA (lanjutan)

(h) Lain-lain (lanjutan)

Rupiah (lanjutan)

**PT Bank Negara Indonesia (Persero) Tbk
(lanjutan)**

Pada tanggal 14 November 2024, Perusahaan memperoleh tambahan plafon fasilitas pinjaman modal kerja non revolving dari BNI dengan batas maksimum kredit sejumlah Rp1.000.000 dengan tingkat suku bunga sebesar 6,80% - 7,30% yang memiliki masa kelonggaran tarik sampai dengan 14 November 2025 dan tenor fasilitas maksimum hingga 4 tahun.

Pada tanggal 26 Juni 2025, Entitas Anak (PT Mandiri Tunas Finance) memperoleh plafon fasilitas Kredit Modal Kerja *revolving* dari BNI dengan batas maksimum kredit Rp1.000.000 dengan tingkat suku bunga yang akan ditentukan saat pencairan dilakukan yang memiliki masa kelonggaran tarik sampai dengan Juni 2026 dengan tenor fasilitas maksimum hingga 3 (tiga) tahun.

Pada tanggal 31 Desember 2025 dan 2024, pinjaman dari BNI masing-masing sebesar Rp1.071.875 dan Rp666.574.

PT Bank Tabungan Negara (Persero) Tbk

Pada tanggal 16 Juni 2021, Entitas Anak (Bank Mandiri Taspen) memperoleh fasilitas kredit dari BTN, berupa fasilitas Term Loan (*committed*) - *non revolving* dengan jumlah maksimum sebesar Rp500.000. Fasilitas tersebut digunakan untuk membiayai modal kerja perusahaan. Fasilitas ini memiliki jangka waktu selama 12 bulan dengan suku bunga 5,3% per tahun. Pada tanggal 19 Mei 2022, jangka waktu fasilitas ini telah diperpanjang hingga 29 Juni 2025. Adapun pinjaman ini telah dilunasi pada tanggal 25 Juni 2025.

Pada tanggal 12 Desember 2022, Entitas Anak (PT Mandiri Tunas Finance) dan BTN menandatangani perjanjian kredit sebesar Rp500.000 yang bersifat *non-revolving*. Penarikan fasilitas dilakukan pada tanggal 19 Desember 2022 dengan tenor 3 (tiga) tahun dan dikenakan tingkat suku bunga antara 6,00% - 7,60%. Fasilitas tersebut jatuh tempo pada tanggal 19 Desember 2025 dan sudah lunas pada tanggal 17 Oktober 2025.

Pada tanggal 31 Desember 2025 dan 2024, Entitas Anak telah memenuhi persyaratan dan ketentuan yang ditetapkan dalam perjanjian pinjaman.

Pada tanggal 31 Desember 2025 dan 2024, pinjaman dari BTN masing-masing sebesar RpNihil dan Rp638.788.

36. FUND BORROWINGS (continued)

(h) Others (continued)

Rupiah (continued)

**PT Bank Negara Indonesia (Persero) Tbk
(continued)**

On 14 November 2024, the Company obtained an additional non-revolving working capital loan facility from BNI with a maximum credit limit of Rp1,000,000. The facility carries an interest rate ranging from 6.80% to 7.30%, with an availability period up to 14 November 2025, and a maximum facility tenor of up to 4 years.

On 26 June 2025, the Subsidiary (PT Mandiri Tunas Finance) obtained a revolving Working Capital Loan facility from PT Bank Negara Indonesia (Persero) Tbk ("BNI") with a maximum credit limit of Rp1,000,000. The interest rate will be determined at the time of drawdown. This facility has a drawdown availability period up to June 2026, with a maximum facility tenor of up to three (3) years.

As of 31 December 2025 and 2024, outstanding fund borrowings from BNI are amounted to Rp1,071,875 and Rp666,574, respectively.

PT Bank Tabungan Negara (Persero) Tbk

On 16 June 2021, the subsidiary (Bank Mandiri Taspen) obtained loan facility from BTN in the form of Term Loan (*committed*) - *non revolving* with a maximum credit limit of Rp500,000. The facilities were used to the subsidiary's working capital. This facility has a term of 12 months which bears interest at 5.3% per annum. On 19 May 2022, this facility has been extended up to 29 June 2025. This loan facility have been paid off at 25 June 2025.

On 12 December 2022, the Subsidiary (PT Mandiri Tunas Finance) and BTN signed a non-revolving loan agreement amounting to Rp500,000. The facility was drawn on 19 December 2022, with tenor of 3 (three) years and interest rate of 6.00 - 7.60%. The facility will mature on 19 December 2025 and the amount was fully settled on 17 October 2025.

As of 31 December 2025 and 2024, the Subsidiary has complied with the terms and conditions set out in the loan agreement.

As of 31 December 2025 and 2024, outstanding fund borrowings from BTN are amounted to RpNil and Rp638,788, respectively.

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36. PINJAMAN YANG DITERIMA (lanjutan)

(h) Lain-lain (lanjutan)

Rupiah (lanjutan)

PT Bank Central Asia Tbk

Pada tanggal 26 Juni 2025, Entitas Anak (PT Bank Mandiri Taspen) memperoleh fasilitas kredit dari PT Bank Central Asia ("BCA"), berupa fasilitas Time Loan non revolving dengan jumlah maksimum sebesar Rp500.000. Fasilitas tersebut digunakan untuk modal kerja Entitas Anak. Fasilitas akan jatuh tempo pada tanggal 25 Desember 2026 dengan suku bunga IndONIA 90 hari + 120bps.

Pada tanggal 10 Desember 2025, Bank memperoleh fasilitas kredit dari BCA, berupa fasilitas Term Loan Tranche A (committed) - non revolving dengan jumlah maksimum sebesar Rp500.000. Fasilitas ini memiliki jangka waktu selama 24 bulan hingga 11 Desember 2027 dengan suku bunga IndONIA 90 hari + 110 bps per tahun.

Pada tanggal 10 Desember 2025, Bank memperoleh fasilitas kredit dari BCA, berupa fasilitas Term Loan Tranche B (committed) - non revolving dengan jumlah maksimum sebesar Rp250.000. Fasilitas ini memiliki jangka waktu selama 24 bulan hingga 22 Desember 2027 dengan suku bunga IndONIA 90 hari + 110bps per tahun.

Pada bulan Januari 2020, Entitas Anak (PT Bank Mandiri Taspen) memperoleh fasilitas kredit dari PT Bank Central Asia Tbk ("BCA"), berupa fasilitas *Term Loan 1 (committed) - non-revolving* dengan jumlah maksimum sebesar Rp500.000. Fasilitas tersebut digunakan untuk membiayai modal kerja Entitas Anak. Fasilitas ini telah beberapa kali diperpanjang, terakhir sampai dengan tanggal 20 Januari 2025 dengan suku bunga JIBOR 3 bulan + 125bps, fasilitas Term Loan (committed) - non revolving telah dilunasi oleh Bank Mandiri Taspen.

Pada bulan Maret 2021, Entitas Anak (PT Bank Mandiri Taspen) memperoleh fasilitas kredit dari BCA, berupa fasilitas *Term Loan 3 (committed) - non-revolving* dengan jumlah maksimum sebesar Rp250.000. Fasilitas tersebut digunakan untuk membiayai modal kerja Entitas Anak. Fasilitas ini memiliki jangka waktu selama 12 (dua belas) bulan hingga 30 Juni 2022 dengan suku bunga JIBOR 3 bulan + 125bps. Fasilitas *Term Loan 3 (committed) - non-revolving* telah jatuh tempo dan telah dilunasi pada tanggal 31 Maret 2025.

36. FUND BORROWINGS (continued)

(h) Others (continued)

Rupiah (continued)

PT Bank Central Asia Tbk

On 26 June 2025, the Subsidiary (PT Bank Mandiri Taspen) obtained a credit facility from PT Bank Central Asia ("BCA") in the form of a non-revolving Time Loan facility with a maximum amount of Rp500,000. The facility is intended for the Subsidiary's working capital. The facility will mature on 25 December 2026, with an interest rate of 90 day IndONIA + 120 bps.

On 10 December 2025, Bank obtained loan facility from BCA in the form of Term Loan Tranche A (committed) - non revolving with a maximum credit limit of Rp500,000. This facility has a term of 24 months up to December 11, 2027 which bears interest of IndONIA 90 days + 110bps per annum.

On 10 December 2025, Bank obtained loan facility from BCA in the form of Term Loan Tranche B (committed) - non revolving with a maximum credit limit of Rp250,000. This facility has a term of 24 months up to December 22, 2027 which bears interest of IndONIA 90 days + 110bps per annum.

In January 2020, the Subsidiary (PT Bank Mandiri Taspen) obtained a loan facility from PT Bank Central Asia Tbk ("BCA"), in the form of Term Loan 1 (committed) - non-revolving facility with a maximum amount of Rp500,000. This facility is used to finance the Subsidiary's working capital. This facility has been extended for a few times, the latest term is up to January 20, 2025 which bears interest at JIBOR 3 month + 125bps, the Term Loan (committed) - non revolving has been repaid by Bank Mandiri Taspen.

On March 2021, the Subsidiary (PT Bank Mandiri Taspen) obtained a credit facility from BCA, in the form of Term Loan 3 (committed) - non-revolving facility with maximum amount of Rp250,000. This facility is used to finance the Subsidiary's working capital. This facility has a term of 12 (twelve) months until 30 June 2022 with a JIBOR interest rate of 3 (three) months + 125bps. The Term Loan 3 (committed) - non-revolving facility has matured and was fully repaid on 31 March 2025.

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36. PINJAMAN YANG DITERIMA (lanjutan)

(h) Lain-lain (lanjutan)

Rupiah (lanjutan)

PT Bank Central Asia Tbk (lanjutan)

Pada bulan Maret 2022, Entitas Anak (PT Bank Mandiri Taspen) memperoleh fasilitas kredit dari BCA, berupa fasilitas *Term Loan 4 (committed) - non-revolving* dengan jumlah maksimum sebesar Rp250.000. Fasilitas ini digunakan untuk membiayai modal kerja. Pinjaman ini memiliki jangka waktu selama 36 (tiga puluh enam) bulan dari tanggal penarikan pertama dengan suku bunga 5,25% per tahun. Fasilitas *Term Loan 4 (committed) - non-revolving* telah jatuh tempo dan telah dilunasi pada tanggal 20 Januari 2025.

Pada bulan Juni 2025, Bank Mandiri Taspen memperoleh fasilitas kredit dari BCA, berupa fasilitas *Term Loan 5 (committed) - non revolving* dengan jumlah maksimum sebesar Rp500.000. Seluruh fasilitas tersebut digunakan untuk membiayai modal kerja Bank Mandiri Taspen. Fasilitas ini memiliki jangka waktu selama 18 bulan hingga 25 Desember 2026 dengan suku bunga 5,94% per tahun.

Pada tanggal 15 November 2022 dan terakhir pada tanggal 23 Juli 2025, Entitas Anak (PT Mandiri Tunas Finance) dan BCA telah menandatangani perjanjian kredit dimana BCA memberikan beberapa fasilitas *Installment Loan* dan Pinjaman Berjangka *Money Market (PBMM)* dengan total limit sebesar Rp16.500.000 yang bersifat *non-revolving* dan *revolving*. Fasilitas tersebut memiliki jatuh tempo yang beragam dan berkisar antara bulan Maret 2026 sampai dengan bulan September 2028 dengan suku bunga yang akan ditentukan setiap penarikan fasilitas. Fasilitas PBMM diperpanjang sampai dengan Juni 2026.

Pada tanggal 31 Desember 2025 dan 2024, pinjaman dari BCA masing-masing sebesar Rp5.659.156 dan Rp7.904.515.

PT Bank Pan Indonesia Tbk.

Pada tanggal 25 Agustus 2021, Entitas Anak (PT Mandiri Utama Finance) mendapat tambahan fasilitas Kredit Modal Kerja sebesar Rp500.000 yang bersifat *non-revolving* serta tambahan Fasilitas *Money Market Line* sehingga menjadi Rp100.000. Atas Fasilitas Kredit Modal Kerja dikenakan suku bunga 7,25% pada saat penarikan dengan kelonggaran tarik sampai dengan bulan Februari 2022 dan jatuh tempo pada 3 Februari 2025. Sedangkan untuk fasilitas Kredit *Money Market Line* diperpanjang sampai dengan tanggal 26 Mei 2025.

36. FUND BORROWINGS (continued)

(h) Others (continued)

Rupiah (continued)

PT Bank Central Asia Tbk (continued)

On March 2022, the Subsidiary (PT Bank Mandiri Taspen) obtained a credit facility from BCA, in the form of a *Term Loan 4 (committed) - non-revolving* facility with a maximum amount of Rp250,000. This facility has a term of 36 (thirty six) months from the date of the first drawdown with an interest rate of 5.25% per annum. The *Term Loan 4 (committed) - non-revolving* facility has matured and was fully repaid on 20 January 2025.

In June 2025, Bank Mandiri Taspen obtained a credit facility from PT Bank Central Asia Tbk ("BCA") in the form of a *Term Loan 5 (committed) - non-revolving* facility with a maximum amount of Rp500,000. The entire facility was utilized to finance Bank Mandiri Taspen's working capital. The facility has a term of 18 months until 25 December 2026 and bears an annual interest rate of 5.94%.

On 15 November 2022 and most recently on 23 July 2025, the Subsidiary (PT Mandiri Tunas Finance) and PT Bank Central Asia Tbk ("BCA") entered into credit agreements under which BCA provided several *Installment Loan* facilities and *Money Market Term Loan (Pinjaman Berjangka Money Market/"PBMM")* facilities with a total limit of Rp16,500,000, consisting of *non-revolving* and *revolving* facilities. These facilities have various maturities ranging from March 2026 to September 2028, with interest rates to be determined at each drawdown. The PBMM facilities have been extended until June 2026.

As of 31 December 2025 and 2024, outstanding fund borrowings from BCA was amounted to Rp5,659,156 and Rp7,904,515, respectively.

PT Bank Pan Indonesia Tbk

On 25 August 2021, the Subsidiary (PT Mandiri Utama Finance) obtained an additional *Working Capital Credit Facility* of Rp500,000, which is *non-revolving*, as well as an additional *Money Market Line Facility*, bringing the total to Rp100,000. The *Working Capital Credit Facility* bears an interest rate of 7.25% at the time of drawdown, with a drawdown availability period until February 2022 and maturity on 3 February 2025. Meanwhile, the *Money Market Line Facility* has been extended until 26 May 2025.

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36. PINJAMAN YANG DITERIMA (lanjutan)

(h) Lain-lain (lanjutan)

Rupiah (lanjutan)

PT Bank Pan Indonesia Tbk. (lanjutan)

Pada tanggal 15 November 2022 dan terakhir pada tanggal 3 Oktober 2025, Entitas Anak (PT Mandiri Tunas Finance) dan PT Bank Pan Indonesia Tbk. ("Panin") menandatangani perjanjian kredit dengan total limit sebesar Rp7.000.000 yang bersifat *non-revolving*. Fasilitas tersebut jatuh tempo pada bulan Maret 2028. Tingkat suku bunga yang telah ditarik berlaku tetap selama jangka waktu pinjaman.

Pada tanggal 23 Mei 2022, Entitas Anak (MUF) memperoleh tambahan fasilitas pinjaman modal kerja *non-revolving* dari Bank Panin dengan batas maksimum kredit sejumlah Rp500.000 ("Fasilitas VI") dengan tingkat suku bunga 6,50% - 7,50% dan akan jatuh tempo pada tanggal 20 Februari 2026.

Pada tanggal 12 Juni 2023, Entitas Anak (MUF) memperoleh tambahan fasilitas pinjaman modal kerja *non-revolving* dari Bank Panin dengan batas maksimum kredit sejumlah Rp500.000 ("Fasilitas VII") dengan tingkat suku bunga 7,25% dan akan jatuh tempo pada tanggal 3 November 2026.

Pada tanggal 19 Desember 2023, Entitas Anak (MUF) memperoleh tambahan fasilitas pinjaman modal kerja *non-revolving* dari Bank Panin dengan batas maksimum kredit sejumlah Rp500.000 ("Fasilitas VIII") dengan tingkat suku bunga 7,00% - 7,25% dan akan jatuh tempo pada tanggal 3 April 2028.

Pada tanggal 14 Agustus 2024, Entitas Anak (MUF) memperoleh tambahan fasilitas pinjaman modal kerja *non-revolving* dari Bank Panin dengan batas maksimum kredit sejumlah Rp500.000 ("Fasilitas IX") dengan tingkat suku bunga 7,00% - 7,50% dan akan jatuh tempo pada tanggal 28 Agustus 2028.

Pada tanggal 31 Desember 2025 dan 2024, pinjaman dari Panin masing-masing sebesar Rp2.869.481 dan Rp4.586.349.

36. FUND BORROWINGS (continued)

(h) Others (continued)

Rupiah (continued)

PT Bank Pan Indonesia Tbk. (continued)

On 15 November 2022 and most recently on 3 October 2025, the Subsidiary (PT Mandiri Tunas Finance) and PT Bank Pan Indonesia Tbk. ("Panin") entered into a credit agreement with a total non-revolving limit of Rp7,000,000. The facility matures in March 2028. The interest rate on the amounts drawn is fixed for the duration of the loan.

On 23 May 2022, the Subsidiary (MUF) obtained an additional non-revolving Working Capital Loan facility from PT Bank Pan Indonesia Tbk. ("Panin") with a maximum credit limit of Rp500,000 (Facility VI). This facility is subject to an interest rate of 6.50% - 7.50% at the time of withdrawal. The facility will mature on 20 February 2026.

On 12 June 2023, the Subsidiary (MUF) obtained an additional non-revolving Working Capital Loan facility from PT Bank Pan Indonesia Tbk. ("Panin") amounted to Rp500,000 ("Facility VII"). This facility is subject to an interest rate of 7.25% at the time of withdrawal. The facility will mature on 3 November 2026.

On 19 December 2023, the Subsidiary (MUF) obtained an additional non-revolving Working Capital Loan facility from PT Bank Pan Indonesia Tbk. ("Panin") amounted to Rp500,000 ("Facility VIII"). This facility is subject to an interest rate of 7.00% - 7.25% at the time of withdrawal. The facility will mature on 3 April 2028.

On 14 August 2024, the Subsidiary (MUF) obtained an additional non-revolving Working Capital Loan facility from PT Bank Pan Indonesia Tbk. ("Panin") amounted to Rp500,000 ("Facility IX"). This facility is subject to an interest rate of 7.00% - 7.50% at the time of withdrawal. The facility will mature on 28 August 2028.

As of 31 December 2025 and 2024, outstanding fund borrowings from Panin are amounted to Rp2,869,481 and Rp4,586,349, respectively.

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36. PINJAMAN YANG DITERIMA (lanjutan)

(h) Lain-lain (lanjutan)

Rupiah (lanjutan)

PT Bank DKI

Pada tanggal 15 Juni 2022, Entitas Anak (PT Bank Mandiri Taspen) memperoleh fasilitas kredit dari PT Bank DKI ("Bank DKI"), berupa fasilitas *Term Loan (committed) - non-revolving* dengan jumlah maksimum sebesar Rp500.000. Fasilitas tersebut digunakan untuk membiayai modal kerja Entitas Anak. Pada tanggal 15 Desember 2023, jangka waktu fasilitas ini telah diperpanjang hingga 13 Desember 2026 dengan suku bunga JIBOR 3 bulan + margin sebesar 0,75% per tahun.

Pada 25 Juni 2025, Bank memperoleh fasilitas kredit dari Bank DKI, berupa fasilitas *Term Loan (committed) - non revolving* dengan jumlah maksimum sebesar Rp500.000 yang digunakan untuk membiaya modal kerja Bank. Fasilitas ini memiliki jangka waktu selama 24 bulan dengan suku bunga IndoNia 90 hari + 123 bps per tahun.

Pada tanggal 6 Maret 2024, Entitas Anak (PT Mandiri Tunas Finance) dan Bank DKI menandatangani perjanjian fasilitas pinjaman dimana Bank DKI menyediakan fasilitas Kredit Modal Kerja *Executing - Term Loan* dengan total fasilitas sebesar Rp1.000.000 yang bersifat *non-revolving*. Fasilitas tersebut memiliki jatuh tempo bulan Maret 2027. Tarif suku bunga fixed untuk kredit yang sudah dicairkan.

Pada tanggal 26 Juni 2025, Entitas Anak (PT Bank Mandiri Taspen) memperoleh fasilitas kredit dari Bank DKI, berupa fasilitas kredit *non-revolving, committed* dengan jumlah maksimum sebesar Rp500.000. Fasilitas tersebut digunakan untuk ekspansi kredit dan/atau mendukung aktivitas bisnis lain Entitas Anak. Fasilitas akan jatuh tempo pada tanggal 25 Juni 2027 dengan suku bunga IndONIA 90 hari + 123bps.

Pada tanggal 7 Januari 2025, Entitas Anak (PT Mandiri Utama Finance) memperoleh fasilitas pinjaman *Executing* dari PT Bank DKI ("Bank DKI") dengan batas maksimum kredit sebesar Rp250.000 dengan suku bunga ditentukan saat penarikan fasilitas. Jangka waktu penarikan fasilitas tersebut adalah sampai dengan 7 April 2025 dengan tenor pinjaman maksimal 60 bulan sejak tanggal penarikan, fasilitas tersebut akan jatuh tempo tanggal 26 Maret 2030.

Pada tanggal 31 Desember 2025 dan 2024, pinjaman dari Bank DKI masing-masing sebesar Rp1.608.064 dan Rp1.285.258.

36. FUND BORROWINGS (continued)

(h) Others (continued)

Rupiah (continued)

PT Bank DKI

On 15 June 2022, the Subsidiary (PT Bank Mandiri Taspen) obtained a loan facility from PT Bank DKI ("Bank DKI"), in the form of a *Term Loan (committed) - non-revolving* facility with a maximum loan amounting to Rp500,000. This facility is used to finance the Subsidiary's working capital. On 15 December 2023, the term of this facility was extended until 13 December 2026, with an interest rate of 3-month JIBOR plus a margin of 0.75% per annum.

On 25 June 2025, Bank obtained loan facility from Bank DKI in the form of *Term Loan (committed) - non revolving* with a maximum credit limit of Rp500,000 and were used to Bank's working capital. This facility has a term of 24 months which bears interest of IndoNia 90 days + 123 bps per annum.

On 6 March 2024, the Subsidiary (PT Mandiri Tunas Finance) and Bank DKI signed a loan facility agreement where Bank DKI provides a *Working Capital Executing - Term Loan* facility with a total amount of Rp1,000,000 which is *non-revolving*. The facility will mature in March 2027. The loan bears a fixed interest rate for amounts disbursed.

On 26 June 2025, the Subsidiary (PT Bank Mandiri Taspen) obtained a credit facility from Bank DKI in the form of a *non-revolving, committed* credit facility with a maximum amount of Rp500,000. The facility is intended for loan expansion and/or to support other business activities of the Subsidiary. The facility will mature on 25 June 2027, with an interest rate of 90-day IndONIA + 123 bps.

On 7 January 2025, the Subsidiary (PT Mandiri Utama Finance) obtained an *Executing Loan* facility from PT Bank DKI ("Bank DKI") with a maximum credit limit of Rp250,000. The interest rate for the facility is determined at the time of drawdown. The facility has an availability period until 7 April 2025, with a maximum loan tenor of 60 months from the drawdown date. The facility is scheduled to mature on 26 March 2030.

As of 31 December 2025 and 2024, outstanding borrowings from Bank DKI are amounted to Rp1,608,064 and Rp1,285,258, respectively.

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36. PINJAMAN YANG DITERIMA (lanjutan)

(h) Lain-lain (lanjutan)

Rupiah (lanjutan)

PT Bank Maybank Indonesia Tbk

Pada tanggal 27 Juli 2022, Entitas Anak (PT Mandiri Utama Finance) memperoleh tambahan Fasilitas Pinjaman Berjangka III sejumlah Rp350.000 dari PT Bank Maybank Indonesia Tbk ("Maybank") dengan tingkat suku bunga 7,00% dan jangka waktu penarikan sampai dengan tanggal 27 Januari 2023 dengan tenor 48 bulan. Plafon fasilitas Pinjaman Berjangka III bersifat *hybrid* yang dapat digunakan sebagai Kredit Modal Kerja konvensional maupun syariah. Fasilitas tersebut jatuh tempo pada tanggal 29 September 2026.

Pada tanggal 29 Agustus 2022, Entitas Anak (PT Bank Syariah Indonesia) dan Maybank mendapatkan fasilitas *line* pembiayaan *Mudharabah* sebesar USD100.000.000 (nilai penuh) dari Maybank. Pada tanggal 30 Mei 2024, 24 Juni 2024, 28 Juni 2024 BSI melakukan penarikan fasilitas sebesar Rp300.000, Rp750.000 dan Rp300.000 dengan nisbah bagi hasil sebesar 0,18%, 0,53% dan 0,04% dan jatuh tempo masing-masing pada tanggal 1 Juli 2024, 1 Agustus 2024, dan 5 Juli 2024. Tidak terdapat agunan yang dijamin untuk fasilitas ini.

Pada tanggal 3 Juni 2024, Entitas Anak (PT Bank Mandiri Taspen) memperoleh fasilitas kredit dari Maybank, berupa fasilitas kredit (*uncommitted*) dengan jumlah maksimum sebesar Rp250.000. Fasilitas tersebut digunakan untuk menunjang aktifitas bisnis perusahaan. Fasilitas akan jatuh tempo pada tanggal 3 Juni 2026 dengan suku bunga 7,20%.

Per 31 Desember 2024, BSI memiliki fasilitas line pembiayaan berjangka *Mudharabah* dengan jumlah maksimum dana yang disediakan sebesar USD95.000.000 (nilai penuh) dari PT Bank Maybank Indonesia Tbk dengan jangka waktu fasilitas dari 21 Februari 2024 sampai dengan 21 Februari 2025, yang penarikannya dapat dilakukan secara *multicurrency* dalam mata uang Rupiah dan Dolar Amerika Serikat dan bersifat *revolving*

36. FUND BORROWINGS (continued)

(h) Others (continued)

Rupiah (continued)

PT Bank Maybank Indonesia Tbk

On 27 July 2022, the Subsidiary (PT Mandiri Utama Finance) obtained an additional Term Loan III Facility in the amount of Rp350,000 PT Maybank Indonesia Tbk ("Maybank") with an interest rate of 7.00% and a drawdown period until 27 January 2023 with a tenor of 48 months. The Term Loan III facility is hybrid in nature which can be used as a conventional or sharia Working Capital Loan. This facility will mature on 29 September 2026.

On 29 August 2022, the Subsidiary (PT Bank Syariah Indonesia) and Maybank obtained a Mudharabah financing line facility amounted to USD100,000,000 (full amount) from Maybank. On 30 May 2024, 24 June 2024 and 28 June 2024, BSI withdrew facilities amounting to Rp300,000, Rp750,000 and Rp300,000 respectively, with a profit sharing ratio of 0.18%, 0.53% and 0.04% respectively and mature respectively on 1 July 2024, 1 August 2024, and 5 July 2024. There is no collateral pledged for this facility.

On 3 June 2024, the Subsidiary (PT Bank Mandiri Taspen) obtained a credit facility from Maybank in the form of an uncommitted credit facility with a maximum amount of Rp250,000. The facility is intended to support the company's business activities. The facility will mature on 3 June 2026, with an interest rate of 7.20%.

As of 31 December 2024, BSI has a Mudharabah term financing line facility from PT Bank Maybank Indonesia Tbk with a maximum amount of funds provided of USD95,000,000 (full amount) from PT Bank Maybank Indonesia Tbk with a facility term from 21 February 2024 to 21 February 2025, the withdrawal of which can be done in multicurrency, in Rupiah and United States Dollar currency, and is revolving.

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36. PINJAMAN YANG DITERIMA (lanjutan)

(h) Lain-lain (lanjutan)

Rupiah (lanjutan)

PT Bank Maybank Indonesia Tbk (lanjutan)

Atas fasilitas tersebut, per 31 Desember 2024, BSI memiliki saldo pembiayaan berjangka *Mudharabah* sebesar Rp1.000.000 dari Saldo atas fasilitas pembiayaan ini terdiri dari:

- Pembiayaan berjangka *Mudharabah* sebesar Rp500.000 dengan jangka waktu fasilitas dari 13 Desember 2024 sampai dengan 13 Januari 2025 dan imbal bagi hasil sebesar 6,80% per tahun.
- Pembiayaan berjangka *Mudharabah* sebesar Rp500.000 dengan jangka waktu fasilitas dari 20 Desember 2024 sampai dengan 20 Januari 2025 dan imbal bagi hasil sebesar 6,80% per tahun.

Atas ke dua pembiayaan tersebut, telah dilakukan pelunasan sesuai dengan tanggal jatuh tempo yang tertera pada perjanjian pemberian pembiayaan.

Akad fasilitas *line* pembiayaan tersebut diperpanjang efektif pada 21 Februari 2025 sampai dengan 21 Februari 2026, dengan jumlah maksimum dana yang disediakan adalah sebesar USD95.000.000 (nilai penuh) atau Rp1.400.000.

Atas fasilitas yang telah diperpanjang tersebut, pada 28 Februari 2025, BSI mendapatkan pembiayaan berjangka *Mudharabah* sebesar Rp750.000 dari Maybank dengan imbal bagi hasil 6,60% per tahun yang jatuh tempo pada 9 April 2025. Atas pembiayaan ini, telah dilakukan pelunasan sesuai dengan tanggal jatuh tempo yang tertera pada perjanjian pembiayaan.

Pada 7 Maret 2025, Entitas Anak (BSI) mendapatkan fasilitas *line* pembiayaan berjangka *Mudharabah* sebesar Rp650.000 dari Maybank dengan imbal bagi hasil 6,60% per tahun yang jatuh tempo pada 21 April 2025. Atas pembiayaan ini, telah dilakukan pelunasan sesuai dengan tanggal jatuh tempo yang tertera pada perjanjian.

Tidak terdapat agunan yang dijaminkan untuk fasilitas pembiayaan tersebut.

Pada tanggal 31 Desember 2025, BSI tidak memiliki saldo atas fasilitas *line* pembiayaan berjangka *Mudharabah* tersebut.

36. FUND BORROWINGS (continued)

(h) Others (continued)

Rupiah (continued)

PT Bank Maybank Indonesia Tbk (continued)

For this facility, as of 31 December 2024, BSI has a *Mudharabah* term financing balance amounting to Rp1,000,000 from Maybank. This financing facility balance consists of:

- Balance of *Mudharabah* term financing amounting to Rp500,000, starting from 13 December 2024 to 13 January 2025 and a profit sharing rate of 6.80% per annum.
- Balance of *Mudharabah* term financing amounting to Rp500,000 starting from 20 December 2024 to 20 January 2025 and a profit sharing rate of 6.80% per annum.

For both financing, repayment has been made according to the maturity date stated in the financing agreement.

The *Mudharabah* term financing line facility agreement was extended effectively from 21 February 2025 to 21 February 2026, with the maximum amount of funds provided being USD95,000,000 (full amount) or Rp1,400,000.

Based on the extended facility, on 28 February 2025, BSI received term financing *Mudharabah* amounting to Rp750,000 from Maybank with a profit sharing rate of 6.60% per annum which matured on 9 April 2025. For this financing, repayment has been made according to the maturity date stated in the financing agreement.

On 7 March 2025, the Subsidiary (BSI) received term financing *Mudharabah* amounting to Rp650,000 from Maybank with a profit sharing rate of 6.60% per annum which matured on 21 April 2025. For this financing, repayment has been made in accordance with the maturity date stated in the financing agreement.

There is no collateral pledged for this financing facility.

As of 31 December 2025, BSI has no balance on the term financing *Mudharabah* line facility.

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36. PINJAMAN YANG DITERIMA (lanjutan)

(h) Lain-lain (lanjutan)

Rupiah (lanjutan)

PT Bank Maybank Indonesia Tbk (lanjutan)

Pada tanggal 18 Desember 2023, Entitas Anak (PT Mandiri Utama Finance) kembali memperoleh tambahan Fasilitas Pinjaman Berjangka IV sejumlah Rp500.000 dari Maybank dengan indikasi tingkat suku bunga 7,25% - 7,50% dan dari jangka waktu penarikan sampai dengan tanggal 18 April 2024 dan tenor 48 bulan. Adapun plafon fasilitas Pinjaman Berjangka IV bersifat *hybrid* yang dapat digunakan sebagai kredit modal kerja konvensional maupun syariah. Fasilitas ini jatuh tempo pada tanggal 1 April 2028.

Pada tanggal 7 September 2023, Entitas Anak (PT Mandiri Tunas Finance) dan Maybank menandatangani perjanjian kredit dimana Maybank menyediakan fasilitas Pinjaman Berjangka dengan total fasilitas sebesar Rp750.000 yang bersifat *non-revolving*. Suku bunga fixed per pencairan. Fasilitas tersebut memiliki jatuh tempo pada Januari 2027.

Pada tanggal 31 Desember 2025 dan 2024, pinjaman dari Maybank sebesar Rp1.078.981 dan Rp2.292.588.

Pada tanggal 20 Maret 2025, Entitas Anak (PT Mandiri Utama Finance) kembali memperoleh tambahan Fasilitas Pinjaman Berjangka V sejumlah Rp300.000 dengan tingkat suku bunga 7,25% - 7,40% dan jangka waktu penarikan sampai dengan tanggal 20 September 2025. Adapun plafond fasilitas Pinjaman Berjangka IV bersifat *hybrid* yang dapat digunakan sebagai kredit modal kerja konvensional maupun syariah. Jangka waktu penarikan fasilitas tersebut telah diperpanjang sampai tanggal 20 Maret 2026.

Entitas Anak (PT Mandiri Sekuritas) telah mendapatkan Fasilitas Kredit dari PT Bank Maybank Indonesia ("Maybank"), Tbk. Dimana Maybank memberikan fasilitas Pinjaman Promes Berulang (Money Market Line) dan Bank Garansi yang dapat digunakan masing-masing maupun secara bersama-sama sampai jumlah setinggi-tingginya sebesar Rp250.000. Suku bunga ditetapkan berdasarkan tingkat bunga pinjaman Maybank dan akan ditetapkan pada saat penarikan. Jatuh tempo fasilitas Maybank sampai dengan 25 Juli 2026.

Pada tanggal 31 Desember 2025 dan 2024, pinjaman dari Maybank Syariah sebesar Rp15.622 dan Rp40.607.

36. FUND BORROWINGS (continued)

(h) Others (continued)

Rupiah (continued)

PT Bank Maybank Indonesia Tbk (continued)

On 18 December 2023, the Subsidiary (PT Mandiri Utama Finance) again obtained an additional Term Loan Facility IV amounting to Rp500,000 from Maybank with an indicative interest rate of 7.25% - 7.50% and a withdrawal period until 18 April 2024, and a tenor of 48 months. The limit of the Term Loan Facility IV is hybrid and can be used for both conventional and Sharia loan working capital. This facility matures on 1 April 2028.

On 7 September 2023, the Subsidiary (PT Mandiri Tunas Finance) and Maybank signed a credit agreement under which Maybank provided a Term Loan facility with a total limit of Rp750,000, which is non-revolving. A fixed interest rate is applied upon each disbursement. The facility matures in January 2027.

As of 31 December 2025 and 2024, outstanding fund borrowings from Maybank are amounted to Rp1,078,981 and Rp2,292,588, respectively.

On 20 March 2025, the Subsidiary (PT Mandiri Utama Finance) obtained an additional Term Loan Facility V amounting to Rp300,000 with an interest rate ranging from 7.25% - 7.40% and a drawdown period until 20 September 2025. The Term Loan Facility IV has a hybrid feature, allowing it to be utilized as either a conventional or sharia working capital loan. The drawdown period for this facility has been extended until 20 March 2026.

The Subsidiary (PT Mandiri Sekuritas) has obtained a Credit Facility from PT Bank Maybank Indonesia ("Maybank"), Tbk. Where Maybank provides a Revolving Promissory Note (Money Market Line) and Bank Guarantee facility that can be used individually or jointly up to a maximum amount of Rp250,000. The interest rate is determined based on the Maybank's loan interest rate and will be determined at the time of withdrawal. The Maybank's facility matures until 25 July 2026.

As of 31 December 2025 dan 2024, outstanding fund borrowings from Maybank Syariah are amounted to Rp15,622 and Rp40,607, respectively.

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36. PINJAMAN YANG DITERIMA (lanjutan)

(h) Lain-lain (lanjutan)

Rupiah (lanjutan)

PT Bank Pembangunan Daerah Jawa Barat dan Banten Tbk

Pada tanggal 20 Desember 2023, Entitas Anak (PT Bank Mandiri Taspen) memperoleh fasilitas kredit dari PT Bank Pembangunan Daerah Jawa Barat dan Banten Tbk ("BJB"), berupa fasilitas *Term Loan (committed) - non-revolving* dengan total jumlah maksimum sebesar Rp1.000.000 dengan suku bunga JIBOR 3 bulan + 80bps. Fasilitas tersebut digunakan untuk membiayai modal kerja Entitas Anak. Fasilitas ini diperpanjang sampai dengan tanggal 20 Desember 2026.

Pada tanggal 8 Agustus 2023, Entitas Anak (PT Mandiri Tunas Finance) dan BJB menandatangani perjanjian kredit dimana BJB menyediakan fasilitas Kredit Modal Kerja Umum Lembaga Pembiayaan dengan total limit sebesar Rp500.000 yang bersifat *non-revolving*. Fasilitas tersebut jatuh tempo pada bulan Agustus 2026 dengan tingkat suku bunga berlaku *floating rate* selama masa penarikan dan *fixed rate* selama jangka waktu kredit antara 6,00% - 7,60%. Pinjaman ini telah dilunasi pada tanggal 15 Oktober 2025.

Pada tanggal 18 Desember 2024, Entitas Anak (PT Mandiri Sekuritas) telah melakukan penandatanganan dengan BJB. Saat ini Entitas Anak mendapatkan fasilitas kredit maksimum sebesar Rp250.000. Jangka waktu kredit berlaku hingga 12 bulan ke depan sampai dengan 29 Desember 2025. Tingkat suku bunga kredit yang berlaku ditetapkan pada saat Entitas Anak melakukan penarikan Fasilitas Kredit. Pinjaman ini telah dilunasi pada tanggal 9 April 2025.

Pada tanggal 31 Desember 2025 dan 2024, pinjaman dari BJB masing-masing sebesar Rp1.000.000 dan Rp1.312.400.

PT Bank Jago Tbk

Pada tanggal 20 Desember 2023, Entitas Anak (PT Mandiri Utama Finance) dan PT Bank Jago Tbk (Bank Jago) menandatangani perjanjian fasilitas Kredit Modal kerja non-revolving dengan batas maksimum kredit sejumlah Rp1.000.000 yang dikenakan tingkat suku bunga 7,00% - 7,25%. Jatuh tempo fasilitas sampai dengan tanggal 26 Juni 2029.

36. FUND BORROWINGS (continued)

(h) Others (continued)

Rupiah (continued)

PT Bank Pembangunan Daerah Jawa Barat dan Banten Tbk

On 20 December 2023, the Subsidiary (PT Bank Mandiri Taspen) obtained a loan facility from PT Bank Pembangunan Daerah Jawa Barat dan Banten Tbk ("BJB"), in the form of *Term Loan (committed) - non-revolving* facility with total a maximum limit of Rp1,000,000 with an interest rate of JIBOR 3 Months + 80bps. This facility is used to finance the Subsidiary's working capital. This facility has been extended until 20 December 2026.

On 8 August 2023, the Subsidiary (PT Mandiri Tunas Finance) and BJB signed a loan agreement whereby BJB provided a *General Working Capital Loan Facility for Financing Institutions* with a total limit of Rp500,000 which is *non-revolving*. The facility will mature on August 2026 with interest rate is a *floating interest rate* during the withdrawal period and a *fixed rate* during the loan term around 6.00% - 7.60%. This loan was fully settled on 15 October 2025.

On 18 December 2024, the Subsidiary (PT Mandiri Sekuritas) has signed with BJB. Currently, the Subsidiary gets a maximum credit facility of Rp250,000. The credit term is valid for the next 12 months until 29 December 2025. The applicable credit interest rate is determined at the time the Subsidiary makes a withdrawal of the Credit Facility. This loan was fully repaid on 9 April 2025.

As of 31 December 2025 and 2024, outstanding fund borrowings from BJB are amounted to Rp1,000,000 and Rp1,312,400 respectively.

PT Bank Jago Tbk

On 20 December 2023, the Subsidiary (PT Mandiri Utama Finance) and PT Bank Jago Tbk (Bank Jago) has signed a *Working Capital Loan facility agreement non-revolving* with Bank Jago with maximum limit is Rp1,000,000 with interest 7.00% - 7.25%. The facility matures on 26 June 2029.

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36. PINJAMAN YANG DITERIMA (lanjutan)

(h) Lain-lain (lanjutan)

Rupiah (lanjutan)

PT Bank Jago Tbk (lanjutan)

Pada tanggal 13 Agustus 2024, Entitas Anak (PT Mandiri Utama Finance) dan Bank Jago menandatangani perjanjian penambahan fasilitas Kredit Modal Kerja non revolving dengan batas maksimum kredit sebesar Rp1.300.000 yang dikenakan suku bunga 7% - 7,25% tenor pinjaman maksimal 60 bulan sejak tanggal penarikan. Terdapat perpanjangan jatuh tempo penarikan sampai dengan tanggal 20 Desember 2025.

Pada tanggal 13 Agustus 2024, Entitas Anak (PT Mandiri Utama Finance) dan Bank Jago menandatangani perjanjian penambahan fasilitas Kredit Modal Kerja non revolving dengan batas maksimum kredit sebesar Rp1.300.000 yang dikenakan suku bunga 7% - 7,25% tenor pinjaman maksimal 60 bulan sejak tanggal penarikan. Terdapat perpanjangan jatuh tempo penarikan sampai dengan tanggal 20 Desember 2025.

Pada tanggal 31 Desember 2025 dan 2024, pinjaman dari Bank Jago masing-masing sebesar Rp977.113 dan Rp1.245.817.

Pada tanggal 31 Desember 2025 dan 2024, pinjaman dari Bank Jago Syariah masing-masing sebesar Rp28.331 dan RpNihil.

PT Bank CIMB Niaga Tbk

Pada tanggal 19 Februari 2020, Entitas Anak (PT Mandiri Tunas Finance) dan PT Bank CIMB Niaga Tbk ("Bank CIMB Niaga") menandatangani perjanjian kredit dimana Bank CIMB Niaga menyediakan fasilitas *Term Loan* dengan total maksimum kredit sebesar Rp300.000 yang bersifat *non-revolving* dan dikenakan tingkat suku bunga tetap sebesar 8,25% pada saat penarikan. Fasilitas tersebut jatuh tempo pada bulan Februari 2023. Fasilitas *Term Loan (committed) - non-revolving* telah jatuh tempo pada tanggal 4 Maret 2025. Pinjaman ini telah lunas dengan pembayaran angsuran terakhir tanggal 4 Maret 2025 dan tidak diperpanjang.

Pada tanggal 20 Desember 2022, Entitas Anak (PT Mandiri Tunas Finance) dan Bank CIMB Niaga menandatangani perjanjian kredit dimana Bank CIMB Niaga menyediakan fasilitas Pinjaman Transaksi Khusus dengan total fasilitas sebesar Rp900.000 yang bersifat *non-revolving* dan dikenakan tingkat suku bunga tetap pada saat penarikan. Fasilitas tersebut jatuh tempo pada bulan Maret 2026.

36. FUND BORROWINGS (continued)

(h) Others (continued)

Rupiah (continued)

PT Bank Jago Tbk (continued)

On 13 August 2024, the Subsidiary (PT Mandiri Utama Finance) and Bank Jago has signed a obtained Working Capital Loan facility agreement non revolving with Bank Jago with maximum limit is Rp1,300,000 with interest 7% - 7.25% a maximum loan tenure of 60 months from the drawdown date. The drawdown maturity was extended until 20 December 2025.

On 13 August 2024, the Subsidiary (PT Mandiri Utama Finance) and Bank Jago has signed a obtained Working Capital Loan facility agreement non revolving with Bank Jago with maximum limit is Rp1,300,000 with interest 7% - 7.25% a maximum loan tenure of 60 months from the drawdown date. The drawdown maturity was extended until 20 December 2025.

As of 31 December 2025 and 2024, outstanding fund borrowings from Bank Jago are Rp977,113 and Rp1,245,817, respectively.

As of 31 December 2025 and 2024, outstanding fund borrowings from Bank Jago Sharia are Rp28,331 and RpNil, respectively.

PT Bank CIMB Niaga Tbk

On 19 February 2020, the Subsidiary (PT Mandiri Tunas Finance) and PT Bank CIMB Niaga Tbk ("Bank CIMB Niaga") has signed a loan agreement that Bank CIMB Niaga provides non-revolving Term Loan facility with total limit up to Rp300,000 with 8.25% of fixed interest rate at drawdown. This facility will mature on February 2023. On 4 March 2025, the term of non-revolving Term Loan (committed) facility has matured. This loan has been fully repaid with the final installment on 4 March 2025 and has not been extended.

On 20 December 2022, the Subsidiary (PT Mandiri Tunas Finance) and Bank CIMB Niaga signed a loan agreement where Bank CIMB Niaga provided several Special Transaction Loan facilities with a total facility of Rp900,000 which is non-revolving and is subject to a fixed interest rate upon withdrawal. The facility will mature in March 2026.

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36. PINJAMAN YANG DITERIMA (lanjutan)

(h) Lain-lain (lanjutan)

Rupiah (lanjutan)

PT Bank CIMB Niaga Tbk (lanjutan)

Pada tanggal 13 November 2023, Entitas Anak (PT Mandiri Utama Finance) dan Bank CIMB Niaga menandatangani perjanjian fasilitas Kredit Modal Kerja *non-revolving* dengan batas maksimum kredit sejumlah Rp350.000. yang dikenakan tingkat suku bunga yang dapat disesuaikan sebelum penarikan. Jangka waktu penarikan fasilitas kredit adalah sampai dengan 13 Mei 2024 dengan tenor pinjaman maksimal 36 bulan sejak tanggal penarikan.

Pada tanggal 6 Juni 2024, Entitas Anak (PT Mandiri Utama Finance) memperoleh perpanjangan penarikan fasilitas Kredit Modal Kerja sampai dengan tanggal 13 November 2024, fasilitas tersebut akan jatuh tempo pada tanggal 1 April 2027.

Pada tanggal 9 Januari 2025, Entitas Anak (PT Mandiri Utama Finance) dan Bank CIMB Niaga menandatangani perjanjian penambahan fasilitas Kredit Modal Kerja *non-revolving* dengan batas maksimum kredit sejumlah Rp400.000 yang dikenakan tingkat suku bunga yang dapat disesuaikan sebelum penarikan. Jangka waktu penarikan fasilitas kredit adalah sampai dengan 9 Juli 2025 dengan tenor pinjaman maksimal 36 bulan sejak tanggal penarikan. Fasilitas akan jatuh tempo pada tanggal 9 Juli 2028.

Pada tanggal 31 Desember 2025 dan 2024, pinjaman dari Bank CIMB Niaga masing-masing sebesar Rp906.067 dan Rp468.128.

PT Bank Danamon Indonesia Tbk

Pada tanggal 26 September 2019 dan terakhir diperpanjang sampai dengan 30 Agustus 2026, Entitas Anak (PT Mandiri Tunas Finance) mendapat tambahan fasilitas *Working Capital Loan* dengan mata uang Rupiah (IDR) dan/atau Dolar Amerika Serikat (USD) yang bersifat *revolving* dari PT Bank Danamon Indonesia Tbk. ("Danamon") sehingga total keseluruhan fasilitas *Working Capital Loan* sebesar Rp150.000.

Pada tanggal 30 Desember 2019, Entitas Anak (PT Mandiri Utama Finance) memperoleh fasilitas *Term Loan I* dan *Working Capital* dari Danamon dengan batas maksimum kredit masing-masing sejumlah Rp350.000 dan Rp100.000 dengan tingkat suku bunga 9,00% untuk fasilitas *Term Loan* dan suku bunga mengikuti suku bunga yang berlaku untuk fasilitas *Working Capital*.

36. FUND BORROWINGS (continued)

(h) Others (continued)

Rupiah (continued)

PT Bank CIMB Niaga Tbk (continued)

On 13 November 2023, the Subsidiary (PT Mandiri Utama Finance) and Bank CIMB Niaga signed a non-revolving Working Capital Loan facility agreement with a maximum credit limit of Rp350,000 and an interest rate adjustable prior to withdrawal. The drawdown period for the credit facility was available until 13 May 2024, with a maximum loan tenor of 36 months from the withdrawal date.

On 6 June 2024, the Subsidiary (PT Mandiri Utama Finance) obtained an extension of the drawdown period for the Working Capital Loan facility until 13 November 2024. The facility will mature on 1 April 2027.

On 9 January 2025, the Subsidiary (PT Mandiri Utama Finance) and Bank CIMB Niaga signed an agreement for an additional non-revolving Working Capital Loan facility with a maximum credit limit of Rp400,000 and an interest rate adjustable prior to withdrawal. The drawdown period for the credit facility is available until 9 July 2025, with a maximum loan tenor of 36 months from the withdrawal date. The facility will mature on 9 July 2028.

As of 31 December 2025 and 2024, outstanding fund borrowings from Bank CIMB Niaga are amounted to Rp906,067 and Rp468,128, respectively.

PT Bank Danamon Indonesia Tbk

On 26 September 2019, and most recently extended until 30 August 2026, the Subsidiary (PT Mandiri Tunas Finance) obtained an additional revolving Working Capital Loan facility denominated in Rupiah (IDR) and/or United States Dollars (USD) from PT Bank Danamon Indonesia Tbk ("Danamon"), resulting in a total Working Capital Loan facility of Rp150,000.

On 30 December 2019, the Subsidiary (PT Mandiri Utama Finance) obtained Term Loan I and Working Capital facilities from Danamon with a maximum credit limit of Rp350,000 and Rp100,000, respectively, with an interest rate of 9.00% for the Term Loan facility and the interest rate is subject to the prevailing interest rate for Working Capital facility.

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36. PINJAMAN YANG DITERIMA (lanjutan)

(h) Lain-lain (lanjutan)

Rupiah (lanjutan)

PT Bank Danamon Indonesia Tbk (lanjutan)

Jangka waktu penarikan fasilitas *Term Loan* adalah 12 bulan sejak fasilitas ditandatangani dan fasilitas bersifat *non-revolving*. Sedangkan untuk fasilitas *Working Capital Loan*, jangka waktu penarikan adalah 12 bulan sejak fasilitas ditandatangani dan fasilitas bersifat *revolving*. Fasilitas ini telah lunas pada tanggal 12 Oktober 2024.

Jangka waktu penarikan fasilitas *Working Capital Loan* sudah beberapa kali diperpanjang. Sedangkan fasilitas *Term Loan* I akan jatuh tempo tanggal 12 Desember 2024. Pada tanggal 21 Desember 2022, Entitas Anak melakukan perpanjangan Fasilitas *Working Capital* dengan jangka waktu penarikan fasilitas sampai dengan tanggal 30 Agustus 2023. Fasilitas ini telah diperpanjang sementara sampai dengan 30 September 2023. Kemudian Entitas Anak ditanggal yang sama juga memperoleh tambahan fasilitas *Term Loan* dan *Term Loan* Syariah dengan batas maksimum kredit masing-masing sejumlah Rp400.000 dan Rp100.000 dengan tingkat suku bunga 7,00% - 7,25% untuk fasilitas *Term Loan*, dengan jangka waktu penarikan fasilitas *Term Loan* adalah 12 bulan sejak fasilitas ditandatangani dan fasilitas bersifat *non-revolving*. Untuk fasilitas *Term Loan* akan jatuh tempo pada tanggal 13 Juli 2027. Atas Fasilitas *Working Capital* sudah dilakukan perpanjangan beberapa kali, terakhir perpanjangan fasilitas sampai dengan tanggal 30 Agustus 2026.

Pada tanggal 24 Januari 2025, Perusahaan memperoleh tambahan fasilitas *Term Loan* dan *Term Loan* Syariah dengan batas maksimum kredit masing-masing sejumlah Rp450.000 dan Rp50.000 dengan indikatif tingkat suku bunga 7,25% untuk fasilitas *Term Loan*, dengan jangka waktu penarikan fasilitas *Term Loan* adalah 12 bulan sejak fasilitas ditanda-tangani dan fasilitas bersifat non revolving. Fasilitas tersebut masing-masing akan jatuh tempo pada tanggal 2 Desember 2029 (*Term Loan*) dan 3 Desember 2029 (*Sharia Term Loan*).

Pada tanggal 12 Desember 2022, Entitas Anak (PT Mandiri Tunas Finance) mendapat fasilitas *Term Loan* dengan mata uang Rupiah (IDR) yang bersifat *non-revolving* dari Danamon dengan total limit sebesar Rp1.000.000 dan jatuh tempo pada bulan Desember 2025. Suku bunga tetap selama tenor pinjaman.

36. FUND BORROWINGS (continued)

(h) Others (continued)

Rupiah (continued)

PT Bank Danamon Indonesia Tbk (continued)

The withdrawal period for the *Term Loan* facility is 12 months from the time the facility is signed and the facility is *non-revolving*. Meanwhile, for the *Working Capital Loan* facility, the withdrawal period is 12 months from the time the facility is signed and the facility is *revolving*. This facility was fully repaid on 12 October 2024.

The withdrawal period for the *Working Capital Loan* facility has been extended several times. Meanwhile, the *Term Loan* I facility will mature on 12 December 2024. On 21 December 2022, the Subsidiary extended the *Working Capital* Facility with a withdrawal period of the facility until 30 August 2023. This facility has been temporarily extended until 30 September 2023. Then the Subsidiary on the same date also obtained additional *Term Loan* and *Sharia Term Loan* facilities a limit of maximum loan amounted to is Rp400,000 and Rp100,000 respectively with an interest rate of 7.00% - 7.25% for the *Term Loan* facility, with the withdrawal period for the *Term Loan* facility is 12 months from the time the facility is signed and the facility is *non-revolving*. This facility The *Term Loan* facility will mature on 13 July 2027. The *Working Capital* Facility has been extended several times, with the latest extension valid until 30 August 2026.

On January 24, 2025, the Subsidiary obtained additional *Term Loan* and *Sharia Term Loan* facilities with maximum credit limits of Rp450,000 and Rp50,000, respectively. The indicative interest rate for the *Term Loan* facility is 7.25%. The *Term Loan* facility has a 12-month availability period from the signing date and is *non-revolving*. These facilities will mature on 2 December 2029 (*Term Loan*) and 3 December 2029 (*Sharia Term Loan*).

On 12 December 2022, the Subsidiary (PT Mandiri Tunas Finance) obtained a *non-revolving Term Loan* facility in Rupiah (IDR) from Danamon with a total limit of Rp1,000,000, maturing in December 2025. The loan carries a fixed interest rate over the loan tenor.

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36. PINJAMAN YANG DITERIMA (lanjutan)

(h) Lain-lain (lanjutan)

Rupiah (lanjutan)

PT Bank Danamon Indonesia Tbk (lanjutan)

Entitas anak (PT Mandiri Sekuritas) memperoleh Fasilitas Kredit dari PT Bank Danamon Indonesia Tbk sejumlah Rp280.000. Jangka waktu fasilitas tersebut adalah sampai dengan 22 Desember 2025. Adapun saat ini Fasilitas Kredit dalam proses perpanjangan. Pinjaman ini telah dilunasi pada tanggal 1 Oktober 2025.

Pada tanggal 31 Desember 2025 dan 2024, pinjaman dari Danamon masing-masing sebesar Rp840.197 dan Rp1.008.923.

Pada tanggal 31 Desember 2025 dan 2024, pinjaman dari Danamon Syariah masing-masing sebesar Rp120.103 dan Rp109.688.

MUFG Bank, Ltd., Jakarta Branch

Pada tanggal 11 Februari 2016 dan terakhir diubah pada tanggal 24 Juli 2025, Entitas Anak (PT Mandiri Tunas Finance) dan MUFG Bank Ltd., Jakarta ("MUFG") menandatangani perjanjian pinjaman dimana MUFG menyediakan fasilitas Pinjaman Jangka Pendek Tanpa Komitmen yang bersifat revolving dengan total maksimum kredit sebesar USD78.500.000 (nilai penuh) . Suku bunga yang dikenakan adalah ongkos pendanaan untuk jangka waktu bunga yang bersangkutan ditambah dengan margin yang berlaku pada saat penarikan. Fasilitas tersebut diperpanjang sampai dengan Februari 2026.

Pada tanggal 31 Desember 2025 dan 2024, pinjaman dari MUFG masing-masing sebesar Rp500.000 dan RpNihil.

PT Bank Panin Dubai Syariah Tbk

Pada tanggal 27 Desember 2022, Entitas Anak ("PT Mandiri Utama Finance") memperoleh fasilitas pinjaman *Executing* dari PT Bank Panin Dubai Syariah Tbk ("Panin Dubai Syariah") dengan batas maksimum kredit sebesar Rp450.000 dengan nisbah bagi hasil ditentukan saat penarikan fasilitas. Jangka waktu penarikan fasilitas tersebut adalah sampai dengan 31 Desember 2023 dengan tenor pinjaman maksimal 48 bulan sejak tanggal penarikan. Fasilitas tersebut akan jatuh tempo tanggal 9 Juni 2027.

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36. FUND BORROWINGS (continued)

(h) Others (continued)

Rupiah (continued)

PT Bank Danamon Indonesia Tbk (continued)

The subsidiary (PT Mandiri Sekuritas) obtained a Credit Facility from PT Bank Danamon Indonesia Tbk amounting to Rp280,000. The term of the facility is until 22 December 2025. Currently, the Credit Facility is in the process of being extended. This loan was fully repaid on 1 October 2025.

As of 31 December 2025 and 2024, outstanding fund borrowings from Danamon are amounted to Rp840,197 and Rp1,008,923, respectively.

As of 31 December 2025 and 2024, outstanding fund borrowings from Danamon Syariah was amounted to Rp120,103 and Rp109,688, respectively.

MUFG Bank, Ltd., Jakarta Branch

On 11 February 2016 and most recently amended on 24 July 2025, the Subsidiary (PT Mandiri Tunas Finance) and MUFG Bank Ltd., Jakarta ("MUFG") entered into a loan agreement under which MUFG provided an uncommitted revolving Short-Term Loan facility with a total maximum credit limit of USD78,500,000 (full amount). The applicable interest rate is the cost of funds for the relevant interest period plus a margin applicable at the time of drawdown. The facility has been extended until February 2026.

As of 31 December 2025 and 2024, outstanding fund borrowings from MUFG was amounted to Rp500,000 and RpNil, respectively.

PT Bank Panin Dubai Syariah Tbk

On 27 December 2022, the Subsidiary (PT Mandiri Utama Finance) obtained an Executing Financing Facility from PT Bank Panin Dubai Syariah Tbk ("Panin Dubai Syariah") with a maximum credit limit of Rp450,000, with the profit-sharing ratio (nisbah) determined at the time of withdrawal. The drawdown period for the facility was available until 31 December 2023, with a maximum financing tenor of 48 months from the withdrawal date. The facility will mature on 9 June 2027.

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(h) Lain-lain (lanjutan)

Rupiah (lanjutan)

PT Bank Panin Dubai Syariah Tbk (lanjutan)

Pada tanggal 12 November 2024, Entitas Anak PT Mandiri Utama Finance memperoleh tambahan fasilitas pinjaman *Executing* sehingga total plafond yang diterima dari Panin Dubai Syariah sebesar Rp500.000 yang bersifat *revolving*. Nisbah bagi hasil ditentukan saat penarikan fasilitas. Jangka waktu penarikan fasilitas tersebut adalah sampai dengan 12 Mei 2029 dengan tenor pinjaman maksimal 48 bulan sejak tanggal penarikan.

Pada tanggal 31 Desember 2025 dan 2024, pinjaman dari Panin Dubai Syariah masing-masing sebesar Rp469.269 dan Rp366.364.

PT Sea Bank Indonesia

Pada tanggal 1 November 2024, Entitas Anak (PT Mandiri Utama Finance) dan PT Bank Seabank Indonesia ("SeaBank") menandatangani perjanjian fasilitas pinjaman modal kerja non *revolving* dengan batas maksimum kredit sejumlah Rp500.000 yang dikenakan tingkat suku bunga 7,2%. Jangka waktu penarikan fasilitas kredit adalah sampai dengan 1 Mei 2025 dengan tenor pinjaman maksimal 48 bulan sejak tanggal penarikan. Fasilitas ini akan jatuh tempo pada tanggal 23 Oktober 2028.

Pada tanggal 31 Desember 2025 dan 2024, pinjaman dari SeaBank masing-masing sebesar Rp392.525 dan Rp148.706.

PT Bank CTBC Indonesia

Pada tanggal 11 September 2024, Entitas Anak (PT Mandiri Utama Finance) telah menandatangani perjanjian fasilitas kredit Money Market Line dengan PT Bank CTBC Indonesia ("CTBC") dimana fasilitas yang diberikan akan berakhir tanggal 11 September 2025. Fasilitas yang diberikan CTBC sebesar Rp150.000. sesuai suku bunga pasar yang berlaku pada saat penarikan pinjaman.

Pada tanggal 7 Desember 2020 dan terakhir diperpanjang pada tanggal 16 Oktober 2025, Entitas Anak (PT Mandiri Tunas Finance) mendapat fasilitas Pinjaman Kombinasi Limit yaitu Pinjaman Jangka Pendek - *Money Market* yang bersifat *revolving* dan Pinjaman Jangka Menengah - Bunga Tetap yang bersifat non-*revolving* dari CTBC sehingga total keseluruhan fasilitas Pinjaman sebesar Rp200.000.

36. FUND BORROWINGS (continued)

(h) Others (continued)

Rupiah (continued)

PT Bank Panin Dubai Syariah Tbk (continued)

On 12 November 2024, the Subsidiary (PT Mandiri Utama Finance) obtained an additional *Executing Financing Facility*, bringing the total credit limit received from Bank Panin Dubai Syariah to Rp500,000, the facility is revolving in nature. The profit-sharing ratio (nisbah) determined at the time of withdrawal. The drawdown period for the facility is available until 12 May 2029, with a maximum financing tenor of 48 months from the withdrawal date.

As of 31 December 2025 and 2024, outstanding fund borrowing from Panin Dubai Syariah are amounted to Rp469,269 and Rp366,364, respectively.

PT Sea Bank Indonesia

On 1 November 2024, the Subsidiary (PT Mandiri Utama Finance) has signed a credit facility agreement Money Market Line with PT Sea Bank Indonesia ("SeaBank") with a maximum credit limit of Rp500,000, subject to an interest rate of 7.2%. The credit facility withdrawal period is valid until 1 May 2025, with a maximum loan tenure of 48 months from the withdrawal date. This facility will mature on 23 October 2028.

As of 31 December 2025 dan 2024, outstanding fund borrowings from SeaBank are Rp392,525 and Rp148,706, respectively.

PT Bank CTBC Indonesia

On 11 September 2024, the Subsidiary (PT Mandiri Utama Finance) has signed a credit facility agreement Money Market Line with PT Bank CTBC Indonesia ("CTBC") where the facility provided will mature on 11 September 2025. The facility provided by CTBC is amounted to Rp150,000. The interest, according to the market interest rate in effect at the time of the term promissory loan withdrawal.

On 7 December 2020 and most recently extended on 16 October 2025, the Subsidiary (PT Mandiri Tunas Finance) obtained a Combined Loan Limit facility from CTBC, consisting of a revolving Short-Term Loan - Money Market and a non-revolving Medium-Term Loan - Fixed Interest, with a total loan facility of Rp200,000.

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(h) Lain-lain (lanjutan)

Rupiah (lanjutan)

PT Bank CTBC Indonesia (lanjutan)

Fasilitas tersebut memiliki jatuh tempo pada bulan Maret 2028.

Pada tanggal 31 Desember 2025 dan 2024, pinjaman dari CTBC masing-masing sebesar Rp349.487 dan Rp149.711.

PT Bank China Construction Bank Indonesia Tbk

Pada tanggal 22 Februari 2022, Entitas Anak (PT Mandiri Utama Finance) dan PT Bank China Construction Bank Indonesia Tbk ("CCBI") menandatangani perjanjian fasilitas pinjaman modal kerja *non-revolving* dengan batas maksimum kredit sejumlah Rp250.000 yang dikenakan tingkat suku bunga 6,50% per tahun. Jangka waktu penarikan fasilitas kredit adalah sampai dengan 22 Agustus 2022 dengan tenor pinjaman maksimal 48 bulan sejak tanggal penarikan pada tanggal 7 Maret 2022. Fasilitas tersebut akan jatuh tempo tanggal 20 Mei 2026.

Pada tanggal 20 Januari 2025, Entitas Anak (PT Mandiri Tunas Finance) dan CCBI menandatangani perjanjian kredit dimana CCBI menyediakan fasilitas *Installment Loan* dengan total fasilitas sebesar Rp300.000 yang bersifat *non-revolving*. Suku bunga *fixed rate* sepanjang tenor. Fasilitas tersebut memiliki jatuh tempo pada Januari 2028.

Pada tanggal 10 April 2023, Entitas Anak (PT Mandiri Utama Finance) dan PT Bank China Construction Bank Indonesia Tbk ("CCBI") menandatangani perjanjian fasilitas pinjaman modal kerja *non-revolving* dengan batas maksimum kredit sejumlah Rp250.000 yang dikenakan tingkat suku bunga 7,00% - 7,15% per tahun jangka waktu penarikan fasilitas kredit adalah sampai dengan 10 April 2024 dengan tenor pinjaman maksimal 48 bulan sejak tanggal penarikan. Fasilitas tersebut akan jatuh tempo tanggal 24 Mei 2027.

Pada tanggal 31 Desember 2025 dan 2024, pinjaman dari CCBI masing-masing sebesar Rp330.953 dan Rp534.510.

36. FUND BORROWINGS (continued)

(h) Others (continued)

Rupiah (continued)

PT Bank CTBC Indonesia (continued)

These facilities will mature in March 2028.

As of 31 December 2025 and 2024, outstanding fund borrowings from CTBC are Rp349,487 and Rp149,711, respectively.

PT Bank China Construction Bank Indonesia Tbk

On 22 February 2022, the Subsidiary (PT Mandiri Utama Finance) and PT Bank China Construction Bank Indonesia Tbk ("CCBI") signed a non-revolving working capital loan facility agreement with a maximum credit limit of Rp250,000, bearing an annual interest rate of 6.50%. The drawdown period of the credit facility was until 22 August 2022, with a maximum loan tenor of 48 months from the drawdown date on 7 March 2022. The facility will mature on 20 May 2026.

On 20 January 2025, the Subsidiary (PT Mandiri Tunas Finance) and CCBI entered into a credit agreement under which CCBI provided a non-revolving Installment Loan facility with a total limit of Rp300,000. The facility bears a fixed interest rate throughout the tenor and will mature in January 2028.

On 10 April 2023, the Subsidiary (PT Mandiri Utama Finance) and PT Bank China Construction Bank Indonesia Tbk ("CCBI") signed a non-revolving Working Capital Loan Facility agreement with a maximum credit limit of Rp250,000 and an interest rate ranging from 7.00% to 7.15% per annum. The drawdown period for the credit facility was available until 10 April 2024, with a maximum loan tenor of 48 months from the withdrawal date. The facility will mature on 24 May 2027.

As of 31 December 2025 and 2024, outstanding fund borrowings from CCBI are amounted to Rp330,953 and Rp534,510, respectively.

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(h) Lain-lain (lanjutan)

Rupiah (lanjutan)

PT Bank HSBC Indonesia

Pada tanggal 2 November 2023, Entitas Anak (PT Mandiri Utama Finance) dan PT Bank HSBC Indonesia ("HSBC") menandatangani perjanjian kredit dimana HSBC menyediakan fasilitas Kredit Modal Kerja dengan maksimum kredit sebesar Rp300.000, yang bersifat *revolving* dan dikenakan tingkat suku bunga 1% di atas JIBOR pada saat penarikan. Jangka waktu penarikan fasilitas adalah 24 (dua puluh empat) bulan terhitung sejak tanggal efektif kontrak tersebut ditandatangani. Fasilitas ini akan jatuh tempo pada tanggal 17 Juli 2026.

Pada tanggal 17 Juni 2021, Entitas Anak (PT Mandiri Tunas Finance) dan HSBC menandatangani perjanjian kredit dimana HSBC menyediakan fasilitas Pinjaman Berulang dengan maksimum kredit sebesar Rp250.000, yang bersifat *revolving*. Fasilitas tersebut diperpanjang secara otomatis sampai HSBC membatalkan, menghentikan, atau membebaskan PT Mandiri Tunas Finance dari kewajibannya secara tertulis. Bunga akan dibebankan tetap atas setiap penarikan.

Pada tanggal 31 Desember 2025 dan 2024, pinjaman dari HSBC masing-masing sebesar Rp300.000 dan Rp300.000.

PT Bank OCBC NISP

Pada tanggal 25 September 2025, Entitas Anak (PT Mandiri Sekuritas) menandatangani perubahan perjanjian pinjaman dengan PT Bank OCBC NISP Tbk ("OCBC"). Entitas Anak memperoleh kenaikan fasilitas *demand loan* menjadi sebesar Rp300.000 atau nilai ekuivalen dalam mata uang USD dan Fasilitas Transaksi valuta asing dengan jumlah batas notional sebesar Rp50.000 dengan jangka waktu sampai dengan 31 Agustus 2026. Tingkat suku bunga akan diberitahukan oleh OCBC kepada Entitas Anak sebelum Entitas Anak melakukan penarikan Fasilitas.

Pada tanggal 10 November 2015 dan terakhir diperpanjang pada tanggal 27 Oktober 2025, Entitas Anak (PT Mandiri Tunas Finance) mendapat fasilitas Demand Loan yang bersifat *revolving* dari PT Bank OCBC NISP Tbk ("OCBC") sehingga total keseluruhan fasilitas Demand Loan sebesar Rp200.000. Fasilitas tersebut diberikan untuk jangka waktu sampai dengan November 2026. Bunga akan diberitahukan oleh OCBC kepada PT Mandiri Tunas Finance 1 hari sebelum melakukan penarikan fasilitas *Demand Loan*.

36. FUND BORROWINGS (continued)

(h) Others (continued)

Rupiah (continued)

PT Bank HSBC Indonesia

On 2 November 2023, the Subsidiary (PT Mandiri Utama Finance) and PT Bank HSBC Indonesia ("HSBC") signed a credit agreement whereby Bank HSBC provides an additional Working Capital Credit facility with a maximum credit of Rp300,000, which is revolving with interest rate of 1% with JIBOR upon withdrawal. The withdrawal period for the facility is 24 (twenty four) months from the effective date the contract was signed. This facility will mature on 17 July 2026.

On 17 June 2021, the Subsidiary (PT Mandiri Tunas Finance) and HSBC entered into a credit agreement under which HSBC provided a revolving Loan facility with a maximum credit limit of Rp250,000. This facility is automatically extended unless HSBC cancels, terminates, or releases PT Mandiri Tunas Finance from its obligations in writing. Interest is charged at a fixed rate on each drawdown.

As of 31 December 2025 and 2024, outstanding fund borrowings from HSBC are amounted to Rp300,000 and Rp300,000, respectively.

PT Bank OCBC NISP

On 25 September 2025, the Subsidiary (PT Mandiri Sekuritas) signed an amendment to the loan agreement with PT Bank OCBC NISP Tbk ("OCBC"). The Company obtained an increase in the demand loan facility to Rp300,000 or the equivalent value in USD and a Foreign Exchange Transaction Facility with a notional limit of Rp50,000 with a term until 31 August 2026. The interest rate will be notified by OCBC to the Company before the Subsidiary makes a withdrawal of the Facility.

On 10 November 2015 and most recently extended on 27 October 2025, the Subsidiary (PT Mandiri Tunas Finance) obtained a revolving Demand Loan facility from PT Bank OCBC NISP Tbk ("OCBC"), bringing the total Demand Loan facilities to Rp200,000. The facility is granted for a period up to November 2026. The applicable interest rate will be notified by OCBC to PT Mandiri Tunas Finance one day prior to each drawdown of the Demand Loan facility.

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(h) Lain-lain (lanjutan)

Rupiah (lanjutan)

PT Bank OCBC NISP (lanjutan)

Pada tanggal 4 Desember 2025, Entitas Anak (PT Mandiri Utama Finance) memperoleh fasilitas Short Term Loan revolving dari PT Bank OCBC NISP Tbk ("OCBC") dengan batas maksimum kredit sejumlah Rp200.000 yang dikenakan tingkat suku bunga mengikuti suku bunga pasar yang berlaku. Fasilitas ini akan jatuh tempo pada 4 Desember 2026.

Pada tanggal 31 Desember 2025 dan 2024, pinjaman dari OCBC NISP masing-masing sebesar Rp299.800 dan RpNihil.

PT Bank Muamalat Indonesia Tbk

Pada tanggal 29 September 2023, Entitas Anak (PT Mandiri Utama Finance) dan PT Bank Muamalat Indonesia Tbk ("Bank Muamalat") menandatangani perjanjian kredit dimana Bank Muamalat menyediakan tambahan fasilitas pinjaman *Executing* dengan batas maksimum kredit sebesar Rp600.000 dengan nisbah bagi hasil ditentukan saat penarikan fasilitas. Jangka waktu penarikan fasilitas tersebut adalah sampai dengan 29 September 2024 dengan tenor pinjaman maksimal 48 (empat puluh delapan) bulan sejak tanggal penarikan. Jangka waktu penarikan fasilitas sudah diperpanjang sampai dengan tanggal 29 September 2026 dan jangka waktu fasilitas akan jatuh tempo pada tanggal 29 September 2030.

Pada tanggal 31 Desember 2025 dan 2024, pinjaman dari Bank Muamalat masing-masing sebesar Rp288.811 dan Rp176.791.

PT BPD Daerah Istimewa Yogyakarta

Pada tanggal 15 Desember 2022, Entitas Anak (PT Mandiri Utama Finance) dan PT BPD Daerah Istimewa Yogyakarta ("BPD DIY") menandatangani perjanjian kredit di mana BPD DIY menyediakan tambahan fasilitas Kredit Modal Kerja dengan maksimum kredit sebesar Rp100.000 yang bersifat *non revolving* dan dikenakan tingkat suku bunga 6,80% pada saat penarikan. Jangka waktu kredit fasilitas adalah 36 bulan sejak tanggal penarikan. Fasilitas tersebut akan jatuh tempo pada tanggal 19 Desember 2025.

36. FUND BORROWINGS (continued)

(h) Others (continued)

Rupiah (continued)

PT Bank OCBC NISP (continued)

On 4 December 2025, the Subsidiary (PT Mandiri Utama Finance) obtained revolving Short Term Loan facility from PT Bank OCBC NISP Tbk ("CTBC") with a maximum credit limit amounted to Rp200,000 with interest rate are charges follow applicable market interest rate. This facility will be due on 4 December 2026.

As of 31 December 2025 and 2024, outstanding fund borrowings from OCBC NISP are amounted to Rp299,800 and RpNil, respectively.

PT Bank Muamalat Indonesia Tbk

On 29 September 2023, the Subsidiary (PT Mandiri Utama Finance) and PT Bank Muamalat Indonesia Tbk ("Bank Muamalat") signed a credit agreement where by Bank Muamalat provides an additional *Executing Credit* facility with a maximum credit of Rp600,000. The profit-sharing ratio (nisbah) determined at the time of withdrawal. The withdrawal period for the facility until 29 September 2024 with tenor of 48 (fourty eight) months from the effective date the contract was signed. The drawdown period of the facility has been extended until 29 September 2026 and will be mature on 29 September 2030.

As of 31 December 2025 and 2024, outstanding fund borrowings from Bank Muamalat are amounted to Rp288,811 and Rp176,791, respectively.

PT BPD Daerah Istimewa Yogyakarta

On 15 December 2022, the Subsidiary (PT Mandiri Utama Finance) and PT BPD Daerah Istimewa Yogyakarta ("BPD DIY") signed a credit agreement whereby Bank BPD DIY provided an additional *non-revolving Working Capital Credit* Facility with a maximum credit limit of Rp100,000 and an interest rate of 6.80% at the time of withdrawal. The facility has a term of 36 months from the withdrawal date and will mature on 19 December 2025.

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(h) Lain-lain (lanjutan)

Rupiah (lanjutan)

PT BPD Daerah Istimewa Yogyakarta (lanjutan)

Pada tanggal 13 September 2023, PT Mandiri Utama Finance dan BPD DIY menandatangani perjanjian kredit dimana BPD DIY menyediakan tambahan fasilitas Kredit Modal Kerja dengan maksimum kredit sebesar Rp100.000 yang bersifat *non revolving* dan dikenakan tingkat suku bunga 7,00% pada saat penarikan. Jangka waktu kredit fasilitas adalah 36 bulan sejak tanggal penarikan. Fasilitas tersebut akan jatuh tempo pada tanggal 2 Oktober 2026.

Pada tanggal 26 April 2024, Entitas Anak (PT Mandiri Utama Finance) dan BPD DIY menandatangani perjanjian kredit di mana BPD DIY menyediakan tambahan fasilitas Kredit Modal Kerja dengan maksimum kredit sebesar Rp200.000, yang bersifat *non revolving* dan dikenakan tingkat suku bunga 7,00% pada saat penarikan. Jangka waktu kredit fasilitas adalah 36 bulan sejak tanggal penarikan. Fasilitas tersebut akan jatuh tempo pada tanggal 2 Mei 2027.

Pada tanggal 7 Maret 2025, Entitas Anak (PT Mandiri Utama Finance) dan BPD DIY menandatangani perjanjian kredit di mana BPD DIY menyediakan tambahan fasilitas Kredit Modal Kerja dengan maksimum kredit sebesar Rp200.000 yang bersifat *non-revolving* dan dikenakan tingkat suku bunga 7,00% pada saat penarikan. Jangka waktu kredit fasilitas adalah 36 bulan sejak tanggal penarikan. Fasilitas tersebut akan jatuh tempo pada tanggal 6 Mei 2028.

Pada tanggal 31 Desember 2025 dan 2024, pinjaman dari BPD DIY masing-masing sebesar Rp275.556 dan Rp250.824.

JP. Morgan Chase Bank

Pada tanggal 8 Desember 2024, Entitas Anak (PT Mandiri Utama Finance) dan JP. Morgan Chase Bank, Jakarta Branch ("JP Morgan") menandatangani perjanjian fasilitas pinjaman modal kerja dalam mata uang USD dengan batas maksimum kredit sejumlah USD15.000.000 (nilai penuh) yang dikenakan tingkat suku bunga sesuai acuan SOFR dan margin dengan tenor pinjaman maksimal 36 bulan sejak tanggal penarikan. Jangka waktu penarikan fasilitas kredit adalah sampai dengan tanggal 8 Januari 2025, dan sudah dilakukan perpanjangan jangka waktu penarikan sampai dengan tanggal 28 November 2025. Fasilitas tersebut akan jatuh tempo tanggal 17 Oktober 2028.

36. FUND BORROWINGS (continued)

(h) Others (continued)

Rupiah (continued)

PT BPD Daerah Istimewa Yogyakarta (continued)

On 13 September 2023, the Subsidiary (PT Mandiri Utama Finance) and BPD DIY signed a credit agreement whereby BPD DIY provided an additional non-revolving Working Capital Credit Facility with a maximum credit limit of Rp100,000 and an interest rate of 7.00% at the time of withdrawal. The facility has a term of 36 months from the withdrawal date and will mature on 2 October 2026.

On 26 April 2024, the Subsidiary (PT Mandiri Utama Finance) and BPD DIY signed a credit agreement whereby BPD DIY provided an additional non-revolving Working Capital Credit Facility with a maximum credit limit of Rp200,000 and an interest rate of 7.00% at the time of withdrawal. The facility has a term of 36 months from the withdrawal date and will mature on 2 May 2027.

On 7 March 2025, the Subsidiary (PT Mandiri Utama Finance) and BPD DIY signed a credit agreement whereby BPD DIY provided an additional non-revolving Working Capital Credit Facility with a maximum credit limit of Rp200,000 and an interest rate of 7.00% at the time of withdrawal. The facility has a term of 36 months from the withdrawal date and will mature on 6 May 2028.

As of 31 December 2025 and 2024, outstanding loans from BPD DIY are amounted to Rp275,556 and Rp250,824, respectively.

JP. Morgan Chase Bank

On 8 December 2024, the Subsidiary (PT Mandiri Utama Finance) and JP. Morgan Chase Bank, Jakarta Branch ("JP Morgan") signed a Working Capital Loan Facility agreement denominated in USD with a maximum credit limit of USD15,000,000 (full amount), bearing an interest rate based on the SOFR reference rate plus a margin. The loan has a maximum tenor of 36 months from the withdrawal date. The drawdown period for the facility was initially available until 8 January 2025 and has been extended until 28 November 2025. The facility will mature on 17 October 2028.

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(h) Lain-lain (lanjutan)

Rupiah (lanjutan)

JP. Morgan Chase Bank (lanjutan)

Pada tanggal 31 Desember 2025 dan 2024, pinjaman dari JP Morgan masing-masing sebesar Rp248.024 dan RpNihil.

PT Bank of India Indonesia Tbk

Pada tanggal 16 Januari 2025, Entitas Anak (PT Mandiri Utama Finance) dan PT Bank of India Indonesia Tbk ("Bank of India") menandatangani perjanjian fasilitas pinjaman modal kerja *non-revolving* dengan batas maksimum kredit sejumlah Rp300.000 yang dikenakan tingkat suku bunga 6,80% - 7,20%. Jangka waktu penarikan fasilitas kredit adalah sampai dengan 16 Juli 2025 dengan tenor pinjaman maksimal 48 bulan sejak tanggal penarikan. Fasilitas tersebut akan jatuh tempo tanggal 20 Maret 2029.

Pada tanggal 2 Agustus 2023, Entitas Anak (PT Mandiri Tunas Finance) dan PT Bank of India Indonesia Tbk ("Bank of India") menandatangani perjanjian kredit dimana Bank of India menyediakan fasilitas *Demand Loan Menurun (Executing)* dengan total fasilitas sebesar Rp500.000 yang bersifat *non-revolving* dan dikenakan tingkat suku bunga tetap sebesar antara 6,00% - 7,60%. Fasilitas tersebut akan jatuh tempo pada tanggal 10 Agustus 2026 dan fasilitas ini sudah dilunasi pada tanggal 10 Desember 2025.

Pada tanggal 31 Desember 2025 dan 2024, pinjaman dari Bank of India sebesar Rp241.178 dan Rp277.399.

PT Bank Shinhan Indonesia

Pada tanggal 31 Juli 2024, Entitas Anak (PT Mandiri Utama Finance) dan PT Bank Shinhan Indonesia ("Bank Shinhan") menandatangani perjanjian fasilitas pinjaman modal kerja *non-revolving* dengan batas maksimum kredit sejumlah Rp300.000 yang dikenakan tingkat suku bunga 7,50%. Jangka waktu penarikan fasilitas kredit adalah sampai dengan 11 Desember 2024 dengan tenor pinjaman maksimal 48 bulan sejak tanggal penarikan. Fasilitas tersebut akan jatuh tempo tanggal 19 Agustus 2028.

Pada tanggal 31 Desember 2025 dan 2024, pinjaman dari Bank Shinhan masing-masing sebesar Rp199.663 dan Rp274.366.

36. FUND BORROWINGS (continued)

(h) Others (continued)

Rupiah (continued)

JP. Morgan Chase Bank (continued)

As of 31 December 2025 and 2024, outstanding fund borrowings from JP Morgan are amounted to Rp248,024 and RpNil, respectively.

PT Bank of India Indonesia Tbk

On 16 January 2025, the Subsidiary (PT Mandiri Utama Finance) and PT Bank of India Indonesia Tbk ("Bank of India") signed a non-revolving working capital loan facility agreement with a maximum credit limit of Rp300,000 bearing an interest rate ranging from 6.80% to 7.20%. The credit facility drawdown period is valid until 16 July 2025, with a maximum loan tenor of 48 months from the drawdown date. The facility will mature on 20 March 2029.

On 2 August 2023, the Subsidiary (PT Mandiri Tunas Finance) and PT Bank of India Indonesia Tbk ("Bank of India") signed a loan agreement where Bank of India provides a Reducing Demand Loan (Executing) facility with a total facility of Rp500,000 with is non-revolving and bears a fixed interest rate of 6.00% - 7.60% the facility will mature on 10 August 2026 and this facility was fully repaid on 10 December 2025.

As of 31 December 2025 and 2024, outstanding fund borrowings from Bank of India are amounted to Rp241,178 and Rp277,399, respectively.

PT Bank Shinhan Indonesia

On 31 July 2024, the Subsidiary (PT Mandiri Utama Finance) and PT Bank Shinhan Indonesia ("Bank Shinhan") signed a non-revolving Working Capital Loan Facility agreement with a maximum credit limit of Rp300,000 and an interest rate of 7.50%. The drawdown period for the credit facility is available until 11 December 2024, with a maximum loan tenor of 48 months from the withdrawal date. The facility will mature on 19 Agustus 2028.

As of 31 December 2025 and 2024, outstanding borrowing from Bank Shinhan are amounted to Rp199,663 and Rp274,366, respectively.

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36. PINJAMAN YANG DITERIMA (lanjutan)

(h) Lain-lain (lanjutan)

Rupiah (lanjutan)

PT Bank BCA Syariah

Pada tanggal 18 November 2020, Entitas Anak (PT Mandiri Utama Finance) memperoleh tambahan fasilitas Kredit Modal Kerja dari PT Bank BCA Syariah ("BCA Syariah") sehingga total plafon yang diterima dari PT Bank BCA Syariah adalah sebesar Rp200.000 dengan tingkat suku bunga 9,00%. Kelonggaran tarik fasilitas tersebut telah jatuh tempo pada tanggal 30 September 2025 dengan total plafon menjadi Rp400.000.

Pada tanggal 31 Desember 2025 dan 2024, pinjaman dari BCA Syariah masing-masing sebesar Rp189.542 dan Rp261.431.

PT Bank Permata Indonesia Tbk

Pada tanggal 1 Februari 2023, Entitas Anak (PT Mandiri Utama Finance) dan PT Bank Permata Indonesia Tbk ("Bank Permata") kembali menandatangani tambahan fasilitas pinjaman modal kerja dari PT Bank Permata Tbk berupa *Term Loan* dan *Musarakah Mutanaqisoh*, dengan batas maksimum kredit masing-masing sejumlah Rp200.000 yang bersifat *non-revolving*, kelonggaran tarik fasilitas ini berakhir pada tanggal 1 Agustus 2023 dan sudah diperpanjang sampai dengan 31 Oktober 2023. Pada tanggal 31 Desember 2023, kelonggaran tarik fasilitas *Musarakah Mutanaqisoh* berakhir dan tidak dilakukan perpanjangan. Untuk fasilitas *Term Loan* akan jatuh tempo pada tanggal 20 September 2027.

Pada tanggal 10 Juni 2024, PT Mandiri Utama Finance dan PT Bank Permata Indonesia Tbk ("Bank Permata") kembali menandatangani tambahan fasilitas pinjaman modal kerja dalam *multicurrency* (IDR dan USD) dari PT Bank Permata Tbk berupa *Term Loan* dengan batas maksimum kredit sejumlah Rp500.000 yang bersifat *non-revolving*, kelonggaran tarik fasilitas ini berakhir pada tanggal 10 Maret 2025 dan tidak dilakukan perpanjangan oleh Perusahaan. Pada tanggal yang sama, Perusahaan juga mendapatkan fasilitas *Forex Line* dengan total limit USD10.500.000 dan jangka waktu fasilitas 1 tahun. Atas fasilitas *Forex Line* tersebut Perusahaan tidak melakukan perpanjangan.

36. FUND BORROWINGS (continued)

(h) Others (continued)

Rupiah (continued)

PT Bank BCA Syariah

On 18 November 2020, the Subsidiary (PT Mandiri Utama Finance) received an additional Working Capital Loan facility from PT Bank BCA Syariah ("BCA Syariah") bringing the total credit limit from PT Bank BCA Syariah to Rp200,000, with an interest rate of 9.00%. The drawdown availability period of the facility already mature on 30 September 2025, with the total credit limit amounting to Rp400,000.

As of 31 December 2025 and 2024, the loans from BCA Syariah amounted to Rp189,542 and Rp261,431, respectively.

PT Bank Permata Indonesia Tbk

On 1 February 2023, the Subsidiary (PT Mandiri Utama Finance) and PT Bank Permata Indonesia Tbk ("Bank Permata") entered into an additional working capital loan facility agreement with Bank Permata in the form of a *Term Loan* and a *Musarakah Mutanaqisah* facility, each with a maximum credit limit of Rp200,000. Both facilities are *non-revolving* in nature. The drawdown period for these facilities initially ended on 1 August 2023 and was subsequently extended until 31 October 2023. As of 31 December 2023, the drawdown period for the *Musarakah Mutanaqisah* facility had ended and was not extended. The *Term Loan* facility will mature on 20 September 2027.

On 10 June 2024, PT Mandiri Utama Finance and PT Bank Permata Indonesia Tbk ("Bank Permata") entered into an additional *multicurrency* (IDR and USD) working capital loan facility in the form of a *Term Loan* with a maximum credit limit of Rp500,000. The facility is *non-revolving*, and its availability period ended on 10 March 2025, with no extension made by the Subsidiary. On the same date, the Company also obtained a *Forex Line* facility with a total limit of USD10,500,000 and a facility term of 1 year. The Company did not extend this *Forex Line* facility.

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36. PINJAMAN YANG DITERIMA (lanjutan)

(h) Lain-lain (lanjutan)

Rupiah (lanjutan)

PT Bank Permata Indonesia Tbk (lanjutan)

Entitas anak (PT Mandiri Sekuritas) memperoleh fasilitas Money Market Loan dalam mata uang IDR dan USD yang dapat digunakan dipergunakan juga untuk Fasilitas Bank Garansi dengan ketentuan jumlah penarikan bersama-sama tidak melebihi Rp250.000. Fasilitas ini berlaku sampai dengan 7 Oktober 2025 dan apabila sampai dengan berakhirnya jangka waktu fasilitas Mandiri Sekuritas belum memutuskan untuk mengakhiri atau memperpanjang jangka waktu fasilitas maka jangka waktu fasilitas dianggap diperpanjang secara otomatis selama tiga bulan terhitung sejak tanggal berakhirnya jangka waktu fasilitas. Pinjaman ini telah dilunasi pada tanggal 2 Januari 2026.

Pada tanggal 31 Desember 2025 dan 2024, pinjaman dari Bank Permata masing-masing sebesar Rp182.205 dan Rp218.139.

PT Bank Jtrust Indonesia Tbk

Pada tanggal 31 Januari 2023, Entitas Anak (PT Mandiri Utama Finance) memperoleh tambahan fasilitas kredit modal kerja *non-revolving* dari PT Bank JTrust Indonesia ("Jtrust") dengan batas maksimum kredit sejumlah Rp200.000 dengan tingkat suku bunga sebesar 6,85% - 7,00% dengan tenor pinjaman maksimal 48 (empat puluh delapan) bulan sejak tanggal penarikan. Fasilitas tersebut akan jatuh tempo tanggal tgl 20 Maret 2027.

Pada tanggal 22 Februari 2022, Entitas Anak (PT Mandiri Utama Finance) memperoleh tambahan fasilitas Kredit Modal Kerja *non-revolving* dari PT Bank Jtrust Indonesia Tbk ("Jtrust") dengan batas maksimum kredit sejumlah Rp200.000 dengan tingkat suku bunga sebesar 7,25% dengan tenor pinjaman maksimal 48 (empat puluh delapan) bulan sejak tanggal penarikan dan jangka waktu penarikan fasilitas kredit sampai dengan 22 Februari 2023. Fasilitas tersebut akan jatuh tempo tanggal 8 September 2026.

36. FUND BORROWINGS (continued)

(h) Others (continued)

Rupiah (continued)

PT Bank Permata Indonesia Tbk (continued)

The Subsidiary (PT Mandiri Sekuritas) obtained a Money Market Loan Facility in IDR and USD currencies which can also be used for Bank Guarantee Facilities with the provision that the total withdrawal amount does not exceed Rp250,000. This facility is valid until 7 October 2025 and if until the end of the facility period Mandiri Sekuritas has not decided to terminate or extend the facility period, the facility period will be deemed to be automatically extended for three months from the date of the end of the facility period. This loan was fully repaid on 2 January 2026.

As of 31 December 2025 and 2024, outstanding fund borrowings from Bank Permata was amounted to Rp182,205 and Rp218,139, respectively.

PT Bank Jtrust Indonesia Tbk

On 31 January 2023, the Subsidiary, PT Mandiri Utama Finance, obtained an additional non-revolving working capital credit facility from PT Bank JTrust Indonesia ("Jtrust") with a maximum credit limit of Rp200,000 and an interest rate ranging from 6.85% - 7.00% per annum. The facility has a maximum tenor of 48 (fourty-eight) months from the drawdown date and will mature on 20 March 2027.

On 22 February 2022, the Subsidiary (PT Mandiri Utama Finance) obtained an additional non-revolving Working Capital Credit facility from PT Bank Jtrust Indonesia Tbk ("Jtrust") with a maximum credit limit of Rp200,000 with an interest rate of 7.25% with a maximum loan tenor of 48 (fourty eight) months from the date of withdrawal and the drawdown period for the loan facility is until 22 February 2023. The facility will mature on 8 September 2026.

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36. PINJAMAN YANG DITERIMA (lanjutan)

(h) Lain-lain (lanjutan)

Rupiah (lanjutan)

PT Bank Jtrust Indonesia Tbk (lanjutan)

Pada tanggal 7 November 2023, Entitas Anak (PT Mandiri Utama Finance) memperoleh tambahan fasilitas kredit modal kerja *non-revolving* dengan batas maksimum kredit sejumlah Rp150.000 dengan tingkat suku bunga sebesar 7,00% dengan tenor pinjaman maksimal 48 bulan sejak tanggal penarikan dan jangka waktu penarikan fasilitas kredit sampai dengan 31 Januari 2024. Fasilitas tersebut akan jatuh tempo tanggal 4 Desember 2027.

Pada tanggal 15 November 2024, Entitas Anak (PT Mandiri Utama Finance) memperoleh tambahan fasilitas kredit modal kerja *non-revolving* dengan batas maksimum kredit sejumlah Rp170.000 dengan tingkat suku bunga sesuai kesepakatan pada saat penarikan dan tenor pinjaman maksimal 48 bulan sejak tanggal penarikan. Jangka waktu penarikan fasilitas kredit sampai dengan 15 November 2025.

Pada tanggal 31 Desember 2025 dan 2024, pinjaman dari Bank Jtrust Indonesia masing-masing sebesar Rp177.461 dan Rp345.316.

PT Bank Bumi Arta Tbk

Pada tanggal 13 Agustus 2024, Entitas Anak (PT Mandiri Utama Finance) dan PT Bank Bumi Arta Tbk ("Bank Arta") menandatangani perjanjian kredit dimana Bank Arta menyediakan fasilitas Kredit Modal Kerja dengan maksimum kredit sebesar Rp200.000 yang bersifat *non-revolving* dan dikenakan tingkat suku bunga 7,00% - 7,25%. Fasilitas tersebut akan jatuh tempo pada tanggal 13 September 2028.

Pada tanggal 31 Desember 2025 and 2024, pinjaman dari Bank Bumi Arta masing-masing sebesar Rp176.704 dan Rp190.457.

PT Bank KEB Hana Indonesia

Pada tanggal 29 Mei 2023, Entitas Anak (PT Mandiri Utama Finance) dan PT Bank KEB Hana Indonesia ("Bank Hana") menandatangani perjanjian kredit dimana Bank Hana memberikan tambahan fasilitas Kredit Modal Kerja *non-revolving* dengan maksimum fasilitas sebesar Rp200.000 dengan suku bunga 7,25% dan akan jatuh tempo pada 20 Juni 2027.

36. FUND BORROWINGS (continued)

(h) Others (continued)

Rupiah (continued)

PT Bank Jtrust Indonesia Tbk (continued)

On 7 November 2023, the Subsidiary (PT Mandiri Utama Finance) obtained an additional non-revolving Working Capital Credit Facility with a maximum credit limit of Rp150,000 and an interest rate of 7.00%. The loan has a maximum tenor of 48 months from the withdrawal date, with the drawdown period available until 31 January 2024. The facility will mature on 4 December 2027.

On 15 November 2024, the Subsidiary (PT Mandiri Utama Finance) obtained an additional non-revolving Working Capital Credit Facility with a maximum credit limit of Rp170,000 and an interest rate determined based on the agreement at the time of withdrawal. The loan has a maximum tenor of 48 months from the withdrawal date, with the drawdown period available until 15 November 2025.

As of 31 December 2025 and 2024, outstanding fund borrowings from Bank Jtrust Indonesia was amounted to Rp177,461 and Rp345,316, respectively.

PT Bank Bumi Arta Tbk

On 13 August 2024, the Subsidiary (PT Mandiri Utama Finance) and PT Bank Bumi Arta Tbk ("Bank Arta") signed a credit agreement whereby Bank Arta provides a non-revolving Working Capital Credit facility with a maximum credit of Rp200,000 and bears an interest rate of 7.00% - 7.25%. The facility will mature on 13 September 2028.

As of 31 December 2025 and 2024, outstanding borrowing from Bank Bumi Arta are amounted to Rp176,704 and Rp190,457, respectively.

PT Bank KEB Hana Indonesia

On 29 May 2023, the Subsidiary (PT Mandiri Utama Finance) and PT Bank KEB Hana Indonesia ("Bank Hana") signed a credit agreement in which Bank Hana provided an additional Working Capital Credit facility with a maximum amount of Rp200,000. This facility is non-revolving and carries an interest rate of 7.25%. The facility will mature on 20 June 2027.

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36. PINJAMAN YANG DITERIMA (lanjutan)

(h) Lain-lain (lanjutan)

Rupiah (lanjutan)

PT Bank KEB Hana Indonesia (lanjutan)

Pada tanggal 29 Desember 2025, Entitas Anak (PT Mandiri Sekuritas) memperoleh fasilitas kredit dari PT Bank KEB Hana ("Bank Hana") Indonesia berupa fasilitas *Money Market Line* sebesar Rp150.000 berlaku hingga 28 Maret 2026. Berdasarkan ketentuan dalam perjanjian, suku bunga fasilitas *Money Market* berdasarkan suku bunga *Money Market* yang berlaku di Bank Hana saat pencairan (per annum efektif, mengambang) berlaku tetap selama jangka waktu penggunaan setiap kredit yang dicairkan atau digunakan. Pinjaman ini telah dilunasi pada tanggal 6 Januari 2026.

Pada tanggal 31 Desember 2025 dan 2024, pinjaman dari Bank Hana masing-masing sebesar Rp173.888 dan Rp223.764.

PT Bank QNB Indonesia Tbk

Pada tanggal 24 Mei 2023, Entitas Anak (PT Mandiri Tunas Finance) dan PT Bank QNB Indonesia Tbk ("QNB") menandatangani perjanjian kredit dimana QNB menyediakan fasilitas *Fixed Loan Facility* dengan total maksimum kredit sebesar Rp600.000 yang bersifat *non-revolving* dan dikenakan tingkat suku bunga tetap sebesar 6,75% pada saat penarikan. Fasilitas tersebut akan jatuh tempo pada 7 Agustus 2026. Pinjaman ini telah dilunasi pada tanggal 17 Oktober 2025.

Pada tanggal 28 Maret 2024, Entitas Anak (PT Mandiri Utama Finance) dan QNB menandatangani perjanjian kredit dimana QNB menyediakan fasilitas *Fixed Loan Facility* tambahan dengan total maksimum kredit sebesar Rp300.000 yang bersifat *non-revolving* dan dikenakan tingkat suku bunga tetap sebesar 7,45% pada saat penarikan. Fasilitas tersebut akan jatuh tempo pada 14 Juni 2028.

Pada tanggal 31 Desember 2025 dan 2024, pinjaman dari QNB masing-masing sebesar Rp151.807 dan Rp422.143.

36. FUND BORROWINGS (continued)

(h) Others (continued)

Rupiah (continued)

PT Bank KEB Hana Indonesia (continued)

On 29 December 2025, the Subsidiary (PT Mandiri Sekuritas) obtained a credit facility from PT Bank KEB Hana Indonesia ("Bank Hana") in the form of a *Money Market Line* facility of Rp150,000 valid until 28 March 2026. Based on the provisions of the agreement, the interest rate on money market facilities based on the *Money Market* interest rate applicable at Bank Hana at the time of disbursement (per annum effective, floating) remains valid for the period of use of each disbursed or used loan. This loan was fully repaid on 6 January 2026.

As of 31 December 2025 and 2024, the loans from Bank Hana were Rp173,888 and Rp223,764, respectively

PT Bank QNB Indonesia Tbk

On 24 May 2023, the Subsidiary (PT Mandiri Tunas Finance) and PT Bank QNB Indonesia Tbk ("QNB") signed a loan agreement which QNB provides *Fixed Loan* facility with total limit amounting to Rp600,000 which is *non-revolving* and bears a fixed market interest rate of 6.75% at the withdrawal date. This facility will mature on 7 August 2026. This loan was fully settled on 17 October 2025.

On 28 March 2024, the Subsidiary (PT Mandiri Utama Finance) and QNB signed a loan agreement which QNB provides *Additional Fixed Loan* facility with total limit amounted to Rp300,000 which is *non-revolving* and bears a fixed market interest rate of 7.45% at the withdrawal date. This facility will mature on 14 June 2028.

As of 31 December 2025 and 2024, outstanding fund borrowings from QNB are amounted to Rp151,807 and Rp422,143, respectively.

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36. PINJAMAN YANG DITERIMA (lanjutan)

(h) Lain-lain (lanjutan)

Rupiah (lanjutan)

PT Bank DKI (Unit Usaha Syariah)

Pada tanggal 19 Desember 2023, Entitas Anak (PT Mandiri Utama Finance) memperoleh fasilitas Pembiayaan *Mudharabah* dari PT Bank DKI (Unit Usaha Syariah) dengan batas maksimum pembiayaan sebesar Rp150.000 dengan nisbah bagi hasil ditentukan saat penarikan fasilitas. Jangka waktu penarikan fasilitas tersebut adalah sampai dengan 19 Juni 2024 dengan tenor pinjaman maksimal 36 bulan sejak tanggal penarikan. Fasilitas tersebut telah jatuh tempo tanggal 2 Mei 2027.

Pada tanggal 7 Januari 2025, Entitas Anak (PT Mandiri Utama Finance) memperoleh penambahan fasilitas Pembiayaan *Mudharabah* dari PT Bank DKI (Unit Usaha Syariah) ("Bank DKI Syariah") dengan batas maksimum pembiayaan sebesar Rp100.000 dengan nisbah bagi hasil ditentukan saat penarikan fasilitas. Jangka waktu penarikan fasilitas tersebut adalah sampai dengan 7 Juli 2025 dengan tenor pinjaman maksimal 60 bulan sejak tanggal penarikan, fasilitas tersebut akan jatuh tempo tanggal 25 Juni 2030.

Pada tanggal 31 Desember 2025 dan 2024, pinjaman dari PT Bank DKI (Unit Usaha Syariah) masing-masing sebesar Rp146.609 dan Rp109.657.

PT Bank Maspion Tbk

Pada tanggal 18 September 2023, Entitas Anak (PT Mandiri Tunas Finance) dan Bank Maspion ("Maspion") menandatangani perjanjian fasilitas Pinjaman Modal Kerja *Fixed Loan Sliding* dengan total fasilitas sebesar Rp300.000 yang bersifat non-revolving. Fasilitas tersebut akan jatuh tempo tanggal 4 April 2027 dengan tingkat suku bunga 6,75%.

Pada tanggal 31 Desember 2025 dan 2024, pinjaman dari Maspion masing-masing sebesar Rp133.190 dan Rp232.897.

36. FUND BORROWINGS (continued)

(h) Others (continued)

Rupiah (continued)

PT Bank DKI (Sharia Business Unit)

On 19 December 2023, the Subsidiary (PT Mandiri Utama Finance) obtained a *Mudharabah Financing Facility* from PT Bank DKI (Sharia Business Unit) with a maximum financing limit of Rp150,000. The profit-sharing ratio (nisbah) will be determined at the time of the facility drawdown. The drawdown period is valid until 19 June 2024, with a maximum loan tenor of 36 months from the drawdown date. The facility will be mature on 2 May 2027.

On 7 January 2025, the Subsidiary (PT Mandiri Utama Finance) obtained an additional *Mudharabah Financing Facility* from PT Bank DKI (Sharia Business Unit) ("Bank DKI Syariah") with a maximum financing limit of Rp100,000 and a profit-sharing ratio (nisbah) determined at the time of withdrawal. The drawdown period for the facility is available until 7 July 2025, with a maximum financing tenor of 60 months from the withdrawal date. The facility will mature on 25 June 2030.

As of 31 December 2025 and 31 December 2024, outstanding fund borrowings from PT Bank DKI (Sharia Business Unit) was amounted to Rp146,609 and Rp109,657, respectively.

PT Bank Maspion Tbk

On 18 September 2023, the Subsidiary (PT Mandiri Tunas Finance) and Bank Maspion ("Maspion") signed a *Fixed Loan Sliding Installment Working Capital Loan* facility agreement with a total facility amounting to Rp300,000, which is non-revolving. The facility will mature on 4 April 2027 with interest rate of 6.75%.

As of 31 December 2025 and 2024, the outstanding loans from Maspion are amounted to Rp133,190 and Rp232,897, respectively.

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36. PINJAMAN YANG DITERIMA (lanjutan)

(h) Lain-lain (lanjutan)

Rupiah (lanjutan)

PT Bank ICBC Indonesia

Pada tanggal 14 Agustus 2025, Entitas Anak (PT Mandiri Sekuritas) menandatangani Perjanjian Kredit dengan PT Bank ICBC Indonesia. Perusahaan memperoleh Fasilitas Kredit dalam bentuk *New Uncommitted - Revolving* Pinjaman Tetap on Demand-A (PTD-A) hingga jumlah pokok yang seluruhnya tidak melebihi Rp200.000. Jangka waktu Fasilitas Kredit ini adalah 1 (satu) tahun sejak tanggal penandatanganan Akta Perjanjian. Pinjaman ini telah dilunasi pada tanggal 6 Januari 2026.

Pada tanggal 31 Desember 2025 dan 2024, pinjaman dari Bank ICBC masing-masing sebesar Rp100.000 dan RpNihil.

PT Bank UOB Indonesia

Pada tanggal 23 November 2021 dan terakhir diperpanjang pada tanggal 14 Mei 2025, Entitas Anak (PT Mandiri Tunas Finance) dan PT Bank UOB Indonesia ("UOB") menandatangani perjanjian kredit dimana Bank UOB menyediakan fasilitas *Term Loan Sublimit Revolving Credit* dengan nilai limit sebesar Rp560.000 yang bersifat *uncommitted*. Suku bunga berlaku *fixed* untuk pinjaman yang sudah ditarik. Fasilitas Term Loan sudah jatuh tempo dan lunas pada bulan Maret 2025 dan September 2025. Jangka waktu fasilitas *Revolving Credit* telah diperpanjang kembali hingga Mei 2026.

Entitas Anak (PT Mandiri Sekuritas) melakukan penandatanganan perubahan perjanjian kredit dengan UOB yang berlaku sampai dengan tanggal 30 Mei 2026. UOB memberikan *Revolving Credit Facility* (RCF) hingga jumlah pokok tidak melebihi Rp300.000 atau dalam mata uang Dolar Amerika Serikat yang disetujui oleh UOB, dengan sub limit fasilitas bank Garansi hingga jumlah pokok tidak melebihi Rp300.000. Adapun ketentuan *outstanding* fasilitas RCF dan Bank Garansi (BG) tidak boleh melebihi Rp300.000. Entitas Anak juga memperoleh fasilitas *foreign exchange line* yang bersifat *uncommitted*. Pinjaman ini telah dilunasi pada tanggal 3 Desember 2025.

36. FUND BORROWINGS (continued)

(h) Others (continued)

Rupiah (continued)

PT Bank ICBC Indonesia

On 14 August 2025, the Subsidiary (PT Mandiri Sekuritas) signed a Credit Agreement with PT Bank ICBC Indonesia. The Company obtained a Credit Facility in the form of a New Uncommitted - Revolving Fixed Loan on Demand-A (PTD-A) up to a total principal amount not exceeding Rp200,000. The term of this Credit Facility is 1 (one) year from the date of signing the Deed of Agreement. This loan was fully repaid on 6 January 2026.

As of 31 December 2025 and 2024, outstanding fund borrowings from Bank ICBC are amounted to Rp100,000 and RpNil, respectively.

PT Bank UOB Indonesia

On 23 November 2021 and most recently extended on 14 May 2025, the Subsidiary (PT Mandiri Tunas Finance) and PT Bank UOB Indonesia ("UOB") entered into a credit agreement under which UOB provided an uncommitted Term Loan sublimit under a Revolving Credit facility with a limit of Rp560,000. The interest rate is fixed for loans that have been drawn. The Term Loan facilities have matured and were fully repaid in March 2025 and September 2025. The Revolving Credit facility has been further extended until May 2026.

The Subsidiary (PT Mandiri Sekuritas) has signed an amendment to the credit agreement with UOB which is valid until 30 May 2026. UOB provides Revolving Credit Facility (RCF) up to the principal amount not exceeding Rp300,000 or in United States Dollars approved by UOB, with a sub-limit of the Bank Guarantee facility up to the principal amount not exceeding Rp300,000. The provisions of the outstanding RCF and BG facilities must not exceed Rp300,000. Subsidiaries also obtain foreign exchange line facilities that are uncommitted. This loan was fully repaid on 3 December 2025.

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36. PINJAMAN YANG DITERIMA (lanjutan)

(h) Lain-lain (lanjutan)

Rupiah (lanjutan)

PT Bank UOB Indonesia (lanjutan)

Entitas Anak (PT Mandiri Sekuritas) melakukan penandatanganan perubahan perjanjian kredit dengan UOB yang berlaku sampai dengan tanggal 30 Mei 2026. Bank memberikan *Revolving Credit Facility* (RCF) hingga jumlah pokok tidak melebihi Rp300.000 atau dalam mata uang Dolar Amerika Serikat yang disetujui oleh Bank, dengan sub limit fasilitas bank Garansi hingga jumlah pokok tidak melebihi Rp300.000. Adapun ketentuan *outstanding* fasilitas RCF dan Bank Garansi (BG) tidak boleh melebihi Rp300.000. Entitas Anak juga memperoleh fasilitas *foreign exchange line* yang bersifat *uncommitted*. Pinjaman ini telah dilunasi pada tanggal 6 Januari 2026.

Pada tanggal 31 Desember 2025 dan 2024, pinjaman dari UOB masing-masing sebesar Rp100.000 dan Rp204.114.

PT Bank Resona Perdania

Pada tanggal 11 Juni 2024, Entitas Anak (PT Mandiri Utama Finance) dan PT Bank Resona Perdania ("Bank Resona") menandatangani perjanjian fasilitas pinjaman modal kerja *non-revolving* dengan batas maksimum kredit sejumlah Rp200.000 yang dikenakan tingkat suku bunga 7,25%. Jangka waktu penarikan fasilitas kredit adalah sampai dengan 11 Desember 2024 dengan tenor pinjaman maksimal 48 bulan sejak tanggal penarikan. Fasilitas tersebut akan jatuh tempo tanggal 1 Juli 2027.

Pada tanggal 31 Desember 2025 dan 2024, pinjaman dari Bank Resona masing-masing sebesar Rp99.868 dan Rp166.312.

PT Bank Oke Indonesia Tbk

Pada tanggal 22 Februari 2022, Entitas Anak (PT Mandiri Utama Finance) dan PT Bank Oke Indonesia Tbk ("OK Bank") menandatangani perjanjian fasilitas pinjaman modal kerja *non-revolving* dengan batas maksimum kredit sejumlah Rp200.000 yang dikenakan tingkat suku bunga 7,00% per tahun. Jangka waktu penarikan fasilitas kredit adalah sampai dengan tanggal 22 Desember 2022 dengan tenor pinjaman maksimal 48 (empat puluh delapan) bulan sejak tanggal penarikan. Fasilitas tersebut akan jatuh tempo tanggal 7 Oktober 2026.

36. FUND BORROWINGS (continued)

(h) Others (continued)

Rupiah (continued)

PT Bank UOB Indonesia (continued)

The Subsidiary (PT Mandiri Sekuritas) has signed an amendment to the credit agreement with UOB which is valid until 30 May 2026. The Bank provides *Revolving Credit Facility* (RCF) up to the principal amount not exceeding Rp300,000 or in United States Dollars approved by the Bank, with a sub-limit of the Bank Guarantee facility up to the principal amount not exceeding Rp300,000. The provisions of the outstanding RCF and BG facilities must not exceed Rp300,000. Subsidiaries also obtain foreign exchange line facilities that are uncommitted. This loan was fully repaid on 6 January 2026.

As of 31 December 2025 and 2024, outstanding fund borrowings from UOB are amounted to Rp100,000 and Rp204,114, respectively.

PT Bank Resona Perdania

On 11 June 2024, the Subsidiary (PT Mandiri Utama Finance) and PT Bank Resona Perdania ("Bank Resona") signed a non-revolving Working Capital Loan Facility agreement with a maximum credit limit of Rp200,000 and an interest rate of 7.25%. The drawdown period for the credit facility is available until 11 December 2024, with a maximum loan tenor of 48 months from the withdrawal date. The facility will mature on 1 July 2027.

As of 31 December 2025 and 2024, outstanding fund borrowings from Bank Resona are amounted to Rp99,868 and Rp166,312, respectively.

PT Bank Oke Indonesia Tbk

On 22 February 2022, the Subsidiary (PT Mandiri Utama Finance) and PT Bank Oke Indonesia Tbk ("OK Bank") signed a non-revolving working capital loan facility agreement with a maximum credit limit of Rp200,000 which bears an interest rate of 7.00% per annum. The term for withdrawing the credit facility is up to 22 December 2022 with a maximum loan tenor of 48 (fourty eight) months from the drawdown date. The facility will mature on 7 October 2026.

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36. PINJAMAN YANG DITERIMA (lanjutan)

(h) Lain-lain (lanjutan)

Rupiah (lanjutan)

PT Bank Oke Indonesia Tbk (lanjutan)

Pada tanggal 6 Juni 2022, Entitas Anak (PT Mandiri Tunas Finance) dan OK Bank menandatangani perjanjian fasilitas Pinjaman Modal Kerja *Installment non-revolving* dengan batas maksimum kredit sejumlah Rp500.000 telah jatuh tempo tanggal 15 Juni 2025 dengan suku bunga antara 6,00% - 7,60%. Pinjaman ini sudah lunas pada tanggal 15 Juni 2025 dan tidak diperpanjang.

Pada tanggal 31 Desember 2025 dan 2024, pinjaman dari OK Bank masing-masing sebesar Rp27.904 dan Rp167.648.

PT Bank SMBC Indonesia Tbk

Pada tanggal 24 Mei 2021 dan terakhir diperpanjang pada tanggal 30 April 2025, Entitas Anak (PT Mandiri Tunas Finance) mendapat fasilitas *Loan on Note* yang bersifat *revolving* dari PT Bank SMBC Indonesia Tbk ("SMBC") sehingga total keseluruhan fasilitas *Loan on Note* sebesar Rp300.000. Fasilitas tersebut diperpanjang sampai dengan bulan April 2026.

Entitas Anak (PT Mandiri Sekuritas) memperoleh fasilitas kredit dari SMBC. SMBC memberikan fasilitas *Loan on Note* sebesar Rp300.000 atau setara dalam mata uang USD dengan maksimum valuta USD sebesar 90% dari limit dan Bank Garansi sebesar Rp100.000. Adapun batas nilai gabungan maksimum atas fasilitas *Loan on Note* dan Bank Garansi adalah sebesar Rp300.000. Fasilitas ini berlaku sampai dengan tanggal 31 Desember 2025. Pinjaman ini telah dilunasi pada tanggal 3 Juli 2025.

Pada tanggal 19 April 2022, Entitas Anak (PT Mandiri Utama Finance) memperoleh fasilitas pinjaman Money Market Line Multi Currency Rupiah dan US Dollar dari SMBC dengan batas maksimum kredit ekuivalen sejumlah Rp200.000 yang tingkat suku bunganya mengikuti suku bunga pasar yang berlaku. Fasilitas ini masa kelonggaran tarik sampai dengan tanggal 31 Desember 2022 dengan tenor penarikan fasilitas maksimum 3 bulan. Fasilitas ini sudah dilakukan perpanjangan beberapa kali, terakhir perpanjangan fasilitas sampai dengan tanggal 31 Oktober 2026.

Pada tanggal 31 Desember 2025 dan 2024, pinjaman dari SMBC masing-masing sebesar RpNihil dan Rp200.000.

36. FUND BORROWINGS (continued)

(h) Others (continued)

Rupiah (continued)

PT Bank Oke Indonesia Tbk (continued)

On 6 June 2022, the Subsidiary (PT Mandiri Tunas Finance) and OK Bank signed a non-revolving *Installment Working Capital Loan* facility agreement with a maximum credit limit of Rp500,000. The facility matured on 15 June 2025 with interest rate of 6.00% - 7.60%. This facility was fully repaid on 15 June 2025 and was not extended.

As of 31 December 2025 and 2024, the outstanding fund borrowing from OK Bank are amounted to Rp27,904 and Rp167,648, respectively.

PT Bank SMBC Indonesia Tbk

On 24 May 2021 and most recently extended on 30 April 2025, the Subsidiary (PT Mandiri Tunas Finance) obtained a revolving *Loan on Note* facility from PT Bank SMBC Indonesia Tbk ("SMBC"), bringing the total *Loan on Note* facilities to Rp300,000. The facility has been extended until April 2026.

The Subsidiary (PT Mandiri Sekuritas) obtained a credit facility from SMBC. SMBC provides a *Loan on Note* facility of Rp300,000 or equivalent in USD currency with a maximum USD currency of 90% of the limit and a Bank Guarantee of Rp100,000. The maximum combined value limit for the *Loan on Note* and Bank Guarantee facility is Rp300,000. This facility is valid until 31 December 2025. This loan was fully repaid on 3 July 2025.

On 19 April 2022, the Subsidiary (PT Mandiri Utama Finance) obtained a Money Market Line Multi-Currency Facility in Rupiah and US Dollar from SMBC with a maximum credit limit equivalent to Rp200,000. The interest rate on this facility follows the prevailing market rate. The drawdown period was initially available until 31 December 2022, with a maximum loan tenor of three months. The facility has been extended several times, with the latest extension valid until 31 October 2026.

As of 31 December 2025 and 2024, outstanding fund borrowings from SMBC are amounted to RpNil and Rp200,000 respectively.

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36. PINJAMAN YANG DITERIMA (lanjutan)

(h) Lain-lain (lanjutan)

Rupiah (lanjutan)

PT Bank Victoria International Tbk

Pada tanggal 23 Juni 2021, Entitas Anak (PT Mandiri Utama Finance) memperoleh fasilitas pinjaman *Money Market Line* dari PT Bank Victoria Internasional Tbk ("Bank Victoria") dengan batas maksimum kredit sejumlah Rp250.000 dengan tingkat suku bunga mengikuti suku bunga pasar yang berlaku. Fasilitas ini jatuh tempo pada tanggal 23 Juni 2022. Atas fasilitas *Money Market Line* yang jatuh tempo tersebut telah beberapa kali dilakukan perpanjangan, terakhir perpanjangan sampai dengan tanggal 24 Oktober 2025 dengan plafond sebesar Rp150.000, dan tingkat suku bunga mengikuti suku bunga pasar yang berlaku sekitar 5,50% - 6,66%.

Pada tanggal 31 Desember 2025 dan 2024, pinjaman dari Bank Victoria masing-masing sebesar RpNihil dan Rp150.000.

Standard Chartered Bank

Pada tanggal 1 Desember 2020, Entitas Anak (PT Mandiri Sekuritas) dan Standard Chartered Bank ("Standchart") menandatangani perjanjian fasilitas pinjaman modal kerja *non-revolving* dengan batas maksimum kredit sejumlah Rp225.000 yang dikenakan tingkat suku bunga 6,20%. Fasilitas ini telah jatuh tempo pada tanggal 3 Januari 2025 dan diperpanjang hingga tanggal 10 Januari 2025 dan telah dilakukan pelunasan pada tanggal 10 Januari 2025.

Pada tanggal 31 Desember 2025 dan 2024, pinjaman dari Standchart masing-masing sebesar RpNihil dan Rp100.000.

PT Bank Mega Tbk

Pada tanggal 25 Februari 2021, Entitas Anak (PT Mandiri Utama Finance) dan PT Bank Mega Tbk ("Bank Mega") menandatangani perjanjian kredit dimana Bank Mega menyediakan fasilitas Kredit Modal Kerja dengan maksimum kredit sebesar Rp1.000.000 yang bersifat *non-revolving* dan dikenakan tingkat suku bunga 8,75%. Fasilitas tersebut sudah lunas pada tanggal 20 Agustus 2025.

Pada tanggal 31 Desember 2025 dan 2024, pinjaman dari Bank Mega masing-masing sebesar RpNihil dan Rp54.149.

36. FUND BORROWINGS (continued)

(h) Others (continued)

Rupiah (continued)

PT Bank Victoria International Tbk

On 23 June 2021, the Subsidiary (PT Mandiri Utama Finance) obtained a Money Market Line loan facility from PT Bank Victoria Internasional Tbk ("Bank Victoria") with a maximum credit limit of Rp250,000 with an interest rate that follows the prevailings market interest rates. This facility matures on 23 June 2022. The maturing Money Market Line facility has been extended several times, with the most recent extension until 24 October 2025, with a credit limit of Rp150,000, and bearing an interest rate that follows the prevailing market rate of approximately 5.50% - 6.66%.

As of 31 December 2025 and 2024, outstanding fund borrowings from Bank Victoria are RpNil and Rp150,000, respectively.

Standard Chartered Bank

On 1 December 2020, the Subsidiary (PT Mandiri Sekuritas) and Standard Chartered Bank ("Standchart") signed a non-revolving working capital loan facility agreement with a maximum credit limit of Rp225,000, subject to an interest rate of 6.20%. This facility already mature on 3 January 2025 and was extended until 10 January 2025 and has been settled on 10 January 2025.

As of 31 December 2025 and 31 December 2024, outstanding fund borrowings from Standchart are RpNil and Rp100,000, respectively.

PT Bank Mega Tbk

On 25 February 2021, the Subsidiary (PT Mandiri Utama Finance) and PT Bank Mega Tbk ("Bank Mega") signed a credit agreement whereby Bank Mega provided a non-revolving Working Capital Credit Facility with a maximum credit limit of Rp1,000,000 and an interest rate of 8.75%. The facility was fully settled on 20 August 2025.

As of 31 December 2025 and 2024, outstanding fund borrowing from Bank Mega are amounted to RpNil and Rp54,149, respectively.

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36. PINJAMAN YANG DITERIMA (lanjutan)

(h) Lain-lain (lanjutan)

Mata Uang Asing

PT Bank Danamon Indonesia Tbk

Pada tanggal 13 November 2023 dan terakhir pada tanggal 17 Desember 2024, Entitas Anak (PT Mandiri Tunas Finance) mendapat fasilitas Term Loan dengan mata uang Rupiah (IDR) dan/atau Dollar Amerika Serikat (USD) yang bersifat *non-revolving* dari Danamon dengan total limit sebesar Rp3.000.000 dan jatuh tempo pada bulan Juli 2027. Suku bunga tetap selama tenor pinjaman. Untuk pinjaman dalam USD, suku bunga yang dikenakan adalah Term SOFR ditambah margin dengan lindung nilai penuh.

Pada tanggal 31 Desember 2025 dan 2024, pinjaman dari Danamon masing-masing sebesar Rp687.192 dan Rp1.168.866.

PT Bank Permata Indonesia Tbk

Pada tanggal 12 April 2023, Entitas anak (PT Mandiri Tunas Finance) mendapat fasilitas Term Loan yang bersifat *non-revolving* dari PT Bank Permata Indonesia Tbk ("Permata") sebesar Rp1.200.000 dengan suku bunga 6,00% - 7,60% pada saat penarikan, serta jatuh tempo pada tanggal 14 Agustus 2027.

Pada tanggal 31 Desember 2025 dan 2024, pinjaman dari Permata masing-masing sebesar Rp434.367 dan Rp656.838

PT Bank Mizuho Indonesia

Pada tanggal 8 April 2022 dan terakhir 24 September 2025, Entitas Anak (PT Mandiri Tunas Finance) dan PT Bank Mizuho Indonesia ("Mizuho") menandatangani perjanjian kredit sebesar USD150.000.000 (nilai penuh) yang bersifat *non-revolving*. Suku bunga SOFR Compounding ditambah margin dengan lindung nilai penuh dan Term SOFR ditambah margin dengan lindung nilai penuh. Fasilitas tersebut jatuh tempo pada bulan Februari 2026.

Pada tanggal 31 Desember 2025 dan 2024, pinjaman dari Mizuho masing-masing sebesar Rp69.915 dan Rp336.458.

36. FUND BORROWINGS (continued)

(h) Others (continued)

Foreign Currencies

PT Bank Danamon Indonesia Tbk

On 13 November 2023, and most recently on 17 December 2024, the Subsidiary (PT Mandiri Tunas Finance) obtained a non-revolving Term Loan facility in Rupiah (IDR) and/or United States Dollar (USD) from Danamon with a total credit limit of Rp3,000,000, maturing in July 2027. The loan carries a fixed interest rate over the loan tenor. For loans in USD, the applicable interest rate is Term SOFR plus a margin, with full hedging.

As of 31 December 2025 and 2024, outstanding fund borrowings from Danamon are Rp687,192 and Rp1,168,866, respectively.

PT Bank Permata Indonesia Tbk

On 12 April 2023, the Subsidiary (PT Mandiri Tunas Finance) received an revolving Term Loan facility from PT Bank Permata Indonesia Tbk ("Permata") so that the total Working Capital Loan facility and received non-revolving Term Loan facilities of Rp1,200,000 with an interest rate of 6.00% - 7.60% on drawdown and will mature on 14 August 2027.

As of 31 December 2025 and 2024, outstanding fund borrowings from Permata was amounted to Rp434,367 and Rp656,838, respectively.

PT Bank Mizuho Indonesia

On 8 April 2022 and most recently on 24 September 2025, the Subsidiary (PT Mandiri Tunas Finance) and PT Bank Mizuho Indonesia ("Mizuho") entered into a credit agreement for a non-revolving facility amounting to USD150,000,000 (full amount). The facility bears interest at SOFR Compounding plus a margin with full hedging and Term SOFR plus a margin with full hedging. This facility will mature in February 2026.

As of 31 December 2025 and 2024, outstanding fund borrowings from Mizuho was amounted to Rp69,915 and Rp336,458, respectively.

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36. PINJAMAN YANG DITERIMA (lanjutan)

(h) Lain-lain (lanjutan)

Mata Uang Asing (lanjutan)

The Development Bank of Singapore Limited

Pada 6 Maret 2019, Mandiri Securities Pte. Ltd. ("MSPL"), entitas anak, menerima fasilitas dari The Development Bank of Singapore Limited ("DBS") yang terdiri dari fasilitas pinjaman hingga USD5.000.000 (nilai penuh) dan meningkat menjadi USD7.500.000 (nilai penuh) dengan jangka waktu hingga 6 bulan. Dana tersebut akan digunakan untuk membiayai kebutuhan modal kerja MSPL. Bunga yang dibayarkan ke DBS adalah tetap selama durasi setiap penarikan. Tidak ada kedaluwarsa perjanjian ini. Perjanjian akan berlaku sampai salah satu pihak, DBS atau MSPL, menyatakan sebaliknya.

Dalam perjanjian pinjaman tersebut, Entitas Anak juga diwajibkan untuk memenuhi persyaratan keuangan seperti rasio jumlah utang bunga terhadap ekuitas tidak melebihi rasio 10:1 dan kewajiban penyampaian laporan lainnya.

Pada tanggal 31 Desember 2025 dan 2024, pinjaman dari DBS masing-masing sebesar RpNihil dan Rp48.486.

MUFG Bank, Ltd., Singapura

Pada tanggal 13 April 2022, Entitas Anak (PT Mandiri Tunas Finance) dan MUFG Bank Ltd., Singapura ("MUFG") menandatangani perjanjian pinjaman dimana MUFG menyediakan fasilitas *Uncommitted Long-Term Loan/Money Market Line revolving* dengan total maksimum kredit sebesar Rp409.459 dan dikenakan suku bunga tetap sebesar USD-SOFR+1,08%-1,20% per tahun pada saat penarikan dan akan jatuh tempo pada tanggal 11 April 2025. Pinjaman ini sudah lunas pada tanggal 11 April 2025 dan tidak diperpanjang.

Pada tanggal 31 Desember 2025 dan 2024, pinjaman dari MUFG masing-masing sebesar RpNihil dan Rp76.770.

Pinjaman yang diterima oleh PT Mandiri Tunas Finance dan PT Mandiri Utama Finance dijamin dengan piutang pembiayaan konsumen sejumlah Rp16.971.035 pada tanggal 31 Desember 2025 (31 Desember 2024: Rp23.464.134) (Catatan 13e) dan investasi bersih dalam sewa pembiayaan sejumlah Rp460.323 pada tanggal 31 Desember 2025 (31 Desember 2024: Rp1.583.867) (Catatan 14e).

36. FUND BORROWINGS (continued)

(h) Others (continued)

Foreign Currencies (continued)

The Development Bank of Singapore Limited

On 6 March 2019, Mandiri Securities Pte. Ltd. ("MSPL") received a facility from The Development Bank of Singapore Limited ("DBS") comprising of an unsecured loan facility up to USD5,000,000 (full amount) and increased to up to USD7,500,000 (full amount) with the tenure up to 6-months. The funds will be used to finance MSPL's working capital requirements. Interest payable to DBS is fixed for the duration of each drawing. There is no expiration of this agreement. Agreement will valid until one of the parties, DBS or MSPL, state otherwise.

In the loan agreement, the Subsidiaries are also required to meet financial requirements such as the ratio of total debt to equity not exceeding a ratio of 10:1 and other reporting obligations.

As of 31 December 2025 and 2024, outstanding fund borrowings from DBS was amounted to RpNil and Rp48,486, respectively.

MUFG Bank, Ltd., Singapore

On 13 April 2022, Subsidiary (PT Mandiri Tunas Finance) and MUFG Bank Ltd., Singapore ("MUFG") signed a loan agreement whereby MUFG provides an *Uncommitted Long-Term Loan/Money Market Line* facility with a total limit of Rp409,459 which is revolving and bears a fixed interest rate of USD-SOFR+1.08%-1.20% per annum upon drawdown. This facility will mature on 11 April 2025. This facility was fully repaid on 11 April 2025 and was not extended.

As of 31 December 2025 and 2024, outstanding fund borrowings from MUFG was amounted to RpNil and Rp76,770, respectively.

Fund borrowings from PT Mandiri Tunas Finance and PT Mandiri Utama Finance are secured by consumer financing receivables amounting to Rp16,971,035 as of 31 December 2025 (31 December 2024: Rp23,464,134) (Note 13e) and net investment in finance leases amounted to Rp460,323 as of 31 December 2025 (31 December 2024: Rp1,583,867) (Note 14e).

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(h) Lain-lain (lanjutan)

Mata Uang Asing (lanjutan)

MUFG Bank, Ltd., Singapura (lanjutan)

Fasilitas pinjaman dari beberapa bank dan bank sindikasi tersebut mensyaratkan Entitas Anak untuk memberikan pemberitahuan tertulis dalam hal pembagian dividen, perubahan modal dan pemegang saham, perubahan susunan direksi dan komisaris, perubahan bisnis utama, investasi dan perolehan pinjaman baru dari bank lain.

Bank Mandiri dan Entitas Anak telah melakukan pembayaran bunga pinjaman yang diterima sesuai dengan jadwal pembayaran bunga selama tahun yang berakhir tanggal 31 Desember 2025 dan 2024.

Selama tahun yang berakhir tanggal 31 Desember 2025 dan 2024, Bank Mandiri dan Entitas Anak telah memenuhi kondisi dan persyaratan yang ditetapkan dalam perjanjian pinjaman yang diterima.

36. FUND BORROWINGS (continued)

(h) Others (continued)

Foreign Currencies (continued)

MUFG Bank, Ltd., Singapore (continued)

The loan facilities from several banks and syndication banks require Subsidiaries to provide written notices in terms of dividend distribution, changes in capital and shareholders, changes in composition of board of directors and commissioners, changes in main business, investments and obtaining new loans from other banks.

Bank Mandiri and its Subsidiaries have made interest payments on fund borrowings according to the interest payment schedule for the year ended 31 December 2025 and 2024.

During the year ended 31 December 2025 and 2024, Bank Mandiri and its Subsidiaries have complied with the terms and conditions set forth in the fund borrowings agreement.

37. PINJAMAN DAN EFEK-EFEK SUBORDINASI

Berdasarkan jenis dan mata uang:

	31 Desember 2025/ 31 December 2025	31 Desember 2024/ 31 December 2024
Rupiah		
Pihak berelasi (Catatan 56) Subordinated notes syariah mudharabah	35.000	40.000
Pihak ketiga Medium Term Notes Subordinasi II Subordinated notes syariah mudharabah	100.000 165.000	100.000 160.000
	<u>265.000</u>	<u>260.000</u>
Total Rupiah	<u>300.000</u>	<u>300.000</u>
Mata uang asing		
Two-step loans (TSL) Pihak ketiga Asian Development Bank (ADB) (Catatan 62.B.(iv))	90.112	104.015
	<u>390.112</u>	<u>404.015</u>
Dikurangi: biaya penerbitan yang belum diamortisasi	(333)	(453)
Neto	<u>389.779</u>	<u>403.562</u>

37. SUBORDINATED LOANS AND MARKETABLE SECURITIES

By type and currency:

Rupiah	
Related parties (Note 56) Subordinated notes sharia mudharabah	
Third parties Medium Term Notes Subordinated II Subordinated notes sharia mudharabah	
Total Rupiah	
Foreign currencies	
Two-step loans (TSL) Third parties Asian Development Bank (ADB) (Catatan 62.B.(iv))	
Less: unamortised issuance cost	
Net	

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**37. PINJAMAN DAN EFEK-EFEK SUBORDINASI
(lanjutan)**

Medium Term Notes Subordinasi II Bank Mandiri

Dalam rangka memperkuat struktur penghimpunan dana jangka panjang dan mendukung ekspansi kredit, pada tanggal 23 Juni 2023, Bank Mandiri menerbitkan *Medium Term Notes Subordinasi II Bank Mandiri Tahun 2023* ("MTN Subordinasi II") sebesar Rp100.000. Pada tanggal 31 Desember 2025, biaya penerbitan MTN Subordinasi II yang belum diamortisasi sebesar Rp333.

MTN Subordinasi II memiliki jangka waktu 5 (lima) tahun dan akan jatuh tempo pada tanggal 23 Juni 2028, diterbitkan tanpa warkat dengan tingkat bunga tetap sebesar 6,95% per tahun. Wali amanat dari penerbitan MTN Subordinasi II adalah PT Bank Negara Indonesia (Persero) Tbk.

Bunga MTN Subordinasi II dibayarkan setiap triwulan, dengan pembayaran bunga pertama dilakukan pada tanggal 23 September 2023, sedangkan pembayaran bunga terakhir sekaligus jatuh tempo MTN Subordinasi II adalah pada tanggal 23 Juni 2028 yang juga merupakan tanggal pelunasan pokok MTN Subordinasi II. Pembayaran pokok MTN Subordinasi II dilakukan secara penuh pada saat tanggal jatuh tempo. Pada tanggal 20 Juli 2023, MTN Subordinasi II telah mendapat persetujuan dari Otoritas Jasa Keuangan untuk dicatat sebagai komponen modal pelengkap (Tier 2) melalui surat No. SR-51/PB.21/2023.

Sebelum dilunasinya semua jumlah terutang yang harus dibayar, Bank Mandiri berkewajiban untuk: (i) memelihara pada setiap saat keadaan keuangan berada dalam kondisi sehat sesuai ketentuan OJK; (ii) mempertahankan tingkat kesehatan Bank minimal berada dalam peringkat komposit 3 (tiga) yang tergolong "Cukup Baik", sesuai penilaian internal berdasarkan ketentuan/peraturan OJK dan/atau Bank Indonesia; (iii) memperoleh, mematuhi segala ketentuan dan melakukan hal-hal yang diperlukan untuk menjaga tetap berlakunya segala kuasa, izin, dan persetujuan (baik dari pemerintah maupun dari pihak yang berwenang lainnya) dan melakukan hal-hal yang diwajibkan oleh peraturan perundang-undangan Negara Republik Indonesia.

Bank Mandiri tanpa persetujuan tertulis Wali Amanat tidak akan melakukan hal-hal sebagai berikut: (i) mengurangi modal dasar, modal ditempatkan dan modal disetor, kecuali karena adanya ketentuan Pemerintah, Otoritas yang Berwenang atau Bank Indonesia; (ii) mengadakan perubahan bidang usaha utama; (iii) mengadakan penggabungan, peleburan dan/atau pengambilalihan dengan entitas lain yang menyebabkan bubarnya Bank Mandiri.

37. SUBORDINATED LOANS AND MARKETABLE SECURITIES (continued)

Medium Term Notes Subordinated II Bank Mandiri

In order to strengthen the long-term funding structure as well as to support the credit expansion, on 23 June 2023, Bank Mandiri issued *Subordinated Medium Term Notes II Bank Mandiri 2023* ("Subordinated MTN II") amounted to Rp100,000. On 31 December 2025, the unamortised issuance cost of *Subordinated MTN II* amounted to Rp333.

Subordinated MTN II has 5 (five) years in terms and will mature on 23 June 2028, in which issued scriptless with a fixed rate of 6.95% per annum. The Trustee of the issuance of *Subordinated MTN II* is PT Bank Negara Indonesia (Persero) Tbk.

Interest of *Subordinated MTN II* is paid on quarterly basis, the first interest payment will be made on 23 September 2023 while the last interest payment, in which also the maturity date and the repayment of the principal of *Subordinated MTN II*, is on 23 June 2028. The principal of *Subordinated MTN II* will be fully repaid on the maturity date. On 20 July 2023, *Subordinated MTN II* approved as supplementary capital components (Tier 2) according to the approval from FSA through letter No. SR-51/PB.21/2023.

Prior to full repayment of the amount outstanding of the MTN, Bank Mandiri is obliged to: (i) maintain at all times soundness of financial condition in accordance to FSA regulation; (ii) maintain a minimum level of soundness composite rating of 3 (three) which is categorised as "Fair", according to internal assessment based on FSA regulation and/or Bank Indonesia; (iii) obtain and comply with all requirements and exercise all necessary things to keep the authority, license and approval (from government or other authorities) comply with requirement in accordance to Republic of Indonesia's law.

Bank Mandiri without written permission from the Trustee shall not: (i) reduce registered capital, issued capital and paid-up capital, except required by the government, authorised by the Authorities or Bank Indonesia; (ii) change the core business; (iii) perform merger, dissolution and/or taken over by other entity which lead to dissolution of Bank Mandiri.

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**37. PINJAMAN DAN EFEK-EFEK SUBORDINASI
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**Medium Term Notes Subordinasi II Bank Mandiri
(lanjutan)**

Tidak terdapat pelanggaran atas pembatasan perjanjian perwaliamanatan MTN Subordinasi II selama tahun yang berakhir pada tanggal 31 Desember 2025 dan 2024.

Pada tanggal 31 Desember 2025, peringkat MTN Subordinasi II menurut Pefindo adalah idAA (double A).

MTN Subordinasi II tidak dijamin dengan agunan umum sesuai Pasal 1131 dan 1132 Kitab Undang-Undang Hukum Perdata maupun agunan khusus termasuk tidak dijamin oleh Bank atau Entitas Anak, Negara Republik Indonesia atau pihak ketiga lainnya dan tidak dimasukkan dalam program penjaminan bank yang dilaksanakan oleh Lembaga Penjaminan Simpanan atau penggantinya. Sesuai dengan peraturan perundang-undangan yang berlaku dan mengikuti ketentuan pasal 19 ayat (1) huruf f peraturan Otoritas Jasa Keuangan KPMM dan merupakan kewajiban penerbit yang disubordinasi, sesuai dengan pasal 5 Perjanjian Penerbitan MTN Subordinasi.

Two-step loans - Asian Development Bank

Akun ini merupakan fasilitas kredit dari Asian Development Bank ("ADB") kepada Pemerintah Republik Indonesia, melalui Kementerian Keuangan Republik Indonesia, untuk disalurkan kepada bank peserta guna membiayai beberapa jenis proyek di Indonesia. Rincian fasilitas ini adalah sebagai berikut:

Fasilitas kredit/ Loan facility	Tujuan/ Purpose	Jangka waktu/ Period
ADB Loan 1327 - INO (SF).	Membiayai Proyek Kredit Mikro (PKM)/ Funding Micro Loan Projects.	5 Januari/January 2005 - 15 Juli/July 2029 dengan angsuran pertama pada tanggal/with the first installment start on 15 Januari/January 2005.
	31 Desember 2025/ 31 December 2025	31 Desember 2024/ 31 December 2024
ADB Loan 1327 - INO (SF)	90.112	104.015
		ADB Loan 1327 - INO (SF)

37. SUBORDINATED LOANS AND MARKETABLE SECURITIES (continued)

**Medium Term Notes Subordinated II Bank Mandiri
(continued)**

There was no breach of the Trustee restrictions agreement on Subordinated MTN II during the year ended on 31 December 2025 and 2024.

As of 31 December 2025, rating of MTN Subordinated II based on Pefindo was idAA (double A).

Subordinated MTN II is not guaranteed by a public collateral which refer to Article 1131 and 1132 of Indonesian Civil Law (UU Hukum Perdata) or include special collateral is not guaranteed by Bank or the Subsidiary, Republic of Indonesia or other related parties and not included to bank guarantee program implemented by Deposit Insurance Corporation (LPS) or its substitute. Based on the Law and regarding amendment Article 19 Paragraph (1) letter f of regulations of the KPMM Financial Services Authority and is an obligation of the subordinated issuer, in accordance with article 5 of the Subordinated MTN Issuance Agreement.

Two-step loans - Asian Development Bank

This account represents a loan facility from Asian Development Bank ("ADB") to the Government of the Republic of Indonesia, through the Ministry of Finance of the Republic of Indonesia, which are relent to participating banks to finance several projects in Indonesia. The detail of this facility is as follows:

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**37. PINJAMAN DAN EFEK-EFEK SUBORDINASI
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**Two-step loans - Asian Development Bank
(lanjutan)**

Menteri Keuangan melalui surat No. S-596/MK.6/2004 tanggal 12 Juli 2004, telah menyetujui pengalihan pengelolaan Proyek Kredit Mikro ("PKM") Loan ADB No. 1327 - INO ("SF") dari Bank Indonesia kepada Bank Mandiri. Dengan disetujuinya pengalihan PKM tersebut, maka telah dilakukan perubahan terhadap perjanjian penerusan pinjaman No. SLA-805/DP3/1995 tanggal 27 April 1995 yang diubah dengan amendemen No. AMA-287/SLA-805/DP3/2003 tanggal 22 April 2003 antara Republik Indonesia dan Bank Indonesia menjadi Republik Indonesia dan PT Bank Mandiri (Persero) Tbk, dengan amendemen No. AMA-298/SLA-805/DP3/2004 tanggal 16 Juli 2004.

Pinjaman ADB untuk Proyek Kredit Mikro diberikan dalam mata uang SDR (*Special Drawing Rights*) sebesar SDR15.872.600 (nilai penuh) yang wajib dibayar kembali oleh Bank Mandiri dalam mata uang SDR kepada Pemerintah dalam 50 (lima puluh) kali angsuran setiap enam bulan secara prorata setiap tanggal 15 Januari dan 15 Juli, dengan angsuran pertama dilakukan pada tanggal 15 Januari 2005 dan berakhir pada tanggal 15 Juli 2029. Atas pinjaman ADB tersebut, Bank Mandiri dikenakan *service charge* sebesar 1,50% per tahun pada setiap tanggal 15 Januari dan 15 Juli setiap tahunnya sejak penarikan pinjaman.

Entitas Anak

Subordinated notes syariah Mudharabah

Pada tanggal 15 Desember 2023, Entitas Anak PT Bank Syariah Indonesia ("BSI") menerbitkan Sukuk *Mudharabah* Tahun 2023 sebesar Rp200.000 dan akan jatuh tempo pada tanggal 15 Desember 2028.

Selama berlakunya jangka waktu Sukuk *Mudharabah* Subordinasi BSI Tahun 2023 dan sebelum dilunasinya semua pokok dan bagi hasil, BSI wajib untuk: (i) menjaga rasio *Capital Adequacy Ratio* ("CAR") tidak kurang dari 12% (dua belas persen); (ii) memastikan bahwa Sukuk *Mudharabah* Subordinasi Tahun 2023 ini tidak akan dimiliki oleh lebih dari 49 (empat puluh sembilan) investor; (iii) menyerahkan kepada agen pemantau sebagai berikut: (a) Salinan dari laporan yang disampaikan kepada OJK termasuk laporan hasil penilaian tingkat kesehatan bank, dalam waktu selambat-lambatnya 5 (lima) hari kerja setelah laporan tersebut diserahkan kepada pihak yang disebutkan di atas.

**37. SUBORDINATED LOANS AND MARKETABLE
SECURITIES (continued)**

**Two-step loans - Asian Development Bank
(continued)**

The Minister of Finance through its letter No. S-596/MK.6/2004 dated 12 July 2004, has approved the transfer of management of Micro Credit Project ("PKM") of ADB loans No. 1327 - INO ("SF") from Bank Indonesia to Bank Mandiri. With that approval, an amendment was made on the channelling loan agreement No. SLA-805/DP3/1995 dated 27 April 1995, which was revised by amendment No. AMA-287/SLA-805/DP3/2003 dated 22 April 2003, between the Republic of Indonesia and Bank Indonesia to the Republic of Indonesia and PT Bank Mandiri (Persero) Tbk, with amendment No. AMA-298/SLA-805/DP3/2004 dated 16 July 2004.

The ADB loan for Micro Credit Projects was granted in SDR (*Special Drawing Rights*) currency in amount of SDR15,872,600 (full amount) which required Bank Mandiri to repay in SDR currency to the Government in 50 (fifty) prorata semi-annual installments every 15 January and 15 July with the first installment paid on 15 January 2005 and will end on 15 July 2029. The ADB loans are subject to a service charge of 1.50% per annum which is charged on every 15 January and 15 July every year starting from its drawdown.

Subsidiaries

Subordinated notes syariah Mudharabah

On 15 December 2023, the Subsidiary PT Bank Syariah Indonesia ("BSI") issued the 2023 *Mudharabah* Sukuk amounting to Rp200,000 with maturity set on 15 December 2028.

Throughout the tenure of the 2023 BSI Subordinated *Mudharabah* Sukuk and until the full repayment of both principal and profit-sharing, BSI is obligated to: (i) maintain a *Capital Adequacy Ratio* ("CAR") of not less than 12%; (ii) ensure that the 2023 Subordinated *Mudharabah* Sukuk is not owned by more than 49 (forty nine) investors; (iii) submit to the monitoring agent the following: (a) Copies of reports submitted to the Financial Services Authority (OJK), including the bank's health assessment report, no later than 5 (five) business days after the report is submitted to the parties mentioned above.

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Entitas Anak (lanjutan)

Subordinated notes syariah Mudharabah (lanjutan)

Dalam hal Agen Pemantau memandang perlu, berdasarkan permohonan Agen Pemantau secara tertulis, Perseroan wajib menyampaikan kepada Agen Pemantau dokumen-dokumen tambahan yang berkaitan dengan laporan tersebut di atas (apabila ada) selambat lambatnya 10 (sepuluh) hari kerja setelah tanggal surat permohonan tersebut diterima oleh Perseroan; (b) Laporan keuangan tahunan yang telah diaudit oleh akuntan publik yang terdaftar di OJK dan disampaikan kepada Agen Pemantau dalam waktu 5 (lima) hari kerja setelah menerima surat permohonan dari Agen Pemantau.

Seluruh dana hasil penerbitan Sukuk *Mudharabah* Subordinasi, akan dipergunakan oleh Perseroan untuk kegiatan usaha Perseroan dalam rangka memperkuat struktur permodalan dengan memperhitungkan dana hasil penerbitan sebagai modal pelengkap dan meningkatkan aset produktif Perseroan.

Sukuk *Mudharabah* Subordinasi ini diterbitkan tanpa warkat, kecuali Sertifikat Jumbo Sukuk *Mudharabah* Subordinasi yang diterbitkan atas nama PT Kustodian Sentral Efek Indonesia ("KSEI") sebagai bukti kepemilikan Efek Syariah untuk kepentingan Pemegang Sukuk *Mudharabah* Subordinasi. Pendapatan Bagi Hasil yang dihitung berdasarkan perkalian antara Nisbah Bagi Hasil Pemegang Sukuk *Mudharabah* Subordinasi, dimana besarnya nisbah adalah 88,55% dari Pendapatan yang Dibagihasilkan dengan indikasi bagi hasil sebesar ekuivalen 7,90% per tahun. Jangka waktu Sukuk *Mudharabah* Subordinasi adalah 5 (lima) tahun terhitung sejak Tanggal Penerbitan. Sukuk *Mudharabah* Subordinasi ini ditawarkan dengan nilai 100% dari jumlah Dana Sukuk *Mudharabah* Subordinasi. Pendapatan Bagi Hasil dibayarkan setiap triwulan, sesuai dengan tanggal pembayaran Pendapatan Bagi Hasil.

Bertindak sebagai wali amanat Sukuk *Mudharabah* Subordinasi BSI Tahun 2023 adalah PT Bank Negara Indonesia (Persero) Tbk. Pada tanggal 31 Desember 2025 dan 31 Desember 2024, peringkat Sukuk *Mudharabah* Subordinasi menurut Pefindo adalah idAA(sy) (double A syariah).

**37. SUBORDINATED LOANS AND MARKETABLE
SECURITIES (continued)**

Subsidiaries (continued)

Subordinated notes syariah Mudharabah (continued)

If the Monitoring Agent deems it necessary, based on a written request from the Monitoring Agent, the Company must provide the Monitoring Agent with additional documents related to the above report (if any) no later than 10 (ten) business days after the date the request letter is received by the Company; (b) Annual financial statements audited by public accountants registered with the OJK and submitted to the Monitoring Agent within 5 (five) business days after receiving a request letter from the Monitoring Agent.

All proceeds from the issuance of the Subordinated Mudharabah Sukuk will be used by the Company for its business activities to strengthen the capital structure, taking into account the issuance proceeds as supplementary capital and to enhance the Company's productive assets.

The Subordinated Mudharabah Sukuk is issued without certificates, except for the Jumbo Certificate of Subordinated Mudharabah Sukuk issued in the name of the Indonesian Central Securities Depository ("KSEI") as evidence of ownership of Sharia Securities for the benefit of the Subordinated Mudharabah Sukuk Holders. Profit-sharing is calculated by multiplying the Profit-sharing Ratio of the Subordinated Mudharabah Sukuk Holders, where the ratio is 88.55% of the Distributed Income with an indicative profit-sharing rate equivalent to 7.90% per annum. The tenure of the Subordinated Mudharabah Sukuk is 5 (five) years from the Issuance Date. The Subordinated Mudharabah Sukuk is offered at 100% of the Subordinated Mudharabah Sukuk Fund. Profit-sharing is paid quarterly, in line with the Profit-sharing Payment Date.

The Trustee for the 2023 BSI Subordinated Mudharabah Sukuk is PT Bank Negara Indonesia (Persero) Tbk. As of 31 December 2025 and 31 December 2024, the rating for the subordinated mudharabah sukuk according to Pefindo is idAA(sy) (double A sharia).

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38. DANA SYIRKAH TEMPORER

Dana syirkah temporer terdiri dari:

a. Simpanan dari nasabah

1) Giro

a. Berdasarkan jenis:

	31 Desember 2025/ 31 December 2025	31 Desember 2024/ 31 December 2024
Rupiah		
Pihak berelasi (Catatan 56)		
Giro - investasi terikat	85.001	87.002
Giro - investasi tidak terikat <i>Mudharabah</i>	9.295.748	10.341.649
	9.380.749	10.428.651
Pihak ketiga		
Giro - investasi terikat dan tidak terikat <i>Mudharabah</i>	17.728.716	14.063.754
Giro <i>Mudharabah musytarakah</i>	17	301
	17.728.733	14.064.055
	27.109.482	24.492.706
Mata uang asing		
Pihak berelasi (Catatan 56)		
Giro - investasi terikat dan tidak terikat <i>Mudharabah</i>	9.756.952	9.369.875
	9.756.952	9.369.875
Pihak ketiga		
Giro - investasi terikat dan tidak terikat <i>Mudharabah</i>	7.170.829	3.325.938
	7.170.829	3.325.938
	16.927.781	12.695.813
	44.037.263	37.188.519

Giro - investasi terikat merupakan simpanan dana pihak lain yang mendapatkan imbal bagi hasil dari pendapatan Entitas Anak atas penggunaan dana pada penyaluran dana yang kriterianya telah ditentukan oleh pemilik dana berdasarkan *nisbah* yang ditetapkan dan disetujui sebelumnya.

b. Kisaran *nisbah* bagi hasil untuk giro *Mudharabah* - investasi tidak terikat per tahun:

	31 Desember 2025/ 31 December 2025	31 Desember 2024/ 31 December 2024
Rupiah	3,10% - 3,42%	2,42% - 3,10%
Mata uang asing	2,22% - 2,43%	1,85% - 2,21%

38. TEMPORARY SYIRKAH FUNDS

Temporary syirkah funds consists of:

a. Deposits from Customers

1) Demand Deposits

a. Based on type:

Rupiah	
Related parties (Note 56)	
Demand deposits - restricted investment	
Demand deposits - unrestricted investment <i>Mudharabah</i>	
Third parties	
Demand deposits - restricted and unrestricted investment <i>Mudharabah</i>	
Demand deposits <i>Mudharabah musytarakah</i>	
Foreign currencies	
Related parties (Note 56)	
Demand deposits - restricted and unrestricted investment <i>Mudharabah</i>	
Third parties	
Demand deposits - restricted and unrestricted investment <i>Mudharabah</i>	

The demand deposits - restricted investment represent deposits from third parties which will receive returns from Subsidiary's restricted investment based on the agreed share (*nisbah*) of the Subsidiary's revenue.

b. Range of profit sharing ratios for demand deposits - unrestricted *Mudharabah* investment per annum:

Rupiah	
Foreign currencies	

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38. DANA SYIRKAH TEMPORER (lanjutan)

Dana syirkah temporer terdiri dari: (lanjutan)

a. Simpanan dari nasabah (lanjutan)

2) Tabungan

a. Berdasarkan jenis:

	31 Desember 2025/ 31 December 2025	31 Desember 2024/ 31 December 2024
Pihak berelasi (Catatan 56)		
Tabungan - investasi terikat	16.491	5.870
Tabungan <i>Mudharabah</i> - investasi tidak terikat		
Tabungan BSI	1.074.337	368.045
Tabungan <i>Mudharabah</i> institusi	9.458	676
Tabungan <i>Maabrur</i>	786	567
Tabungan Investa Cendekia	281	294
Tabungan Berencana BSI	55	316
	<u>1.101.408</u>	<u>375.768</u>
Pihak ketiga		
Tabungan - investasi terikat	4.363.905	3.583.821
Tabungan <i>Mudharabah</i> - investasi tidak terikat		
Tabungan BSI	77.470.047	66.147.639
Tabungan <i>Maabrur</i>	14.033.505	12.880.933
Tabungan Pensiun	1.133.417	1.118.371
Tabungan <i>Mudharabah</i> institusi	728.191	505.812
Tabungan Investa Cendekia	347.135	465.954
Tabungan Berencana BSI	138.849	175.752
Tabungan Qurban	82	99
	<u>98.215.131</u>	<u>84.878.381</u>
	<u>99.316.539</u>	<u>85.254.149</u>

b. Kisaran *nisbah* bagi hasil untuk tabungan
Mudharabah - investasi tidak terikat per
tahun:

	31 Desember 2025/ 31 December 2025	31 Desember 2024/ 31 December 2024
Rupiah	1,29% - 1,61%	0,51% - 0,70%
Mata uang asing	0,17% - 0,18%	0,22% - 0,23%

38. TEMPORARY SYIRKAH FUNDS (continued)

Temporary syirkah funds consists of: (continued)

a. Deposits from Customers (continued)

2) Saving Deposits

a. Based on type:

Related parties (Note 56)
Saving deposits - restricted investment
Mudharabah saving deposits - unrestricted deposits
BSI saving deposits
Mudharabah institution saving deposits
Maabrur saving deposits
Investa Cendekia saving deposits
Berencana BSI saving deposits

Third parties investment
Mudharabah saving deposits - unrestricted deposits
BSI saving deposits
Maabrur saving deposits
Retirement saving deposits
Mudharabah institution saving deposits
Investa Cendekia saving deposits
Berencana BSI saving deposits
Qurban saving deposits

b. Range of the annual profit sharing ratio
(*nisbah*) for *Mudharabah* saving deposits -
unrestricted investment:

Rupiah
Foreign currencies

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38. DANA SYIRKAH TEMPORER (lanjutan)

Dana syirkah temporer terdiri dari: (lanjutan)

a. Simpanan dari nasabah (lanjutan)

3) Deposito *Mudharabah* - investasi tidak terikat

	31 Desember 2025/ 31 December 2025	31 Desember 2024/ 31 December 2024
Rupiah		
Pihak berelasi (Catatan 56)	44.715.076	36.497.082
Pihak ketiga	87.483.379	86.394.238
	132.198.455	122.891.320
Mata uang asing		
Pihak berelasi (Catatan 56)	1.463.701	1.260.326
Pihak ketiga	11.850.985	6.067.645
	13.314.686	7.327.971
Total	145.513.141	130.219.291

b. Simpanan dari bank lain

	31 Desember 2025/ 31 December 2025	31 Desember 2024/ 31 December 2024
Rupiah		
Pihak ketiga		
Giro <i>Mudharabah</i> -		
investasi tidak terikat	52.357	47.282
Tabungan <i>Mudharabah</i> -		
investasi tidak terikat	616.794	536.509
Deposito <i>Mudharabah</i> -		
investasi tidak terikat	84.730	94.515
Total	753.881	678.306

c. Berikut adalah informasi penting lainnya
sehubungan dengan deposito dari simpanan dari
nasabah dan simpanan dari bank lain:

1) Berdasarkan jangka waktu:

	31 Desember 2025/ 31 December 2025	31 Desember 2024/ 31 December 2024
Rupiah		
1 bulan	68.897.511	64.656.825
3 bulan	40.151.754	32.361.839
6 bulan	17.984.289	19.023.479
12 bulan	5.249.631	6.943.692
	132.283.185	122.985.835
Mata uang asing		
1 bulan	12.285.420	6.100.683
3 bulan	293.749	675.420
6 bulan	137.424	143.673
12 bulan	598.093	408.195
	13.314.686	7.327.971
Total	145.597.871	130.313.806

38. TEMPORARY SYIRKAH FUNDS (continued)

Temporary syirkah funds consists of: (continued)

a. Deposits from Customers (continued)

3) *Mudharabah* Time Deposit - unrestricted investment

Rupiah
Related parties (Note 56)
Third parties

Foreign currencies
Related parties (Note 56)
Third parties

b. Deposits from Other Banks

Rupiah
Third parties
Mudharabah demand deposits -
unrestricted investment
Mudharabah saving deposits -
unrestricted investment
Mudharabah time deposits -
unrestricted investment

c. Other significant information related to the time
deposits for deposits from customers and deposits
from other banks:

1) By contract period:

Rupiah
1 month
3 months
6 months
12 months

Foreign currencies
1 month
3 months
6 months
12 months

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38. DANA SYIRKAH TEMPORER (lanjutan)

Dana syirkah temporer terdiri dari: (lanjutan)

c. Berikut adalah informasi penting lainnya
sehubungan dengan deposito dari simpanan dari
nasabah dan simpanan dari bank lain: (lanjutan)

2) Berdasarkan sisa waktu hingga jatuh tempo:

	31 Desember 2025/ 31 December 2025
Rupiah	
Kurang dari 1 bulan	76.095.059
1 - 3 bulan	47.848.797
3 - 6 bulan	5.732.194
6 - 12 bulan	2.607.135
Total	132.283.185
Mata uang asing	
Kurang dari 1 bulan	12.394.667
1 - 3 bulan	317.972
3 - 6 bulan	302.867
6 - 12 bulan	299.180
Total	13.314.686
	145.597.871

Deposito berjangka *Mudharabah* merupakan simpanan dana pihak lain yang mendapatkan imbalan bagi hasil dari pendapatan Entitas Anak atas penggunaan dana tersebut dengan *nisbah* yang ditetapkan dan disetujui sebelumnya dengan akad *Mudharabah muthlaqah*.

3) Kisaran *nisbah* bagi hasil untuk deposito *Mudharabah* per tahun:

	31 Desember 2025/ 31 December 2025
Rupiah	2,38% - 3,48%
Mata uang asing	0,22% - 2,04%

4) Deposito berjangka *Mudharabah* dengan akad *Mudharabah muthlaqah* yang dijadikan sebagai jaminan atas piutang dan pembiayaan adalah masing-masing berjumlah Rp1.960.875 dan Rp1.575.029 pada tanggal 31 Desember 2025 dan 2024.

38. TEMPORARY SYIRKAH FUNDS (continued)

Temporary syirkah funds consists of: (continued)

c. Other significant information related to the time
deposits for deposits from customers and deposits
from other banks: (continued)

2) By remaining period until maturity date:

	31 Desember 2024/ 31 December 2024	
Rupiah		Rupiah
Kurang dari 1 bulan	72.729.631	Less than 1 month
1 - 3 months	29.881.194	1 - 3 months
3 - 6 months	16.528.669	3 - 6 months
6 - 12 months	3.846.341	6 - 12 months
Total	122.985.835	Total
Foreign currencies		Foreign currencies
Less than 1 month	6.447.489	Less than 1 month
1 - 3 months	466.065	1 - 3 months
3 - 6 months	340.384	3 - 6 months
6 - 12 months	74.033	6 - 12 months
Total	7.327.971	Total
	130.313.806	

Mudharabah time deposits represent third parties' deposits which received a profit sharing return from the Subsidiary's income over utilisation of its fund based on an agreed profit sharing ratio (*nisbah*) set and arranged in *Mudharabah muthlaqah* agreement.

3) Ranging of the annual profit sharing ratio *Mudharabah* Time Deposits:

	31 Desember 2024/ 31 December 2024	
Rupiah	2,17% - 3,50%	Rupiah
Foreign currencies	0,22% - 0,23%	Foreign currencies

4) *Mudharabah* time deposits with *Mudharabah muthlaqah* agreement that is pledged as collateral for receivables and financing amounted to Rp1,960,875 and Rp1,575,029 as of 31 December 2025 and 2024, respectively.

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**39. KEPENTINGAN NONPENGENDALI ATAS ASET
BERSIH ENTITAS ANAK YANG DIKONSOLIDASI**

Akun ini merupakan kepentingan nonpengendali atas aset bersih Entitas Anak yang dikonsolidasi sebagai berikut:

	31 Desember 2025/ 31 December 2025
PT Bank Syariah Indonesia Tbk	25.018.787
PT Bank Mandiri Taspen	4.548.328
PT Mandiri Tunas Finance	2.409.083
PT AXA Mandiri Financial Services	1.674.137
PT Mandiri Sekuritas	689
PT Mandiri Capital Indonesia	305
Total	33.651.329

Pada tanggal 31 Desember 2025 dan 2024, kepemilikan kepentingan nonpengendali atas BSI dan Bank Mantap masing-masing adalah sebesar 48,53% dan 48,90%.

Ringkasan informasi keuangan BSI dan Bank Mantap disajikan berdasarkan nilai sebelum eliminasi antar perusahaan.

Ringkasan laporan posisi keuangan:

	BSI		Bank Mantap	
	31 Desember/31 December		31 Desember/31 December	
	2025	2024	2025	2024
Total aset	456.192.606	408.613.432	73.025.174	66.232.344
Total liabilitas	114.099.142	109.866.532	63.627.368	58.444.320
Total dana syirkah temporer	290.140.590	253.705.326	-	-
Total ekuitas	51.952.874	45.041.574	9.397.806	7.788.024
Ekuitas yang diatribusikan kepada:				
Kepentingan nonpengendali	25.018.787	21.664.415	4.548.328	3.761.113

Ringkasan laporan laba rugi dan penghasilan komprehensif lain:

	BSI		Bank Mantap	
	Tahun yang berakhir pada tanggal 31 Desember/ Year ended 31 December		Tahun yang berakhir pada tanggal 31 Desember/ Year ended 31 December	
	2025	2024	2025	2024
Laba operasional	10.008.017	9.278.144	2.053.823	2.051.255
Laba sebelum beban pajak	9.761.412	9.050.395	2.053.656	2.039.633
Beban pajak - neto	(2.193.889)	(2.044.507)	(472.560)	(462.083)
Laba tahun berjalan	7.567.523	7.005.888	1.581.096	1.577.550
Penghasilan komprehensif lain tahun berjalan - setelah pajak penghasilan	394.662	152.125	186.440	(65.310)
Total penghasilan komprehensif tahun berjalan	7.962.185	7.158.013	1.767.536	1.512.240
Laba tahun berjalan yang diatribusikan kepada kepentingan nonpengendali	3.672.867	3.400.280	559.479	771.454
Dividen yang dibayar kepada kepentingan nonpengendali	510.042	415.243	77.145	68.922

**39. NON-CONTROLLING INTERESTS IN NET ASSETS
OF CONSOLIDATED SUBSIDIARIES**

This account represents non-controlling interests in net assets of consolidated Subsidiaries which are as follows:

31 Desember 2024/ 31 December 2024	
21.664.415	PT Bank Syariah Indonesia Tbk
3.761.113	PT Bank Mandiri Taspen
2.383.566	PT Mandiri Tunas Finance
1.868.228	PT AXA Mandiri Financial Services
639	PT Mandiri Sekuritas
291	PT Mandiri Capital Indonesia
29.678.252	Total

As of 31 December 2025 and 2024, the ownership of non-controlling interests in BSI and Bank Mantap is 48.53% and 48.90%, respectively.

The summarized financial information of BSI and Bank Mantap is presented based on the value before intercompany elimination.

Summary of statement of financial position:

	BSI	Bank Mantap
	31 Desember/31 December	31 Desember/31 December
	2025	2024
Total assets	456.192.606	408.613.432
Total liabilities	114.099.142	109.866.532
Total syirkah funds	290.140.590	253.705.326
Total equity	51.952.874	45.041.574
Attributable to:		
non-controlling interest	25.018.787	21.664.415

Summary of statement of profit or loss and other comprehensive income:

	BSI	Bank Mantap
	Tahun yang berakhir pada tanggal 31 Desember/ Year ended 31 December	Tahun yang berakhir pada tanggal 31 Desember/ Year ended 31 December
	2025	2024
Income from operation	10.008.017	9.278.144
Income before tax expense	9.761.412	9.050.395
Tax expense - net	(2.193.889)	(2.044.507)
Net income for the year	7.567.523	7.005.888
Other comprehensive income for the year - net of income tax	394.662	152.125
Total comprehensive income for the year	7.962.185	7.158.013
Net income for ther year attributable to non-controlling interest	3.672.867	3.400.280
Dividend paid for non-controlling interest	510.042	415.243

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**39. KEPENTINGAN NONPENGENDALI ATAS ASET
BERSIH ENTITAS ANAK YANG DIKONSOLIDASI
(lanjutan)**

**39. NON-CONTROLLING INTERESTS IN NET ASSETS
OF CONSOLIDATED SUBSIDIARIES (continued)**

Ringkasan laporan arus kas:

Summary of statement of cash flow:

	BSI		Bank Mantap		
	Tahun yang berakhir pada tanggal 31 Desember/ Year ended 31 December				
	2025	2024	2025	2024	
Aktivitas operasi	14.165.559	6.812.261	6.198.064	5.886.748	Operating activities
Aktivitas investasi	6.413.828	6.345.483	(4.371.450)	(4.502.517)	Investing activities
Aktivitas pendanaan	(17.644.971)	8.749.006	558.752	210.610	Financing activities
Kenaikan/(penurunan) neto kas dan setara kas	2.934.416	21.906.750	2.385.366	1.594.841	Net increase/(decrease) in cash and cash equivalents

40. EKUITAS

40. EQUITY

a. Modal dasar, ditempatkan dan disetor

a. Authorised, issued and fully paid capital

Modal dasar, ditempatkan dan disetor Bank Mandiri adalah sebagai berikut:

The Bank's authorised, issued and fully paid capital respectively, are as follows:

31 Desember 2025/31 December 2025					
	Jumlah lembar saham/ Number of shares	Nilai nominal per lembar saham (jumlah penuh)/ Nominal value per share (full amount)	Total nilai saham (jumlah penuh)/ Share value (full amount)	Persentase kepemilikan saham/ Percentage of ownership	
Modal dasar					Authorised capital
Saham Seri A Dwiwarna	1	125	125	0,00%	Dwiwarna Series A Share
Saham Biasa Seri B	127.999.999.999	125	15.999.999.999.875	100,00%	Series B Common Shares
Total modal dasar	128.000.000.000		16.000.000.000.000	100,00%	
Modal ditempatkan dan disetor					Issued and fully paid capital
Saham Seri A Dwiwarna					Dwiwarna Series A Share
Negara Republik Indonesia	1	125	125	0,00%	Republic of Indonesia
Saham Seri B					Series B Common Shares
PT Danantara Asset Management (Persero)	48.533.333.333	125	6.066.666.666.625	52,00%	PT Danantara Asset Management (Persero)
Indonesia Investment Authority	7.466.666.666	125	933.333.333.250	8,00%	Indonesia Investment Authority
Dewan Komisaris:					Board of Commissioners:
Zulkifli Zaini	22.850.900	125	2.856.362.500	0,02%	Zulkifli Zaini
Muhammad Yusuf Ateh	4.244.800	125	530.600.000	0,00%	Muhammad Yusuf Ateh
Direksi:					Board of Directors:
Riduan	14.547.800	125	1.818.475.000	0,02%	Riduan
Henry Panjaitan	163.000	125	20.375.000	0,00%	Henry Panjaitan
Timothy Utama	10.334.300	125	1.291.787.500	0,01%	Timothy Utama
Eka Filtria	4.293.600	125	536.700.000	0,01%	Eka Filtria
Danis Subyantoro	348.584	125	43.573.000	0,00%	Danis Subyantoro
Totok Priyambodo	370.000	125	46.250.000	0,00%	Totok Priyambodo
Mochamad Rizaldi	403.400	125	50.425.000	0,00%	Mochamad Rizaldi
Saptari	121.064	125	15.133.000	0,00%	Saptari
Ari Rizaldi	183.168	125	22.896.000	0,00%	Ari Rizaldi
Novita Widya Anggraini	222.000	125	27.750.000	0,00%	Novita Widya Anggraini
Jan Winston Tambunan	86.400	125	10.800.000	0,00%	Jan Winston Tambunan
Sunarto	549.600	125	68.700.000	0,00%	Sunarto
Publik (masing-masing dibawah 5%)	37.190.364.716	125	4.648.795.589.500	39,85%	Public (less than 5%)
93.249.083.332			11.656.135.416.500	99,91%	
Saham Treasuri (catatan 2am)	84.250.000		10.531.250.000	0,09%	
93.333.333.332			11.666.666.666.500	100,00%	

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40. EKUITAS (lanjutan)

**a. Modal dasar, ditempatkan dan disetor
(lanjutan)**

31 Desember 2024/31 December 2024				
	Jumlah lembar saham/ Number of shares	Nilai nominal per lembar saham (jumlah penuh)/ Nominal value per share (full amount)	Total nilai saham (jumlah penuh)/ Share value (full amount)	Persentase kepemilikan saham/ Percentage of ownership
Modal dasar				
Saham Seri A Dwiwarna	1	125	125	0,00%
Saham Biasa Seri B	127.999.999.999	125	15.999.999.999.875	100,00%
Total modal dasar	128.000.000.000		16.000.000.000.000	100,00%
Modal ditempatkan dan disetor				
Saham Seri A Dwiwarna				
Negara Republik Indonesia	1	125	125	0,00%
Saham Seri B				
Negara Republik Indonesia	48.533.333.333	125	6.066.666.666.625	52,00%
Indonesia Investment Authority	7.466.666.666	125	933.333.333.250	8,00%
Dewan Komisaris:				
Ronald Silaban	3.430.200	125	428.775.000	0,00%
Arif Budimanta	3.116.400	125	389.550.000	0,00%
Faried Utomo	3.116.400	125	389.550.000	0,00%
Muhammad Yusuf Ateh	2.673.600	125	334.200.000	0,00%
Tedi Bharata	30.300	125	3.787.500	0,00%
Direksi:				
Darmawan Junaidi	11.134.200	125	1.391.775.000	0,01%
Alexandra Askandar	11.028.200	125	1.378.525.000	0,01%
Agus Dwi Handaya	11.347.300	125	1.418.412.500	0,01%
Riduan	11.250.000	125	1.406.250.000	0,01%
Aquarius Rudianto	7.102.000	125	887.750.000	0,01%
Toni Eko Boy Subari	6.082.200	125	760.275.000	0,01%
Rohan Hafas	5.965.200	125	745.650.000	0,01%
Sigit Prastowo	10.869.800	125	1.358.725.000	0,01%
Timothy Utama	7.036.600	125	879.575.000	0,01%
Eka Fitria	1.197.500	125	149.687.500	0,01%
Danis Subyantoro	344.800	125	43.100.000	0,00%
Totok Priyambodo	370.000	125	46.250.000	0,00%
Publik (dibawah 5%)	37.237.238.632	125	4.654.654.829.000	39,90%
	93.333.333.332		11.666.666.666.500	100,00%

40. EQUITY (continued)

**a. Authorised, issued and fully paid capital
(continued)**

Authorised capital
Dwiwarna Series A Share
Series B Common Shares
Total authorised capital
Issued and fully paid capital
Dwiwarna Series A Share
Republic of Indonesia
Series B Common Shares
Republic of Indonesia
Indonesia Investment Authority
Board of Commissioners:
Ronald Silaban
Arif Budimanta
Faried Utomo
Muhammad Yusuf Ateh
Tedi Bharata
Board of Directors:
Darmawan Junaidi
Alexandra Askandar
Agus Dwi Handaya
Riduan
Aquarius Rudianto
Toni Eko Boy Subari
Rohan Hafas
Sigit Prastowo
Timothy Utama
Eka Fitria
Danis Subyantoro
Totok Priyambodo
Public (less than 5%)

Pada tanggal 31 Desember 2018 terdapat perubahan kepemilikan saham yang dimiliki oleh Dewan Komisaris Bank Mandiri, dimana kepemilikan saham pada tahun sebelumnya nihil. Kepemilikan saham tersebut dalam rangka pelaksanaan POJK No. 45/POJK.03/2015 tentang Penerapan Tata Kelola dalam Pemberian Remunerasi Bagi Bank Umum, dimana anggota Direksi dan Dewan Komisaris Non Independen diberikan remunerasi yang bersifat variabel dalam bentuk saham Bank atas kinerja untuk tahun buku 2017.

Saham yang dimiliki oleh Dewan Komisaris dan Direksi untuk tahun yang berakhir pada tanggal 31 Desember 2025 dan 2024 masing-masing sebesar 58.718.616 lembar dan 96.094.700 lembar saham atau 0,06% dan 0,1% dari jumlah lembar saham modal ditempatkan dan disetor.

As of 31 December 2018, there was a change of ownership of the stock owned by the Board of Commissioners of Bank Mandiri, where the ownership of shares in the prior year was nil. The share ownership was related to the implementation of FSA regulation No. 45/POJK.03/2015, about the Application of Corporate Governance in Granting Remuneration for Commercial Banks, where member of Directors and Non Independent Board of Commissioners are entitled to variable remuneration in form of the Bank's shares for financial performance of 2017.

Shares owned by the Board of Commissioners and Board of Directors for the period and year 31 December 2025 and 2024 respectively, amounted to 58,718,616 shares and 96,094,700 shares, or 0.06% and 0.1% from the total number of issued and fully paid-in capital shares.

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40. EKUITAS (lanjutan)

**a. Modal dasar, ditempatkan dan disetor
(lanjutan)**

Penetapan modal ditempatkan dan disetor sebesar Rp4.000.000 oleh Pemerintah Republik Indonesia pada tanggal pendirian Bank Mandiri, telah dilaksanakan sebagai berikut:

1. Pembayaran secara tunai melalui Bank Indonesia sejumlah Rp1.600.004.
2. Penempatan dalam saham yang dicatat sebagai penyertaan saham pada Bank Peserta Penggabungan sejumlah Rp599.999 untuk setiap Bank atau jumlah keseluruhannya Rp2.399.996, melalui pengalihan saham milik Pemerintah Republik Indonesia pada setiap Bank Peserta Penggabungan kepada Bank Mandiri, seperti yang telah disebut dalam Rapat Umum Pemegang Saham Luar Biasa dari Bank Peserta Penggabungan. Berdasarkan perjanjian *inbreng* yang telah diaktakan dengan Akta No. 9 yang dibuat oleh Notaris Sutjipto, S.H., tanggal 2 Oktober 1998, Bank Mandiri dan Pemerintah Republik Indonesia setuju untuk mengalihkan saham-saham tersebut sebagai pembayaran untuk saham baru yang akan dikeluarkan oleh Bank Mandiri.

Berdasarkan perubahan anggaran dasar Bank Mandiri yang dituangkan dalam Akta No. 98 yang dibuat oleh Notaris Sutjipto, S.H., tanggal 24 Juli 1999, pemegang saham memutuskan untuk meningkatkan modal disetor (modal saham) Bank Mandiri dari Rp4.000.000 menjadi Rp4.251.000 dan jumlah tersebut akan dibayar oleh Pemerintah Republik Indonesia. Penambahan sebesar Rp251.000 merupakan hasil konversi dari tambahan modal disetor menjadi modal saham akibat dari adanya kelebihan obligasi rekapitalisasi yang diterbitkan dalam Program Rekapitalisasi Pertama berdasarkan Peraturan Pemerintah No. 52 Tahun 1999.

Berdasarkan keputusan RUPS-LB tanggal 29 Mei 2003 yang dituangkan dalam Akta No. 142 yang dibuat oleh Notaris Sutjipto, S.H., tanggal 29 Mei 2003, pemegang saham Bank Mandiri antara lain menyetujui:

- (i) Pelaksanaan *Initial Public Offering* (IPO).
- (ii) Perubahan struktur permodalan Bank Mandiri.
- (iii) Perubahan anggaran dasar Bank Mandiri.

40. EQUITY (continued)

**a. Authorised, issued and fully paid capital
(continued)**

The determination of issued and fully paid capital amounted to Rp4,000,000 by the Government of the Republic of Indonesia at the date of establishment of Bank Mandiri was carried out as follows:

1. Cash payment through Bank Indonesia amounted to Rp1,600,004.
2. Placements in shares recorded as investments in shares of the Merged Banks amounted to Rp599,999 each or totaling Rp2,399,996, through the transfer of shares of the Government of the Republic of Indonesia in each of the Merged Banks to Bank Mandiri, as resolved during the respective Extraordinary General Shareholders' Meetings of the Merged Banks. Based on the *inbreng* agreement approved by Notarial Deed No. 9 of Notary Sutjipto, S.H., dated 2 October 1998, Bank Mandiri and the Government of the Republic of Indonesia agreed to transfer those shares as payment for new shares to be issued by Bank Mandiri.

Based on the amendments to the Articles of Association of Bank Mandiri which stated in the Notarial Deed No. 98 of Notary Sutjipto, S.H. dated 24 July 1999, the shareholders resolved to increase the paid-in capital (share capital) of Bank Mandiri from Rp4,000,000 to Rp4,251,000 to be entirely paid by the Government of the Republic of Indonesia. The increase of Rp251,000 was a conversion from additional paid-in capital to share capital as a result of an excess from recapitalisation bonds issued under the First Recapitalisation Program based on Government Regulation No. 52 year 1999.

Based on the RUPS – LB decision dated 29 May 2003, which was documented in Notarial Deed No. 142 of Notary Sutjipto, S.H., dated 29 May 2003, the shareholders approved these following matters:

- (i) Execution of Initial Public Offering (IPO).
- (ii) Changes in capital structure of Bank Mandiri.
- (iii) Changes in articles of association of Bank Mandiri.

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**a. Modal dasar, ditempatkan dan disetor
(lanjutan)**

Berkaitan dengan perubahan struktur permodalan Bank Mandiri, RUPS-LB juga menyetujui penetapan bagian dari dana rekapitalisasi sebesar Rp168.801.315 sebagai agio saham.

Perubahan struktur permodalan tersebut di atas berlaku efektif terhitung sejak tanggal 23 Mei 2003, dengan catatan Bank Mandiri harus melakukan kuasi-reorganisasi yang ditetapkan dalam RUPS selambat-lambatnya pada penutupan buku tahun 2003.

Saham Seri A Dwiwarna merupakan saham yang dimiliki oleh Negara Republik Indonesia dan tidak dapat dipindahkan kepada siapapun. Saham Seri A Dwiwarna memberikan hak istimewa kepada Negara Republik Indonesia dimana dalam agenda-agenda tertentu, RUPS hanya dapat memutuskan jika pemegang saham Seri A Dwiwarna hadir dan menyetujui usul agenda dimaksud.

Beberapa agenda RUPS yang wajib dihadiri dan disetujui oleh Pemegang Saham Seri A Dwiwarna agar RUPS dapat memutus adalah agenda RUPS yang terkait dengan:

1. Penambahan modal.
2. Pengangkatan dan pemberhentian Direksi dan Dewan Komisaris.
3. Perubahan anggaran dasar.
4. Penggabungan, peleburan dan pengambilalihan.
5. Pembubaran dan likuidasi.

Perubahan struktur modal sebagaimana disebutkan di atas telah dicantumkan dalam Pernyataan Keputusan Rapat Perubahan Anggaran Dasar PT Bank Mandiri (Persero) Tbk yang dituangkan dalam akta notaris Sutjipto, S.H., No. 2 tanggal 1 Juni 2003. Perubahan tersebut telah disahkan oleh Menteri Hukum dan Hak Asasi Manusia Republik Indonesia, dengan Surat Keputusan No. C-12783.HT.01.04.TH.2003 tanggal 6 Juni 2003 dan diumumkan pada tambahan No. 6590 dalam Berita Negara Republik Indonesia No. 63 tanggal 8 Agustus 2003.

40. EQUITY (continued)

**a. Authorised, issued and fully paid capital
(continued)**

In relation to the change in capital structure of Bank Mandiri, the RUPS-LB also approved the allocation on part of recapitalisation fund amounted to Rp168,801,315 as share premium.

The changes of capital structure that mentioned above became effective started from 23 May 2003, with the conditional requirement that the Bank should conduct a quasi-reorganisation before the end of 2003 as required in the RUPS.

The Dwiwarna Series A share represents a share owned by the Republic of Indonesia, which is not transferrable. It provides the Republic of Indonesia with the privileges where RUPS can make decision only if the Dwiwarna Series A shareholder attend and approve certain agendas.

The agenda of RUPS where the shareholder of Dwiwarna Series A are mandatory to attend and approve are:

1. *Increases in capital.*
2. *Appointment and termination of the Boards of Directors and Commissioners.*
3. *Amendment of the Articles of Association.*
4. *Mergers, acquisitions and takeovers.*
5. *Dissolution and liquidation.*

The changes in the capital structure were based on the Minutes of Meeting regarding the Amendment of the Articles of Association (Pernyataan Keputusan Rapat Perubahan Anggaran Dasar) of PT Bank Mandiri (Persero) Tbk as stated in Notarial Deed of Sutjipto, S.H. No. 2 dated 1 June 2003. The amendment was approved by the Ministry of Law and Human Rights of the Republic of Indonesia through Decision Letter No. C-12783.HT.01.04.TH.2003 dated 6 June 2003 and announced in Appendix No. 6590 of State Gazette of the Republic of Indonesia No. 63 dated 8 August 2003.

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a. Modal dasar, ditempatkan dan disetor (lanjutan)

Kenaikan modal saham ditempatkan dan disetor Bank Mandiri dari Rp4.251.000 menjadi Rp10.000.000 dilakukan dengan cara sebagai berikut:

1. Pengembalian sebagian modal disetor sebesar Rp251.000 kepada Pemerintah sebagai bagian dari kelebihan dana rekapitalisasi yang masih ditahan pada Bank Mandiri sebesar Rp1.412.000 dan meningkatkan modal disetor sebesar Rp1.000.000 dari pengkapitalisasian cadangan, berdasarkan Peraturan Pemerintah No. 26 Tahun 2003 tanggal 29 Mei 2003 tentang Konversi Penyertaan Modal Negara Republik Indonesia ke dalam modal saham PT Bank Mandiri (Persero) Tbk dan Keputusan Menteri Negara Badan Usaha Milik Negara ("BUMN"), selaku Pemegang Saham PT Bank Mandiri (Persero) Tbk No. KEP-154/M-MBU/2002 tanggal 29 Oktober 2002.
2. Penambahan modal disetor sebesar Rp5.000.000 yang berasal dari tambahan modal disetor berdasarkan Keputusan Kementerian Keuangan ("KMK-RI") No. 227/202.02/2003 tanggal 23 Mei 2003 tentang "Besarnya Nilai Final dan Pelaksanaan Hak-Hak Pemerintah yang Timbul Sebagai Akibat Penambahan Penyertaan Modal Negara Republik Indonesia ke dalam Modal Perusahaan Perseroan (Persero) PT Bank Mandiri (Persero) Tbk dalam Rangka Program Rekapitalisasi Bank Umum".

Program manajemen berbasis saham

Berdasarkan Keputusan RUPS-LB tanggal 29 Mei 2003 sebagaimana tertuang dalam Akta Notaris Sutjipto, S.H., No. 142 tanggal 29 Mei 2003, pemegang saham Bank Mandiri juga menyetujui rencana kepemilikan saham oleh pegawai dan Direksi melalui Program Penjatahan Saham/*Employee Stock Allocation* ("ESA") dan Pemberian Opsi Pembelian Saham kepada Manajemen/*Management Stock Option Plan* ("MSOP"). Program ESA terdiri dari program Pemberian Saham Bonus (*Share Plan Bonus*) dan program Penjatahan Saham dengan Diskon (*Share Purchase at Discount*). Sedangkan program MSOP ditujukan untuk Direksi dan pegawai pimpinan pada tingkatan (*grade*) atau kriteria tertentu. Biaya dan diskon atas program ESA tersebut menjadi tanggungan Bank Mandiri yang bebannya bersumber dari cadangan yang telah dibentuk. Pengelolaan dan pelaksanaan program ESA dan MSOP dilakukan oleh Direksi, sedangkan pengawasannya dilakukan oleh Dewan Komisaris.

40. EQUITY (continued)

a. Authorised, issued and fully paid capital (continued)

The increase in issued and fully paid capital of Bank Mandiri from Rp4,251,000 to Rp10,000,000 was made through the following:

1. Partial return of fully paid capital of Rp251,000 to the Government as a part of the return of excess recapitalisation fund of Rp1,412,000 which was retained by Bank Mandiri, and an increase in paid-in capital amounted to Rp1,000,000 from the capitalisation of reserves, based on Government Regulation No. 26 Year 2003 dated 29 May 2003, regarding the Conversion of the Investment of the Republic of Indonesia into the Paid-in Capital of PT Bank Mandiri (Persero) Tbk, and Decree of the Ministry of State-Owned Enterprises ("BUMN"), as the Bank's shareholders', No. KEP-154/M-MBU/2002 dated 29 October 2002.
2. Increase in fully paid capital of Rp5,000,000 from the additional paid-in capital based on the Decree of the Ministry of Finance of the Republic of Indonesia ("KMK RI") No. 227/202.02/2003 dated 23 May 2003 regarding "The Final Amount and Implementation of the Government's Rights Arising from the Additional Share of the Government of the Republic of Indonesia in PT Bank Mandiri (Persero) Tbk in Relation to the Commercial Banking Recapitalisation Program".

Management stock option plan

Based on the RUPS-LB held on 29 May 2003, which was notarised by Notary Sutjipto, S.H., in Notarial Deed No. 142 dated 29 May 2003, the Bank's shareholders also agreed on employee and directors stock ownership plan through an Employee Stock Allocation ("ESA") Program and a Management Stock Option Plan ("MSOP"). The ESA program consists of a Share Plan Bonus and a Share Purchase at Discount program. MSOP is designated for Directors and Senior Management at certain levels and based on certain criteria. All costs and discounts related to the ESA program are recognised by the Bank through allocation of reserves. The management and execution of the ESA and MSOP programs are performed by the Board of Directors, while the supervision is performed by the Board of Commissioners.

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40. EKUITAS (lanjutan)

**a. Modal dasar, ditempatkan dan disetor
(lanjutan)**

Program manajemen berbasis saham (lanjutan)

Pada tanggal 14 Juli 2003, Pemerintah Republik Indonesia melepaskan 4.000.000.000 lembar sahamnya, yang mewakili 20,00% kepemilikannya di Bank Mandiri, melalui *Initial Public Offering* ("IPO").

Sebagai tindak lanjut dari Peraturan Pemerintah Republik Indonesia No. 27/2003 tanggal 2 Juni 2003 yang menyetujui divestasi sampai 30,00% atas kepemilikan Pemerintah di Bank Mandiri dan berdasarkan keputusan Tim Kebijakan Privatisasi Badan Usaha Milik Negara No. Kep-05/TKP/01/2004 tanggal 19 Januari 2004, Pemerintah Republik Indonesia melakukan divestasi lanjutan atas 10,00% kepemilikan di Bank Mandiri atau sebanyak 2.000.000.000 lembar saham Biasa Seri B pada tanggal 11 Maret 2004 melalui *private placement*.

Pada saat pelaksanaan IPO tanggal 14 Juli 2003, Bank Mandiri memberikan opsi pembelian saham kepada manajemen melalui program MSOP Tahap 1 sebanyak 378.583.785 lembar opsi dengan harga eksekusi sebesar Rp742,50 (nilai penuh) per lembar saham dan nilai nominal Rp500 (nilai penuh) per lembar saham. Pemberian opsi saham ini dibukukan pada pos ekuitas - opsi saham dengan nilai wajar opsi saham sebesar Rp69,71 (nilai penuh) per lembar. Opsi yang dieksekusi dari MSOP Tahap 1 adalah sebesar 375.365.957 lembar saham sehingga mengakibatkan penambahan Modal Ditempatkan dan Disetor sebesar Rp187.683, penambahan agio saham sebesar Rp117.193.

Selanjutnya pada RUPS Tahunan tanggal 16 Mei 2005 telah disetujui pemberian MSOP Tahap 2 sebanyak 312.000.000 lembar opsi saham. Harga eksekusi per lembar saham adalah sebesar Rp1.190,50 (nilai penuh) untuk pelaksanaan di tahun pertama dan Rp2.493 (nilai penuh) untuk pelaksanaan di tahun kedua dan di tahun berikutnya. Nilai nominal per lembar saham adalah Rp500 (nilai penuh). Pemberian opsi saham ini dibukukan pada pos ekuitas - opsi saham dengan nilai wajar opsi saham sebesar Rp642,28 (nilai penuh) per lembar. Opsi yang dieksekusi dari MSOP Tahap 2 adalah sebesar 311.713.697 lembar saham sehingga mengakibatkan penambahan modal ditempatkan dan disetor sebesar Rp155.857 dan penambahan agio saham sebesar Rp425.233.

40. EQUITY (continued)

**a. Authorised, issued and fully paid capital
(continued)**

Management stock option plan (continued)

On 14 July 2003, the Government of the Republic of Indonesia divested 4,000,000,000 shares representing 20.00% of its ownership in Bank Mandiri through an Initial Public Offering ("IPO").

As a follow up action on the Government of Republic of Indonesia Regulation No. 27/2003 dated 2 June 2003, which approved the divestment of the Government ownership in Bank Mandiri of up to 30.00%, and based on a decision of Tim Kebijakan Privatisasi Badan Usaha Milik Negara No. Kep-05/TKP/01/2004 dated 19 January 2004, the Government of the Republic of Indonesia divested an additional 10.00% of ownership interest in Bank Mandiri or 2,000,000,000 shares of Series B common shares on 11 March 2004 through private placement.

On 14 July 2003, the date of the IPO, through MSOP Stage 1, the Bank issued 378,583,785 share options for the management with an exercise price of Rp742.50 (full amount) per share and a nominal value of Rp500 (full amount) per share. The share options are recorded in the Shareholders' Equity account - Share Options at fair value amounted to Rp69.71 (full amount) per share options. MSOP Stage 1 has been exercised in total 375,365,957 shares, thereby increasing the total issued and fully paid capital by Rp187,683, and share premium by Rp117,193.

The Annual General Meeting of Shareholders on 16 May 2005 approved MSOP Stage 2 amounted to 312,000,000 share options. The exercise price for each share is Rp1,190.50 (full amount) to be exercised in the first year and Rp2,493 (full amount) to be exercised in the second year and the following year. The nominal value per share is Rp500 (full amount). The Bank recorded MSOP Stage 2 in the shareholders' equity account - Share Options with fair value amounted to Rp642.28 (full amount) per share options. MSOP Stage 2 has been exercised in total of 311,713,697 shares thereby increasing the total issued and fully paid capital by Rp155,857 and share premium by Rp425,233.

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40. EKUITAS (lanjutan)

**a. Modal dasar, ditempatkan dan disetor
(lanjutan)**

Program manajemen berbasis saham (lanjutan)

RUPS Tahunan tanggal 22 Mei 2006 menyetujui pemberian MSOP Tahap 3 sebanyak 309.416.215 lembar opsi saham.

Harga eksekusi opsi per lembar saham MSOP Tahap 3 adalah sebesar Rp1.495,08 (nilai penuh) dengan nilai nominal Rp500 (nilai penuh) per lembar saham. Pemberian opsi saham ini dibukukan pada pos ekuitas - opsi saham dengan nilai wajar opsi saham sebesar Rp593,89 (nilai penuh) per lembar. Opsi yang dieksekusi dari MSOP Tahap 3 adalah sebesar 309.415.088 lembar saham sehingga mengakibatkan penambahan modal ditempatkan dan disetor sebesar Rp154.707 dan penambahan agio saham sebesar Rp491.651.

Pada tanggal 27 Desember 2010, Bank telah melakukan pendaftaran pertama kepada Otoritas Jasa Keuangan ("OJK") (dahulu Badan Pengawas Pasar Modal dan Lembaga Keuangan (Bapepam-LK)) dalam rangka Penawaran Umum Terbatas ("PUT") kepada para pemegang saham Bank dalam rangka Penerbitan Hak Memesan Efek Terlebih Dahulu ("HMETD") sebanyak 2.336.838.591 lembar saham seri B. PUT ini telah mendapatkan persetujuan dari Dewan Komisaris melalui suratnya tertanggal 29 April 2010. Bank telah menyampaikan pemberitahuan mengenai PUT kepada Bank Indonesia melalui surat tertanggal 17 September 2010. PUT ini juga telah diundangkan melalui Peraturan Pemerintah Republik Indonesia No. 75 tahun 2010 tertanggal 20 November 2010.

PUT telah mendapat persetujuan efektif dari Bapepam-LK melalui surat No. S-807/BL/2011 tertanggal 27 Januari 2011, dimana PUT menjadi efektif setelah mendapat persetujuan dari pemegang saham dalam Rapat Umum Pemegang Saham Luar Biasa yang dilaksanakan pada tanggal 28 Januari 2011.

HMETD sebanyak 2.336.838.591 lembar saham diperdagangkan selama periode 14 - 21 Februari 2011 dengan harga pelaksanaan sebesar Rp5.000 (nilai penuh) per lembar saham yang mengakibatkan penambahan modal ditempatkan dan disetor sebesar Rp1.168.420.

40. EQUITY (continued)

**a. Authorised, issued and fully paid capital
(continued)**

Management stock option plan (continued)

The Annual General Meeting of Shareholders on 22 May 2006 approved MSOP Stage 3 amounted to 309,416,215 share options.

The exercise price for each share in the MSOP Stage 3 is Rp1,495.08 (full amount) with nominal value of Rp500 (full amount) per share. The Bank recorded MSOP Stage 3 as part of the shareholders' equity account at fair value amounted to Rp593.89 (full amount) per share option. The total option that has been exercised in MSOP Stage 3 was 309,415,088 shares thereby increasing the total issued and fully paid capital by Rp154,707 and share premium by Rp491,651.

On 27 December 2010, Bank Mandiri submitted a first registration to Financial Services Authority ("FSA") (formerly Capital Market Supervisory Board and Financial Institution (Bapepam-LK)) in relation to the Limited Public Offering ("LPO") to the Bank's shareholders in respect to the issuance of Pre-emptive Rights ("HMETD") of 2,336,838,591 series B shares. The Limited Public Offering has been approved by the Board of Commissioners through its letter dated 29 April 2010. The Bank has submitted the notification letter regarding the Limited Public Offering to Bank Indonesia through its letter dated 17 September 2010. The Limited Public Offering has been enacted through the Indonesian Government Regulation No. 75 year 2010 dated 20 November 2010.

LPO has been approved by Bapepam-LK through its letter No. S-807/BL/2011 dated 27 January 2011, and the LPO has become effective after obtaining approval in the Extraordinary General Meeting of Shareholders held on 28 January 2011.

The Pre-emptive Rights of 2,336,838,591 shares were traded during the period of 14 - 21 February 2011 with an exercise price of Rp5,000 (full amount) per share which resulted in an additional of issued and paid-up capital amounted to Rp1,168,420.

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40. EKUITAS (lanjutan)

b. Tambahan modal disetor/agio saham

Tambahan modal disetor/agio saham pada tanggal 31 Desember 2024 dan 2023 masing-masing sebesar Rp18.095.274 dan Rp17.643.264 berasal dari Penawaran Umum Terbatas ("PUT"), Program Rekapitalisasi (Catatan 1c) dan penjualan kepemilikan saham Bank Mandiri di PT Usaha Gedung Mandiri ("UGM") dan PT Bumi Daya Plaza ("BDP") serta penggabungan usaha Bank Syariah Mandiri ("BSM"), Bank Rakyat Indonesia Syariah ("BRIS") dan Bank Negara Indonesia Syariah ("BNIS") menjadi Bank Syariah Indonesia ("BSI"). Agio saham sebesar Rp17.535.764 termasuk agio yang berasal dari PUT (Catatan 40a) sebesar Rp10.515.774 sebelum dikurangi dengan biaya-biaya yang terkait PUT sebesar Rp274.078. Penambahan agio saham di tahun 2013 sebesar Rp113.817 di laporan keuangan konsolidasian (Rp273.932 di laporan keuangan Entitas Induk) berasal dari pengalihan kepemilikan saham Bank Mandiri di UGM dan BDP kepada entitas-entitas sepengendali, yaitu selisih antara harga jual dengan nilai tercatat penyertaan di laporan keuangan konsolidasian. Penambahan agio saham sebesar Rp327.072 berasal dari penggabungan usaha BSM, BRIS dan BNIS menjadi BSI.

Selisih antara harga jual dengan nilai tercatat penyertaan yang dicatat sebagai agio saham di laporan keuangan induk Bank dan laporan konsolidasian adalah masing-masing sebesar Rp273.932 dan Rp113.817.

Berdasarkan hasil dari uji telaah/*due diligence review* yang dilaksanakan atas nama Pemerintah tanggal 31 Desember 1999 dan Kontrak Manajemen ("IMPA") tanggal 8 April 2000, ditetapkan bahwa terdapat kelebihan rekapitalisasi sebesar Rp4.069.000. Bank telah mengembalikan Rp2.657.000 dari Obligasi Rekapitalisasi Pemerintah ke Pemerintah pada tanggal 7 Juli 2000 sesuai dengan kontrak manajemen. Sedangkan atas sisa kelebihan sebesar Rp1.412.000 telah dikembalikan kepada Pemerintah pada tanggal 25 April 2003 sesuai dengan persetujuan dari pemegang saham dalam rapat tanggal 29 Oktober 2002 dan Surat Keputusan Menteri BUMN No. KEP-154/M-MBU/2002 tanggal 29 Oktober 2002.

Termasuk di dalam jumlah pengembalian sisa kelebihan dana rekapitalisasi sebesar Rp1.412.000 di atas adalah bagian dari modal ditempatkan dan disetor sebesar Rp251.000.

40. EQUITY (continued)

b. Additional paid-in capital/share premium

The additional paid-in capital/shares premium as of 31 December 2024 and 2023 amounted to Rp18,095,274 and Rp17,643,264, respectively from the Limited Public Offering (LPO), the Recapitalization Program (Note 1c) and sale of Bank Mandiri's share ownership in PT Usaha Gedung Mandiri ("UGM") and PT Bumi Daya Plaza ("BDP") as well as the business merger of Bank Syariah Mandiri ("BSM"), Bank Rakyat Indonesia Syariah ("BRIS") and Bank Negara Indonesia Syariah ("BNIS") became Bank Syariah Indonesia ("BSI"). The shares premium amounted to Rp17,535,764 including premium from the LPO (Note 40a) amounted to Rp10,515,774 before deducting the costs related to the LPO amounted to Rp274,078. The additional share premium in 2013 amounted to Rp113,817 in the consolidated financial statements (Rp273,932 in the financial statements of the Parent Entity) came from the transfer of ownership of Bank Mandiri's shares in UGM and BDP to entities under common control, i.e. the difference between the selling price and the carrying amount of the investment in the consolidated financial statements. The additional shares premium of Rp327,072 from the merger of BSM, BRIS and BNIS into BSI.

The difference between selling price and book value of shares recorded as share premium in Parent Entity and consolidated financial statements are amounted to Rp273,932 and Rp113,817, respectively.

Based on the results of a due diligence review conducted on behalf of the Government dated 31 December 1999 and Management Contract ("IMPA") dated 8 April 2000, it was decided that there was an excess on recapitalisation amounted to Rp4,069,000. The Bank has refunded Rp2,657,000 of Government Recapitalisation Bonds to the Government on 7 July 2000 pursuant to the Management Contract. The remaining balance of Rp1,412,000 was refunded to the Government on 25 April 2003 based on approval from the shareholders during its meeting on 29 October 2002 and the Ministry of State-Owned Enterprises Decision Letter No. KEP-154/M-MBU/2002 dated 29 October 2002.

The refund for above excess of recapitalisation amounted to Rp1,412,000 includes a portion of issued and fully paid capital of Rp251,000.

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40. EKUITAS (lanjutan)

b. Tambahan modal disetor/agio saham (lanjutan)

Pada tanggal 23 Mei 2003, Menteri Keuangan Republik Indonesia telah mengeluarkan Surat Keputusan (KMK-RI) No. 227/KMK.02/2003 tanggal 23 Mei 2003 dan kemudian diubah dengan KMK-RI No. 420/KMK.02/2003 tanggal 30 September 2003 sebagai ketentuan lebih lanjut atas pelaksanaan Peraturan Pemerintah No. 52 tahun 1999 dan No. 97 tahun 1999 mengenai jumlah final tambahan penyertaan modal Negara dalam modal Bank Mandiri.

Hal-hal yang diputuskan dalam KMK-RI ini adalah sebagai berikut:

- Nilai final kebutuhan rekapitalisasi Bank Mandiri adalah sebesar Rp173.801.315;
- Terhadap dana rekapitalisasi senilai Rp5.000.000 dikonversi dengan 5.000.000 lembar saham baru yang diterbitkan oleh Bank Mandiri dengan nilai nominal Rp1.000.000 (nilai penuh) per lembar saham;
- Terhadap sisa dana rekapitalisasi senilai Rp168.801.315 dibukukan sebagai agio pada struktur modal Bank Mandiri.

Dengan dilaksanakannya kuasi-reorganisasi oleh Bank, saldo rugi sebelum kuasi-reorganisasi pada tanggal 30 April 2003 sebesar Rp162.874.901 dieliminasi ke akun tambahan modal disetor/agio.

Pada tanggal 1 Februari 2021, terdapat transaksi pembentukan PT Bank Syariah Indonesia Tbk yang merupakan hasil penggabungan PT Bank Syariah Mandiri (BSM), PT Bank BRISyariah Tbk (BRIS), dan PT Bank BNI Syariah (BNIS) merupakan kombinasi bisnis entitas pengendali. Perbedaan antara jumlah imbalan yang dialihkan dan jumlah tercatat investasi yang diperoleh dari transaksi ini diakui sebagai "Selisih Nilai Transaksi Kombinasi Bisnis Entitas Sepengendali" dan disajikan sebagai bagian "Tambahan Modal disetor" sebesar Rp327.072 (Catatan 1g).

Pada tanggal 26 Juni 2024 Bank Mandiri telah kehilangan pengendalian atas Mandiri Inhealth yang mengakibatkan Bank Mandiri menghentikan pengakuan terhadap aset bersih Mandiri Inhealth pada nilai tercatatnya. Perbedaan antara jumlah imbalan yang diterima dan jumlah tercatat investasi yang diperoleh dari transaksi ini diakui sebagai "Selisih Nilai Transaksi Kombinasi Bisnis Entitas Sepengendali" dan disajikan sebagai bagian "Tambahan Modal disetor" sebesar Rp452.010 (Catatan 1g).

40. EQUITY (continued)

b. Additional paid-in capital/share premium (continued)

On 23 May 2003, the Minister of Finance of the Republic of Indonesia issued Decree (KMK-RI) No. 227/KMK.02/2003 dated 23 May 2003, which was amended by KMK-RI No. 420/KMK.02/2003 dated 30 September 2003, which provides further guidance on Government Regulations No. 52 year 1999 and No. 97 year 1999 regarding the final additional Government participation in Bank Mandiri's capital.

The following are the matters decided under the KMK-RI:

- The final Bank Mandiri recapitalisation amount is Rp173,801,315;
- The recapitalisation fund of Rp5,000,000 is converted into 5,000,000 new shares issued by Bank Mandiri with a nominal value of Rp1,000,000 (full amount) per share;
- The remaining recapitalisation fund amount of Rp168,801,315 is recorded as share premium within the capital structure of Bank Mandiri.

Through quasi-reorganisation, the Bank's accumulated losses as of 30 April 2003 amounted to Rp162,874,901 were eliminated against additional paid-in capital/share premium.

On 1 February 2021, there was a transaction involving the establishment of PT Bank Syariah Indonesia Tbk, which included the merger of PT Bank Syariah Mandiri (BSM), PT Bank BRISyariah Tbk (BRIS), and PT Bank BNI Syariah (BNIS). This transaction constituted a business combination of controlling entities. The difference between the consideration transferred and the fair value of the acquired investments from this transaction is recognised as "Business Combination Transaction Value Difference" and presented as part of "Additional Paid-in Capital" amounting to Rp327,072 (Note 1g).

On 26 June 2024, Bank Mandiri lost control over Mandiri Inhealth, resulting in Bank Mandiri ceasing recognition of Mandiri Inhealth's net assets at their carrying amount. The difference between the consideration received and the carrying amount of the investments acquired from this transaction is recognised as "Business Combination Transaction Value Difference" and presented as part of "Additional Paid-in Capital" amounting to Rp452,010 (Note 1g).

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40. EKUITAS (lanjutan)

c. Distribusi laba bersih

Dalam Rapat Umum Pemegang Saham Tahunan ("RUPST") yang diadakan tanggal 25 Maret 2025 dan 7 Maret 2024, para pemegang saham menyetujui distribusi laba bersih tahun 2024 dan 2023 sebagai berikut:

	2024	2023
Dividen	43.510.539	33.036.034
Laba ditahan		
Belum ditentukan penggunaannya	12.272.203	22.024.023
	55.782.742	55.060.057
Dividen per lembar saham (nilai penuh)	466,18	353,96

Dividen atas laba bersih tahun 2024 sebesar Rp43.510.539 dibayarkan pada tanggal 23 April 2025 dan dividen atas laba bersih tahun 2023 sebesar Rp33.036.034 dibayarkan pada tanggal 28 Maret 2024. Pembagian dividen tersebut dibukukan sebagai pengurang saldo laba dalam Laporan Perubahan Ekuitas Konsolidasian sesuai dengan persetujuan RUPST.

Dividen interim tahun 2025 sebesar Rp9.324.158 dibayarkan pada tanggal 14 Januari 2026. Pembayaran dividen interim dilakukan berdasarkan persetujuan Dewan Komisaris atas keputusan Direksi Bank Mandiri pada tanggal 18 Desember 2025.

d. Saham treasuri

Pada posisi per tanggal 31 Desember 2025, Bank Mandiri telah melakukan pembelian kembali saham yang disimpan sebagai saham treasuri dan tercatat di Bursa Efek Indonesia sejumlah 84.250.000 (delapan puluh empat dua ratus lima puluh ribu) lembar saham berdasarkan data laporan bulanan dari PT Datindo Entrycom selaku Biro Administrasi Efek Perseroan (lihat catatan 1f).

e. Pengalihan sebagian saham Seri B milik Negara Republik Indonesia kepada Indonesia Investment Authority

Berdasarkan Peraturan Pemerintah RI No. 111 Tahun 2021 tentang Penambahan Penyertaan Modal Negara Republik Indonesia ke dalam Modal Lembaga Pengelola Investasi telah ditetapkan penambahan penyertaan modal negara kepada Lembaga Pengelola Investasi (dalam hal ini Indonesia Investment Authority). Penambahan penyertaan modal tersebut berasal dari pengalihan sebagian saham seri B milik Negara Republik Indonesia pada Bank.

40. EQUITY (continued)

c. Distribution of net income

Based on the Annual General Meeting of Shareholders ("RUPST") held on 25 March 2025 and 7 March 2024, the shareholders approved the distribution of the 2024 and 2023 net income as follows:

	2024	2023	
Dividends	43.510.539	33.036.034	Dividends
Retained earnings			Retained earnings
Unappropriated	12.272.203	22.024.023	Unappropriated
	55.782.742	55.060.057	
Dividend per share (full amount)	466,18	353,96	Dividend per share (full amount)

Dividends from 2024 net income amounted to Rp43,510,539 were paid on 23 April 2025 and dividends from 2023 net income amounted to Rp33,036,034 were paid on 28 March 2024. Distribution of dividends were recorded in the Consolidated Statements of Changes in Equity with approval from RUPST.

The 2025 interim dividend of Rp9,324,158 was paid on 14 January 2026. The interim dividend payment was made based on the approval of the Board of Commissioners of Bank Mandiri's Board of Directors on 18 December 2025.

d. Treasury shares

As of 31 December 2025, Bank Mandiri had repurchased a total of 84,250,000 (eighty-four million two hundred fifty thousand) shares, which are held as treasury shares and recorded on the Indonesia Stock Exchange, based on the monthly report data from PT Datindo Entrycom as the Company's Share Registrar (see Note 1f).

e. Transfer of part of the Series B shares owned by the Republic of Indonesia to the Indonesia Investment Authority

Based on Government Regulation of the Republic of Indonesia No. 111 of 2021 regarding the Addition of the State Equity Participation of the Republic of Indonesia into the Capital of the Investment Management Institution, it has been stipulated that the addition of the state's equity participation to the Investment Management Institution (in this case the Indonesia Investment Authority). The additional shares participation comes from the transfer of part of the Series B shares owned by the Republic of Indonesia to the Bank.

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40. EKUITAS (lanjutan)

e. Pengalihan sebagian saham Seri B milik Negara Republik Indonesia kepada Indonesia Investment Authority (lanjutan)

Selanjutnya sesuai dengan Akta Notaris No. 32 tanggal 23 Desember 2021 tentang Perjanjian Pengalihan Hak atas Saham Negara Republik Indonesia pada Perusahaan Perseroan (Persero) PT Bank Mandiri (Persero) Tbk kepada dan Dalam Rangka Penambahan Penyertaan Modal Negara Republik Indonesia ke dalam Modal Lembaga Pengelola Investasi, yang dibuat oleh Fathiah Helmi S.H., pengalihan sebagian saham seri B milik Negara Republik Indonesia pada Bank kepada Indonesia Investment Authority telah efektif setelah ditandatanganinya Akta tersebut pada tanggal 23 Desember 2021.

Pengalihan sebagian saham seri B milik Negara Republik Indonesia pada Bank kepada Indonesia Investment Authority sejumlah 3.733.333.333 lembar saham atau sebesar 8%, sehingga saham seri B milik Negara Republik Indonesia pada Bank menjadi sejumlah 24.266.666.666 lembar saham atau sebesar 52%.

f. Pengalihan seluruh saham Seri B milik Negara Republik Indonesia kepada PT Biro Klasifikasi Indonesia (Persero)

Berdasarkan Peraturan Pemerintah No. 15 Tahun 2025 tentang Penambahan Penyertaan Modal Negara Republik Indonesia ke dalam Modal Saham Perusahaan Perseroan (Persero) PT Biro Klasifikasi Indonesia (BKI) (yang per tanggal 5 Juni 2025 berganti nama menjadi PT Danantara Asset Management (DAM)) untuk Pendirian Holding Operasional (PP No. 15 tahun 2025) tanggal 21 Maret 2025 dan Akta No. 121 tanggal 22 Maret 2025 tentang Penyertaan Saham dengan Pemasukan dalam Perseroan Terbatas yang dibuat oleh Jose Dima Satria, S.H., M.Kn., Negara Republik Indonesia melakukan penambahan penyertaan modal negara ke dalam DAM yang berasal dari pengalihan seluruh saham Seri B milik Negara Republik Indonesia pada Bank kepada DAM sebanyak 48.533.333.333 lembar saham Seri B.

40. EQUITY (continued)

e. Transfer of part of the Series B shares owned by the Republic of Indonesia to the Indonesia Investment Authority (continued)

Furthermore, according to the Notary Deed No. 32 dated 23 December 2021 regarding the Agreement on the Transfer of Rights to the Shares of the Republic of Indonesia in PT Bank Mandiri (Persero) Tbk to and with the purpose of addition of the State Equity Participation of the Republic of Indonesia into the Capital of the Investment Management Institution, made by Fathiah Helmi S.H., the transfer of part of the Series B shares belonging to the Republic of Indonesia in the Bank to the Indonesia Investment Authority has been effective after the signing of the Deed on 23 December 2021.

The transfer of part of the Series B shares owned by the Republic of Indonesia in the Bank to the Indonesia Investment Authority in the amount of 3,733,333,333 shares or 8%, so that the Series B shares owned by the Republic of Indonesia in the Bank became 24,266,666,666 shares or 52%.

f. Transfer of all of the Series B shares owned by the Republic of Indonesia to PT Biro Klasifikasi Indonesia (Persero)

Based on Government Regulation No. 15 Year 2025 concerning the Additional State Equity Participation of the Republic of Indonesia into the Share Capital of Perusahaan Perseroan (Persero) PT Biro Klasifikasi Indonesia (BKI) (which, as of 5 June 2025, has changed its name to PT Danantara Asset Management (DAM)) for the Establishment of an Operational Holding (Government Regulation No. 15 Year 2025 dated 21 March 2025), and Deed No. 121 dated 22 March 2025 concerning the Capital Participation through In-Kind Contribution in a Limited Liability Company made before Jose Dima Satria, S.H., M.Kn., the Republic of Indonesia made an additional state equity participation in DAM derived from the transfer of all Series B shares owned by the Republic of Indonesia in the Bank to DAM, totaling 48,533,333,333 Series B shares.

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40. EKUITAS (lanjutan)

f. Pengalihan seluruh saham Seri B milik Negara Republik Indonesia kepada PT Biro Klasifikasi Indonesia (Persero) (lanjutan)

Setelah pengalihan seluruh saham Seri B milik Negara Republik Indonesia tersebut, Negara Republik Indonesia tetap memiliki 1 lembar saham Seri A Dwiwarna serta pengendalian terhadap Bank. Pencatatan perubahan kepemilikan saham tersebut efektif pada tanggal 24 Maret 2025.

g. Laba per saham

Berikut ini adalah jumlah lembar saham yang digunakan untuk perhitungan laba per saham dasar yang diatribusikan kepada pemilik entitas induk:

	Tahun yang berakhir pada tanggal 31 Desember/ Year ended 31 December	
	2025	2024
Laba tahun berjalan		
Laba tahun berjalan untuk perhitungan saham	56.293.950	55.782.742
Jumlah saham		
Jumlah rata-rata tertimbang saham biasa untuk perhitungan laba per saham	93.320	93.333
Laba per saham dasar dan dilusi (nilai penuh)	603,23	597,67

Net income for the year
Net income for the year for
earning per share computation

Total shares
Weighted average number of
ordinary shares for computation
of earning per share

**Basic and diluted earnings
per share (full amount)**

40. EQUITY (continued)

f. Transfer of all of the Series B shares owned by the Republic of Indonesia to PT Biro Klasifikasi Indonesia (Persero) (continued)

Based on Government Regulation No. 15 Year Following the transfer of all Series B shares owned by the Republic of Indonesia, the Republic of Indonesia retains one Dwiwarna Series A share and maintains control over the Bank. The recording of the change in share ownership became effective on 24 March 2025.

g. Earning per share

The computation of basic earning per share attributable to the owners of the Bank is based on the following number of shares data:

41. PENDAPATAN BUNGA DAN PENDAPATAN SYARIAH

Pendapatan bunga dan pendapatan syariah adalah sebagai berikut:

	Tahun yang berakhir pada tanggal 31 Desember/ Year ended 31 December	
	2025	2024
<u>Pendapatan bunga</u>		
Kredit yang diberikan	109.869.267	100.107.075
Obligasi pemerintah	14.146.067	15.186.343
Pendapatan pembiayaan konsumen	6.624.748	7.092.516
Penempatan pada Bank Indonesia dan bank lain	3.915.675	3.507.428
Efek-efek	3.501.440	2.419.111
Tagihan lainnya - transaksi perdagangan	1.015.084	844.744
Efek-efek yang dibeli dengan janji dijual kembali	469.893	416.157
Marjin	99.530	59.976
Lain-lain	7.733	5.291
139.649.437	129.638.641	

41. INTEREST INCOME AND SHARIA INCOME

Interest income and sharia income are as follow:

Interest income
Loans
Government bonds
Consumer financing income
Placements with Bank Indonesia
and other banks
Marketable securities
Others receivables - trade
transactions
Securities purchased under
agreements to resell
Margin
Others

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41. PENDAPATAN BUNGA DAN PENDAPATAN SYARIAH

Pendapatan bunga dan pendapatan syariah adalah sebagai berikut: (lanjutan)

41. INTEREST INCOME AND SHARIA INCOME

Interest income and sharia income are as follow: (continued)

	Tahun yang berakhir pada tanggal 31 Desember/ Year ended 31 December		
	2025	2024	
Pendapatan syariah			<u>Sharia income</u>
Keuntungan murabahah dan istishna bersih	14.510.697	13.404.056	Net murabahah and istishna
Bagi hasil musyarakah	9.978.945	7.841.528	Musyarakah profit sharing
Bagi hasil Mudharabah	147.268	159.678	Mudharabah profit sharing
Ijarah bersih	126.119	192.124	Net ijarah
	24.763.029	21.597.386	
	164.412.466	151.236.027	

Termasuk dalam pendapatan bunga dari kredit yang diberikan adalah pendapatan bunga atas bagian yang tidak mengalami penurunan nilai dari kredit yang mengalami penurunan nilai untuk tahun yang berakhir pada tanggal 31 Desember 2025 dan 2024 masing-masing sebesar Rp677.573 dan Rp717.754 dan pendapatan bunga dari provisi dan komisi yang berkaitan langsung dengan kegiatan pemberian kredit yang diamortisasi berdasarkan metode suku bunga efektif untuk tahun yang berakhir pada tanggal 31 Desember 2025 dan 2024 masing-masing sebesar Rp2.165.758 dan Rp1.793.560.

Included in interest income from loans is interest income recognised on the non-impaired portion of the impaired loans for the year ended 31 December 2025 and 2024 amounted to Rp677,573 and Rp717,754 and fees and commissions income directly attributable to lending activities amortised using effective interest rate method for the year ended ended 31 December 2025 and 2024 amounted to Rp2,165,758 and Rp1,793,560, respectively.

Pada tanggal 31 Desember 2025 dan 2024, termasuk dalam pendapatan bunga dan pendapatan syariah di atas adalah pendapatan dari pihak berelasi terkait transaksi obligasi pemerintah dan SPN masing-masing sebesar Rp14.146.067 dan Rp15.186.343.

As of 31 December 2025 and 2024 included in interest income and sharia income was income from transaction with related parties on government bonds and treasury bills amounted to Rp14,146,067 and Rp15,186,343, respectively.

42. BEBAN BUNGA DAN BEBAN SYARIAH

Rincian beban bunga dan beban syariah terdiri atas:

42. INTEREST EXPENSE AND SHARIA EXPENSE

Interest expense and sharia expense are incurred on the following:

	Tahun yang berakhir pada tanggal 31 Desember/ Year ended 31 December		
	2025	2024	
Beban bunga			<u>Interest expense</u>
Deposito berjangka	17.228.576	12.434.702	Time deposits
Giro	15.933.820	14.779.962	Demand deposits
Pinjaman yang diterima	8.099.951	6.438.445	Fund borrowings
Efek-efek yang dijual dengan janji dibeli kembali (repo)	3.103.782	3.215.029	Securities sold under agreements to repurchase (repo)
Efek-efek yang diterbitkan	2.225.080	1.925.021	Debt securities issued
Tabungan	2.192.927	2.309.256	Saving deposits
Interbank call money	272.866	486.251	Interbank call money
Pinjaman dan efek - efek subordinasi	9.024	1.413	Subordinated loans and marketable securities
	49.066.026	41.590.079	

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42. BEBAN BUNGA DAN BEBAN SYARIAH

Rincian beban bunga dan beban syariah terdiri atas:

42. INTEREST EXPENSE AND SHARIA EXPENSE

Interest expense and sharia expense are incurred on the following:

	Tahun yang berakhir pada tanggal 31 Desember/ Year ended 31 December		
	2025	2024	
<u>Beban syariah</u>			<u>Sharia expense</u>
Deposito Mudharabah	6.589.557	5.539.667	Mudharabah time deposits
Musytarakah - Mudharabah musytarakah	1.318.108	1.120.870	Musytarakah - Mudharabah musytarakah
Tabungan Mudharabah	438.716	432.774	Mudharabah saving deposits
Efek-efek syariah yang diterbitkan	362.424	209.236	Sharia debt securities issued
Pembiayaan yang diterima	213.822	405.816	Fund borrowings
Investasi terikat	213.778	180.665	Restricted investments
	9.136.405	7.889.028	
	58.202.431	49.479.107	

Termasuk dalam beban bunga dan beban syariah di atas adalah beban bunga dari transaksi dengan pihak-pihak berelasi terkait beban bunga atas pinjaman yang diterima untuk tahun yang berakhir pada tanggal 31 Desember 2025 dan 2024 masing-masing sebesar Rp216.163 dan Rp251.816.

Included in interest expense and sharia expense are interest expense from related parties transactions related to interest expense of fund borrowing for the year ended 31 December 2025 and 2024 amounted to Rp216,163 and Rp251,816, respectively.

43. PENDAPATAN PROVISI DAN KOMISI

43. FEES AND COMMISIONS

	Tahun yang berakhir pada tanggal 31 Desember/ Year ended 31 December		
	2025	2024	
Kredit yang diberikan dan piutang/pembiayaan syariah	7.024.918	5.975.365	Loans and sharia receivables/financing
Transaksi e-channel	5.275.236	4.426.297	E-channel transactions
Kartu kredit	4.119.616	3.180.165	Credit cards
Transaksi simpanan	3.301.091	3.148.013	Deposit transactions
Pengiriman uang, kliring dan inkaso	2.779.749	2.228.007	Remittances, clearings and collections
Transaksi perdagangan	1.709.977	1.692.064	Trade transactions
Efek-efek	1.502.153	1.100.888	Marketable securities
Bancassurance dan reksadana	620.273	634.330	Bancassurance and mutual funds
Penasihat Keuangan	311.495	499.656	Financial advisor
Kustodian dan wali amanat	235.154	254.452	Custodian and trustee
Pendapatan ganti rugi restrukturisasi (ta'wid)	23.145	27.467	Restructuring compensation income (ta'wid)
Lain-lain	650.607	280.816	Others
	27.553.414	23.447.520	

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43. PENDAPATAN PROVISI DAN KOMISI (lanjutan)

Lain-lain terutama terdiri dari pendapatan provisi dan komisi dari *fee cash management*, *fee* notifikasi melalui *Short Message Service (SMS)* kepada nasabah, *fee redemption* *Livin' point* dan *fee* jasa pelayanan penyaluran pembayaran pajak.

43. FEES AND COMMISSIONS (continued)

Others mainly consist of fees and commissions from cash management fees, Short Message Service (SMS) notification fees to customers, Livin' point and tax payment distribution service fees.

44. PENDAPATAN DARI KELOMPOK NILAI WAJAR MELALUI LABA RUGI - NETO

44. INCOME FROM FAIR VALUE THROUGH PROFIT OR LOSS CLASSIFICATION - NET

	Tahun yang berakhir pada tanggal 31 Desember/ Year ended 31 December		
	2025	2024	
Keuntungan dari penjualan - neto	2.835.118	1.741.833	Gain from sales - net
Keuntungan atas transaksi derivatif - neto	2.326.908	2.121.648	Gain from derivatives transactions - net
Pendapatan bunga	1.131.813	996.131	Interest income
Keuntungan/(kerugian) yang belum direalisasi dari kenaikan nilai wajar - neto	49.643	(376.314)	Unrealised gain/(loss) from increase in fair value - net
Perubahan nilai wajar investasi dari investasi pemegang polis ^{*)}	-	619.141	Changes in fair value of policyholders' investment ^{*)}
Penurunan liabilitas kontrak unit link ^{*)}	-	(619.141)	Decrease in unit-link contracts liability ^{*)}
Total	6.343.482	4.483.298	Total

^{*)} Dicatat sebagai bagian dari liabilitas kontrak asuransi mulai tanggal 1 Januari 2025 dikarenakan penerapan PSAK 117 "Kontrak Asuransi" (Catatan 2z)

^{*)} Recorded as part of insurance contract liabilities starting 1 January 2025 due to implementation of SFAS 117 "Insurance Contract" (Note 2z).

45. PENDAPATAN OPERASIONAL LAINNYA - LAIN-LAIN

45. OTHER OPERATING INCOME - OTHERS

	Tahun yang berakhir Year ended 31 December		
	2025	2024	
Penerimaan kembali atas pokok kredit dan piutang/pembiayaan syariah yang telah dihapusbukukan	9.563.710	9.009.381	Recoveries from written-off loans and sharia receivables/ financing principal
Pendapatan administrasi dan komisi lainnya	1.231.125	1.804.571	Other administration and commission income
Pendapatan sewa mesin <i>Electronic Data Capture ("EDC")</i>	937.285	597.086	Electronic Data Capture ("EDC") rent income
Pendapatan dividen reksa dana dan investasi saham	833.784	888.649	Dividend income from mutual fund and shares investment
Pendapatan denda	639.121	861.918	Penalty income
Penerimaan kembali atas bunga kredit yang telah dihapusbukukan	280.670	301.175	Recovery from written-off interest from loans
Pendapatan bea materai <i>Safety deposit box</i>	51.333	54.730	Stamp duty income
Lain-lain	39.259	38.403	Safety deposit box
	529.252	684.284	Others
Total	14.105.539	14.240.197	Total

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46. PEMBENTUKAN PENURUNAN NILAI	CADANGAN	KERUGIAN	46. ALLOWANCE FOR IMPAIRMENT LOSSES
Tahun yang berakhir pada tanggal 31 Desember/ Year ended 31 December			
		2025	2024
(Pembentukan)/pembalikan cadangan kerugian penurunan nilai atas:			(Allowance)/reversal for provision of impairment losses on:
Giro pada bank lain (Catatan 5d)	5.159	2.674	Current accounts with other banks (Note 5d)
Penempatan pada bank lain (Catatan 6e)	400	(760)	Placements with other banks (Note 6e)
Efek-efek (Catatan 7g)	(25.046)	112.741	Marketable securities (Note 7g)
Tagihan lainnya - transaksi perdagangan (Catatan 9c)	32.691	125.378	Other receivables - trade transactions (Note 9c)
Kredit yang diberikan dan piutang/ pembiayaan syariah (Catatan 12A.c, 12B.g)	(8.271.814)	(10.341.244)	Loans and sharia receivables/ financing (Note 12A.c, 12B.g)
Piutang pembiayaan konsumen (Catatan 13c)	(1.819.658)	(1.717.469)	Consumer financing receivables (Note 13c)
Investasi bersih dalam sewa pembiayaan (Catatan 14c)	(288.953)	(85.319)	Net investment finance leases (Note 14c)
Tagihan akseptasi (Catatan 15c)	6.321	91.509	Acceptance receivables (Note 15c)
Penyertaan saham (Catatan 16b)	1.408	704	Investments in shares (Note 16b)
Total	(10.359.492)	(11.811.786)	Total

47. PEMBENTUKAN KERUGIAN RISIKO OPERASIONAL - NETO	PENYISIHAN LAINNYA	DAN	47. ALLOWANCE FOR OTHER IMPARMENT LOSSES AND OPERATIONAL RISK LOSSES - NET
Tahun yang berakhir pada tanggal 31 Desember/ Year ended 31 December			
		2025	2024
(Pembentukan)/pembalikan penyisihan atau beban atas:			(Allowance)/reversal provision or expenses of:
Estimasi kerugian yang timbul dari kasus hukum	(269)	21.828	Estimated losses arising from legal cases
Kerugian risiko operasional - klien, produk & praktek bisnis	(16)	(204)	Operational risk losses - clients, products & business practices
Kerugian risiko operasional - kerusakan aset fisik	(59)	(511)	Operational risk losses - physical asset damage
Denda/sanksi	(401)	(8.041)	Fines/penalty
Kerugian risiko operasional - manajemen eksekusi, pengiriman & pemrosesan	(4.427)	(7.961)	Operational risk losses management execution, delivering and processing
Kerugian risiko operasional - gangguan aktivitas bisnis dan kegagalan sistem	(1.945)	(15.282)	Operational risk losses - business disruption and system failure
Kerugian risiko operasional - kecurangan internal	(32.076)	(31.923)	Operational risk losses internal fraud
Kerugian risiko operasional - kecurangan eksternal	(49.082)	(106.047)	Operational risk losses external fraud
Penyisihan kerugian risiko operasional	(414)	-	Provision operational risk losses
Aset lain-lain (Catatan 20)	(1.142.381)	(2.906)	Other assets (Note 20)
Total	(1.231.070)	(151.047)	Total

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**48. KEUNTUNGAN DARI PENJUALAN EFEK-EFEK DAN
OBLIGASI PEMERINTAH - NETO**

Berikut adalah keuntungan dari penjualan efek-efek dan obligasi pemerintah yang diukur pada biaya perolehan diamortisasi dan nilai wajar melalui penghasilan komprehensif lain:

	Tahun yang berakhir pada tanggal 31 Desember/ Year ended 31 December	
	2025	2024
Efek-efek	445.490	42.094
Obligasi pemerintah	17.656	108.203
Total	463.146	150.297

**48. GAIN ON SALE OF MARKETABLE SECURITIES AND
GOVERNMENT BONDS - NET**

Gain on sale of marketable securities and government bonds - net at amortised cost and fair value through other comprehensive income is as follows:

Marketable securities
Government bonds

Total

49. BEBAN GAJI DAN TUNJANGAN

	Tahun yang berakhir pada tanggal 31 Desember/ Year ended 31 December	
	2025	2024
Gaji, upah, pensiun dan tunjangan pajak	14.556.553	13.622.133
Bonus dan lainnya	3.895.277	2.361.930
Tunjangan Hari Raya (THR), cuti dan beban terkait lainnya	3.012.814	2.955.473
Kesejahteraan pegawai	2.806.679	2.594.602
Penyisihan cadangan tantiem	955.842	848.340
Pembentukan penyisihan cadangan uang penghargaan pegawai	929.096	1.006.833
Pendidikan dan pelatihan	479.193	601.452
Total	26.635.454	23.990.763

49. SALARIES AND EMPLOYEE BENEFITS EXPENSES

Salaries, wages, pension and tax allowances
Bonuses and others
Religious holidays allowance, leave and other related expenses
Employee benefits in kind
Provision for tantiem
Allowance of provision for post-employment benefits
Training and education

Total

50. BEBAN UMUM DAN ADMINISTRASI

	Tahun yang berakhir pada tanggal 31 Desember/ Year ended 31 December	
	2025	2024
Jasa profesional	4.896.637	5.836.961
Promosi	4.598.568	2.701.820
Barang/jasa pihak ketiga lainnya	4.128.880	3.742.691
Perbaikan dan pemeliharaan	2.527.310	2.664.658
Penyusutan aset tetap yang dimiliki (Catatan 18a)	2.494.163	1.752.856
Penyusutan aset hak guna (Catatan 18a)	2.055.860	1.969.965
Komunikasi	1.735.433	1.274.074
Amortisasi aset takberwujud (Catatan 19)	1.556.721	945.641
Sewa	1.531.224	1.083.568
Keperluan kantor	1.242.044	1.276.018
Transportasi	691.823	738.544
Listrik, air dan gas	580.601	485.417
Perjalanan dinas	260.765	264.323
Pajak selain pajak penghasilan	318.281	249.635

Professional fees
Promotion
Goods/services provided by third parties
Repairs and maintenance
Depreciation of fixed assets (Note 18a)
Depreciation of right of use assets (Note 18a)
Communication
Amortisation of intangible assets (Note 19)
Rent
Office supplies
Transportations
Electricity, water and gas
Traveling
Tax other than income tax

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50. BEBAN UMUM DAN ADMINISTRASI (lanjutan)

**50. GENERAL AND ADMINISTRATIVE EXPENSES
(continued)**

	Tahun yang berakhir pada tanggal 31 Desember/ Year ended 31 December		
	2025	2024	
Tanggung jawab sosial dan lingkungan	251.124	250.028	Social and environmental responsibility
Zakat	250.293	232.061	Zakat
Premi asuransi	207.799	175.539	Insurance premium
Bunga atas liabilitas sewa (Catatan 18a)	145.638	128.407	Interest on lease liability (Note 18a)
Keamanan	43.055	38.025	Security
Rekrutmen	12.919	13.742	Recruitment
Program pemerintah	12.691	4.584	Government program
Lain-lain	880.452	691.076	Others
Total	30.422.281	26.519.633	Total

Untuk tahun yang berakhir pada tanggal 31 Desember 2025 dan 2024, beban promosi termasuk beban hadiah undian dana pihak ketiga masing-masing sebesar Rp35.170 dan Rp49.918.

For the year ended 31 December 2025 and 2024, promotions expenses include the reward/prize expenses of third party funds amounted to Rp35,170 and Rp49,918 respectively.

Tanggung Jawab Sosial dan Lingkungan (TJSL) merupakan komitmen berkelanjutan untuk memberikan kontribusi kepada pengembangan ekonomi dan kepedulian Bank Mandiri kepada masyarakat. Berdasarkan Peraturan Menteri Badan Usaha Milik Negara Nomor PER-1/MBU/03/2023 tentang Penugasan Khusus dan Program Tanggung Jawab Sosial dan Lingkungan Badan Usaha Milik Negara bahwa Program TJSL BUMN dilakukan secara sistematis dan terpadu untuk menjamin pelaksanaan, pencapaian keberhasilan serta pengelolaan dampak Program TJSL BUMN sesuai dengan prioritas dan/atau pencapaian dari tujuan Program TJSL BUMN yang berpedoman pada rencana kerja perseroan.

Corporate Social and Environmental Responsibility (CSR) is a continuous commitment to contribute to economic development and Bank Mandiri's concern for society. Based on the Regulation of the Minister of State-Owned Enterprises Number PER-1/MBU/03/2023 on Special Assignments and the Corporate Social and Environmental Responsibility Program of State-Owned Enterprises, the CSR Program for SOEs is carried out systematically and integratively to ensure the implementation, achievement of success, and management of the impact of the CSR Program for SOEs in accordance with the priorities and/or achievements of the CSR Program objectives, guided by the company's work plan.

Program TJSL sesuai Peraturan Menteri BUMN diatas dilaksanakan dengan mengacu pada 4 pilar utama yaitu Sosial, Ekonomi, Lingkungan serta Hukum dan Tata Kelola. Pelaksanaan Program TJSL PT Bank Mandiri (Persero) Tbk, dalam bentuk bantuan dan/atau kegiatan lainnya dan dilaksanakan dengan mengutamakan fokus Bidang Pendidikan, Lingkungan, dan Pengembangan Usaha Mikro dan Usaha Kecil (UMK). Realisasi TJSL Posisi 31 Desember 2025 adalah sebesar Rp251.124 dan 31 Desember 2024 sebesar Rp250.028.

The CSR Program, according to the above Ministerial Regulation, is implemented by referring to four main pillars: Social, Economic, Environmental, and Legal and Governance. The implementation of the CSR Program by PT Bank Mandiri (Persero) Tbk, includes assistance and/or other activities, prioritising the focus areas of Education, Environment, and Micro and Small Business (UMK) Development. The realisation of CSR as of 31 December 2025, was Rp251,124 and as of 31 December 2024, it was Rp250,028.

Lain-lain terutama terdiri dari beban penelitian dan pengembangan, beban agency, beban keanggotaan depository bank, beban izin perwakilan luar negeri dan beban representasi.

Others is consist of research and development expenses, agency expenses, membership fee depository bank, overseas representative expenses and representation expenses.

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51. DANA PENSIUN DAN PESANGON

Sesuai dengan kebijakan Bank, selain gaji, pegawai juga mendapatkan fasilitas dan tunjangan berupa Tunjangan Hari Raya (THR), fasilitas kesehatan, uang duka dan santunan duka, tunjangan cuti, fasilitas jabatan untuk jabatan tertentu, program pensiun untuk pegawai tetap, insentif sesuai dengan kinerja pegawai dan Bank serta manfaat untuk pegawai yang berhenti bekerja sesuai dengan Undang-undang di Bidang Ketenagakerjaan dan Perjanjian Kerja Bersama Bank Mandiri.

Dana pensiun

Bank Mandiri memiliki 5 (lima) Dana Pensiun yang berbentuk Dana Pensiun Pemberi Kerja (DPPK) yang terdiri dari 1 (satu) Dana Pensiun yang menyelenggarakan Program Pensiun Iuran Pasti (PPIP) dan 4 (empat) Dana Pensiun yang menyelenggarakan Program Pensiun Manfaat Pasti (PPMP) sebagai berikut:

- a. Dana Pensiun Bank Mandiri (Program Pensiun Iuran Pasti)

Dana Pensiun Bank Mandiri yang menyelenggarakan Program Pensiun Iuran Pasti (DPPK-PPIP) didirikan pada tanggal 1 Agustus 1999 berdasarkan Keputusan Direksi Bank Mandiri No. 004/KEP.DIR/1999 tanggal 26 April 1999 tentang Peraturan Dana Pensiun dari Dana Pensiun Bank Mandiri. Peraturan Dana Pensiun dari Dana Pensiun Bank Mandiri telah mendapat pengesahan dari Menteri Keuangan Republik Indonesia berdasarkan Surat Keputusan Menteri Keuangan Republik Indonesia No. KEP/300/KM.017/1999 tanggal 14 Juli 1999 dan diumumkan di dalam Tambahan Lembaran Berita Negara Republik Indonesia No. 62 tanggal 3 Agustus 1999.

Peraturan Dana Pensiun dari Dana Pensiun Bank Mandiri telah disesuaikan, terakhir berdasarkan Keputusan Direksi PT Bank Mandiri (Persero) Tbk Nomor: KEP.DPB5/001/2024 tanggal 6 Desember 2024. Penyesuaian dilakukan dalam rangka menyesuaikan dengan Undang-Undang Nomor 4 tahun 2023 tentang Pengembangan dan Penguatan Sektor Keuangan Bab XII Dana Pensiun, Program Jaminan Hari Tua, dan Program Pensiun dan Peraturan Otoritas Jasa Keuangan (POJK) Nomor 27 tahun 2023 tanggal 22 Desember 2023 tentang Penyelenggaraan Usaha Dana Pensiun.

51. PENSION PLAN AND SEVERANCE PAY

Under the Bank's policy, other than salaries, employees are entitled to allowances and benefits, such as religious holiday allowance, medical reimbursements, bereavement money and benefits, leave allowance, functional allowance for certain levels, pension plan for permanent employees, incentives based on employee's and the Bank's performance and post-employment benefits in accordance with prevailing Employment Law and Bank Mandiri Collective Labor Agreement.

Pension plan

Bank Mandiri has 5 (five) Pension Funds in the form of Employer Pension Funds (DPPK) consisting of 1 (one) Pension Fund that organizes a Defined Contribution Pension Program (PPIP) and 4 (four) Pension Funds that organizes a Defined Benefit Pension Program (PPMP) as follows:

- a. *Bank Mandiri Pension Fund (Defined Contribution Pension Program)*

Dana Pensiun Pemberi Kerja Program Pensiun Iuran Pasti (DPPK-PPIP) or Bank Mandiri Pension Fund (Dana Pensiun Bank Mandiri (DPBM)) which was established on 1 August 1999 based on Board of Directors's resolution No. 004/KEP.DIR/1999 dated 26 April 1999 regarding Pension Plan of Bank Mandiri's pension fund. Regulation established by Bank Mandiri pension fund were approved by the Minister of Finance of the Republic of Indonesia through its Decision Letter No. KEP/300/KM.017/1999 dated 14 July 1999 and was published in the Additional of the State Gazette of the Republic of Indonesia No. 62 dated 3 August 1999.

The regulations for Pension Fund from Bank Mandiri Pension Fund have been revised, based on the latest Decision of the Board of Directors of PT Bank Mandiri (Persero) Tbk Number: KEP.DPB5/001/2024 dated December 6, 2024. The adjustment was made to align with Law Number 4 of 2023 concerning the Development and Strengthening of the Financial Sector, Chapter XII on Pension Funds, Old Age Security Programs, and Pension Programs, as well as the Financial Services Authority (OJK) Regulation (POJK) Number 27 of 2023 dated December 22, 2023, regarding the Implementation of Pension Fund Business Operations.

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51. DANA PENSIUN DAN PESANGON (lanjutan)

Dana pensiun (lanjutan)

Bank Mandiri memiliki 5 (lima) Dana Pensiun yang berbentuk Dana Pensiun Pemberi Kerja (DPPK) yang terdiri dari 1 (satu) Dana Pensiun yang menyelenggarakan Program Pensiun Iuran Pasti (PPIP) dan 4 (empat) Dana Pensiun yang menyelenggarakan Program Pensiun Manfaat Pasti (PPMP) sebagai berikut: (lanjutan)

a. Dana Pensiun Bank Mandiri (Program Pensiun Iuran Pasti) (lanjutan)

Perubahan Peraturan Dana Pensiun dari Dana Pensiun Bank Mandiri telah mendapatkan pengesahan dari Otoritas Jasa Keuangan berdasarkan Keputusan Dewan Komisiner Otoritas Jasa Keuangan Nomor KEP-722/PD.02/2024 tanggal 24 Desember 2024 dan diumumkan di dalam Tambahan Lembaran Berita Negara Republik Indonesia No. 5 tanggal 17 Januari 2025.

Iuran pensiun yang dibukukan atas nama masing-masing Peserta ditanggung bersama oleh Pemberi Kerja dan Peserta:

1. Peserta wajib membayar iuran sebesar 5% (lima persen) dari penghasilan dasar pensiun.
2. Pemberi Kerja wajib membayar iuran sebesar 10% (sepuluh persen) dari penghasilan dasar pensiun.

Bank telah membayar iuran pensiun masing-masing sebesar Rp640.946 dan Rp590.397 untuk tahun yang berakhir pada tanggal 31 Desember 2025 dan 2024.

Dana Pensiun Bank Mandiri menginvestasikan beberapa sumber keuangannya antara lain pada deposito berjangka dan *deposito on call* Bank Mandiri. Saldo deposito berjangka dan *deposito on call* tersebut pada tanggal 31 Desember 2025 dan 2024 masing-masing sebesar Rp747.600 dan Rp9.950. Tingkat suku bunga atas deposito tersebut adalah sama dengan suku bunga atas deposito berjangka pihak ketiga.

51. PENSION PLAN AND SEVERANCE PAY (continued)

Pension plan (continued)

Bank Mandiri has 5 (five) Pension Funds in the form of Employer Pension Funds (DPPK) consisting of 1 (one) Pension Fund that organizes a Defined Contribution Pension Program (PPIP) and 4 (four) Pension Funds that organizes a Defined Benefit Pension Program (PPMP) as follows: (continued)

a. Bank Mandiri Pension Fund (Defined Contribution Pension Program) (continued)

The revised regulations for Pension Fund from Bank Mandiri Pension Fund have been approved by the Financial Services Authority (OJK) through the Decision of the Board of Commissioners of the Financial Services Authority Number KEP-722/PD.02/2024 dated 24 December 2024 and was announced in Supplement to the State Gazette of the Republic of Indonesia No. 5 dated 17 January 2025.

The pension contribution is recorded for each members, which jointly borne by the employer and the members:

1. The member is obliged to contribute 5% (five percent) of basic pension income.
2. The employer is obliged to contribute 10% (ten percent) of basic pension income.

The Bank has paid pension contribution of Rp640,946 and Rp590,397 for the year ended 31 December 2025 and 2024, respectively.

The Bank Mandiri's pension funds invest their financial resources including term deposits balance and deposits on call at Bank Mandiri. Balance on deposits balance and deposit on call as of 31 December 2025 and 2024 amounted to Rp747,600 and Rp9,950, respectively. The interest rate of the deposits are the same with interest rate for third party time deposits.

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51. DANA PENSIUN DAN PESANGON (lanjutan)

Dana pensiun (lanjutan)

- b. Dana Pensiun Bank Mandiri (Program Pensiun Manfaat Pasti)

Bank Mandiri memiliki 4 (empat) Dana Pensiun yang menyelenggarakan Program Pensiun Manfaat Pasti (DPPK-PPMP) sebagai berikut:

1. Dana Pensiun Bank Mandiri Satu (Bank Bumi Daya),
2. Dana Pensiun Bank Mandiri Dua (Bank Dagang Negara),
3. Dana Pensiun Bank Mandiri Tiga (Bank Exim) dan
4. Dana Pensiun Bank Mandiri Empat (Bank Pembangunan Indonesia).

Peserta program pensiun manfaat pasti adalah mereka yang berasal dari *legacy* bank dengan masa kerja tiga tahun atau lebih pada saat penggabungan yang terdiri dari pegawai aktif bank, bekas karyawan (karyawan yang berhenti bekerja dan tidak mengalihkan haknya ke dana pensiun lain) dan pensiunan.

Peraturan Dana Pensiun dari Dana Pensiun Bank Mandiri telah mengalami beberapa kali perubahan, hal tersebut dilakukan dalam rangka menyesuaikan dengan peraturan perundang-undangan yang berlaku yaitu:

1. Dana Pensiun Bank Mandiri Satu ("DPBMS")

Dalam rangka penggabungan PT Bank Bumi Daya (Persero) ke dalam PT Bank Mandiri (Persero), telah ditetapkan Keputusan Direksi PT Bank Mandiri (Persero) Nomor 021A/KEP.DIR/1999 tanggal 31 Juli 1999 yang telah mendapat pengesahan Menteri berdasarkan Keputusan Nomor KEP-394/KM.17/1999 tanggal 15 November 1999, dengan nama Dana Pensiun Bank Mandiri Satu.

Peraturan Dana Pensiun dari Dana Pensiun Bank Mandiri Satu telah disesuaikan terakhir berdasarkan Keputusan Direksi PT Bank Mandiri (Persero) Tbk Nomor KEP.DPB1/001/2025 tanggal 21 Maret 2025.

51. PENSION PLAN AND SEVERANCE PAY (continued)

Pension plan (continued)

- b. Bank Mandiri Pension Fund (Defined Benefit Pension Program)

Four employer's pension funds provide defined benefits program (DPPK-PPMP), which from the merger of 4 (four) legacy banks, namely:

1. Dana Pensiun Bank Mandiri Satu (Bank Bumi Daya),
2. Dana Pensiun Bank Mandiri Dua (Bank Dagang Negara),
3. Dana Pensiun Bank Mandiri Tiga (Bank Exim) and
4. Dana Pensiun Bank Mandiri Empat (Bank Pembangunan Indonesia),

The members of the pension funds are employees from Legacy Bank with working period of three years or more at the merger date which were active employees, ex employees (resigned but did not transfer their right to other pension fund) and retired employees.

The regulations for Pension Funds from Dana Pensiun Bank Mandiri have been changed several times, in order to comply with the applicable laws and regulations, as follows:

1. Dana Pensiun Bank Mandiri Satu ("DPBMS")

For the purpose of the merger of PT Bank Bumi Daya (Persero) into PT Bank Mandiri (Persero), a Decree of the Board of Directors of PT Bank Mandiri (Persero) Number 021A/KEP.DIR/1999 dated 31 July 1999 was stipulated, which was approved by the Minister based on Decree Number KEP-394/KM.17/1999 dated 15 November 1999, under the name Dana Pensiun Bank Mandiri Satu.

The Pension Fund Regulations of the Dana Pensiun Bank Mandiri Satu have been adjusted recently by Decree of the Board of Directors of PT Bank Mandiri (Persero) Tbk Number KEP.DPB1/001/2025 dated 21 March 2025.

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51. DANA PENSIUN DAN PESANGON (lanjutan)

Dana pensiun (lanjutan)

- b. Dana Pensiun Bank Mandiri (Program Pensiun Manfaat Pasti) (lanjutan)

Peraturan Dana Pensiun dari Dana Pensiun Bank Mandiri telah mengalami beberapa kali perubahan, hal tersebut dilakukan dalam rangka menyesuaikan dengan peraturan perundang-undangan yang berlaku yaitu: (lanjutan)

1. Dana Pensiun Bank Mandiri Satu (“DPBMS”) (lanjutan)

Penyesuaian dilakukan dalam rangka menyesuaikan dengan ketentuan Undang-Undang Nomor 4 Tahun 2023 tanggal 12 Januari 2023 tentang Pengembangan dan Penguatan Sektor Keuangan dan peraturan pelaksanaannya yang berlaku serta untuk lebih meningkatkan kesejahteraan Peserta termasuk pemberian Manfaat Pensiun Lainnya berupa Dana Manfaat Tambahan, maka perlu dilakukan pengaturan pemberian Manfaat Pensiun Lainnya berupa Dana Manfaat Tambahan di tahun 2025 sesuai dengan kemampuan pendanaan Dana Pensiun Bank Mandiri Satu dan dengan memperhatikan Pedoman Standar Akuntansi yang berlaku bagi Mandiri.

Dalam rangka penggabungan PT Bank Bumi Daya (Persero) ke dalam PT Bank Mandiri (Persero), telah ditetapkan Keputusan Direksi PT Bank Mandiri (Persero) Nomor 021A/KEP.DIR/1999 tanggal 31 Juli 1999 yang telah mendapat pengesahan Menteri berdasarkan Keputusan Nomor KEP-394/KM.17/1999 tanggal 15 November 1999, dengan nama Dana Pensiun Bank Mandiri Satu.

Peraturan Dana Pensiun dari Dana Pensiun Bank Mandiri Satu telah disesuaikan terakhir berdasarkan Keputusan Direksi PT Bank Mandiri (Persero) Tbk Nomor KEP.DPB1/001/2025 tanggal 21 Maret 2025.

51. PENSION PLAN AND SEVERANCE PAY (continued)

Pension plan (continued)

- c. Bank Mandiri Pension Fund (Defined Benefit Pension Program) (continued)

The regulations for Pension Funds from Dana Pensiun Bank Mandiri have been changed several times, in order to comply with the applicable laws and regulations, as follows: (continued)

1. Dana Pensiun Bank Mandiri Satu (“DPBMS”) (continued)

The amendment was made in order to align with the provisions of Law Number 4 of 2023 dated 12 January 2023, concerning the Development and Strengthening of the Financial Sector and its implementing regulations, as well as to further enhance the welfare of Participants, including the provision of Additional Pension Benefits in the form of a Supplemental Benefit Fund. Accordingly, it is necessary to regulate the provision of such Additional Pension Benefits in the form of a Supplemental Benefit Fund in 2025, in accordance with the funding capacity of Dana Pensiun Bank Mandiri Satu and with due regard to the applicable Accounting Standards Guidelines for the Founder.

For the purpose of the merger of PT Bank Bumi Daya (Persero) into PT Bank Mandiri (Persero), a Decree of the Board of Directors of PT Bank Mandiri (Persero) Number 021A/KEP.DIR/1999 dated 31 July 1999 was stipulated, which was approved by the Minister based on Decree Number KEP-394/KM.17/1999 dated 15 November 1999, under the name Dana Pensiun Bank Mandiri Satu.

The Pension Fund Regulations of the Dana Pensiun Bank Mandiri Satu have been adjusted recently by Decree of the Board of Directors of PT Bank Mandiri (Persero) Tbk Number KEP.DPB1/001/2025 dated 21 March 2025.

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51. DANA PENSIUN DAN PESANGON (lanjutan)

- b. Dana Pensiun Bank Mandiri (Program Pensiun Manfaat Pasti) (lanjutan)

Peraturan Dana Pensiun dari Dana Pensiun Bank Mandiri telah mengalami beberapa kali perubahan, hal tersebut dilakukan dalam rangka menyesuaikan dengan peraturan perundang-undangan yang berlaku yaitu: (lanjutan)

1. Dana Pensiun Bank Mandiri Satu ("DPBMS") (lanjutan)

Penyesuaian dilakukan dalam rangka menyesuaikan dengan ketentuan Undang-Undang Nomor 4 Tahun 2023 tanggal 12 Januari 2023 tentang Pengembangan dan Penguatan Sektor Keuangan dan peraturan pelaksanaannya yang berlaku serta untuk lebih meningkatkan kesejahteraan Peserta termasuk pemberian Manfaat Pensiun Lainnya berupa Dana Manfaat Tambahan, maka perlu dilakukan pengaturan pemberian Manfaat Pensiun Lainnya berupa Dana Manfaat Tambahan di tahun 2025 sesuai dengan kemampuan pendanaan Dana Pensiun Bank Mandiri Satu dan dengan memperhatikan Pedoman Standar Akuntansi yang berlaku bagi Pendi.

Perubahan Peraturan Dana Pensiun dari Dana Pensiun Bank Mandiri Satu ini, telah mendapat pengesahan dari Otoritas Jasa Keuangan berdasarkan Keputusan Dewan Komisiner Otoritas Jasa Keuangan Nomor KEP-254/PD.02/2025 tanggal 28 April 2025 Tentang Pengesahan Atas Peraturan Dana Pensiun dari Dana Pensiun Bank Mandiri Dua dan diumumkan di dalam Tambahan Lembaran Berita Negara Republik Indonesia No. 37 tanggal 9 Mei 2025.

2. Dana Pensiun Bank Mandiri Dua ("DPBMD")

Dalam rangka penggabungan PT Bank Dagang Negara (Persero) ke dalam PT Bank Mandiri (Persero), telah ditetapkan Keputusan Direksi PT Bank Mandiri (Persero) Nomor 021B/KEP.DIR/1999 tanggal 31 Juli 1999, yang telah mendapat pengesahan Menteri berdasarkan Keputusan Nomor KEP-395/KM.17/1999 tanggal 15 November 1999, dengan nama Dana Pensiun Bank Mandiri Dua.

51. PENSION PLAN AND SEVERANCE PAY (continued)

- b. Bank Mandiri Pension Fund (Defined Benefit Pension Program) (continued)

The regulations for Pension Funds from Dana Pensiun Bank Mandiri have been changed several times, in order to comply with the applicable laws and regulations, as follows: (continued)

1. Dana Pensiun Bank Mandiri Satu ("DPBMS") (continued)

The amendment was made in order to align with the provisions of Law Number 4 of 2023 dated 12 January 2023, concerning the Development and Strengthening of the Financial Sector and its implementing regulations, as well as to further enhance the welfare of Participants, including the provision of Additional Pension Benefits in the form of a Supplemental Benefit Fund. Accordingly, it is necessary to regulate the provision of such Additional Pension Benefits in the form of a Supplemental Benefit Fund in 2025, in accordance with the funding capacity of Dana Pensiun Bank Mandiri Satu and with due regard to the applicable Accounting Standards Guidelines for the Founder.

The amendment to the Pension Fund Regulation from Dana Pensiun Bank Mandiri Satu has been approved by the Financial Services Authority based on the Decree of the Board of Commissioners of the Financial Services Authority Number KEP-254/PD.02/2025 dated 28 April 2025, regarding the Approval of the Pension Fund Regulation from Dana Pensiun Bank Mandiri Dua, and was announced in the Supplement to the State Gazette of the Republic of Indonesia No. 37 dated 9 May 2025.

2. Dana Pensiun Bank Mandiri Dua ("DPBMD")

For the purpose of the merger of PT Bank Dagang Negara (Persero) into PT Bank Mandiri (Persero), a Decree of the Board of Directors of PT Bank Mandiri (Persero) Number 021B/KEP.DIR/1999 dated 31 July 1999 was stipulated, which was approved by the Minister based on Decree No. KEP-395/KM.17/1999 dated 15 November 1999, under the name Dana Pensiun Bank Mandiri Dua.

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Dana pensiun (lanjutan)

- b. Dana Pensiun Bank Mandiri (Program Pensiun Manfaat Pasti) (lanjutan)

Peraturan Dana Pensiun dari Dana Pensiun Bank Mandiri telah mengalami beberapa kali perubahan, hal tersebut dilakukan dalam rangka menyesuaikan dengan peraturan perundang-undangan yang berlaku yaitu: (lanjutan)

2. Dana Pensiun Bank Mandiri Dua ("DPBMD") (lanjutan)

Peraturan Dana Pensiun dari Dana Pensiun Bank Mandiri Dua telah disesuaikan terakhir berdasarkan Keputusan Direksi PT Bank Mandiri (Persero) Tbk No. KEP.DPB2/001/2025 tanggal 21 Maret 2025. Penyesuaian dilakukan dalam rangka pemberian Manfaat Pensiun Lainnya menyesuaikan dengan ketentuan Undang-Undang Nomor 4 Tahun 2023 tanggal 12 Januari 2023 tentang Pengembangan dan Penguatan Sektor Keuangan dan peraturan pelaksanaannya yang berlaku serta untuk lebih meningkatkan kesejahteraan Peserta termasuk pemberian Manfaat Pensiun Lainnya berupa Dana Manfaat Tambahan, maka perlu dilakukan pengaturan pemberian Manfaat Pensiun Lainnya berupa Dana Manfaat Tambahan di tahun 2025, sesuai dengan kemampuan pendanaan Dana Pensiun Bank Mandiri Dua dan dengan memperhatikan Pedoman Standar Akuntansi yang berlaku bagi Pendiri.

Perubahan Peraturan Dana Pensiun dari Dana Pensiun Bank Mandiri Dua ini, telah mendapat pengesahan dari Otoritas Jasa Keuangan berdasarkan Keputusan Dewan Komisiner Otoritas Jasa Keuangan Nomor KEP-253/PD.02/2025 tanggal 28 April 2025 Tentang Pengesahan Atas Peraturan Dana Pensiun dari Dana Pensiun Bank Mandiri Dua dan diumumkan di dalam Tambahan Lembaran Berita Negara Republik Indonesia No. 37 tanggal 9 Mei 2025.

51. PENSION PLAN AND SEVERANCE PAY (continued)

Pension plan (continued)

- b. Bank Mandiri Pension Fund (Defined Benefit Pension Program) (continued)

The regulations for Pension Funds from Dana Pensiun Bank Mandiri have been changed several times, in order to comply with the applicable laws and regulations, as follows: (continued)

2. Dana Pensiun Bank Mandiri Dua ("DPBMD") (continued)

The Pension Fund Regulations of Dana Pensiun Bank Mandiri Dua have been adjusted recently by Decree of the Board of Directors of PT Bank Mandiri (Persero) Tbk No. KEP.DPB2/001/2025 dated 21 March 2025. The amendment was made in order to align with the provisions of Law Number 4 of 2023 dated 12 January 2023, concerning the Development and Strengthening of the Financial Sector and its implementing regulations, as well as to further enhance the welfare of Participants—including the provision of Additional Pension Benefits in the form of a Supplemental Benefit Fund. Accordingly, it is necessary to regulate the provision of such Additional Pension Benefits in the form of a Supplemental Benefit Fund in 2025, in accordance with the funding capacity of Dana Pensiun Bank Mandiri Dua and with due regard to the applicable Accounting Standards Guidelines for the Founder.

The amendment to the Pension Fund Regulation from Dana Pensiun Bank Mandiri Dua has been approved by the Financial Services Authority based on the Decree of the Board of Commissioners of the Financial Services Authority Number KEP-253/PD.02/2025 dated 28 April 2025, regarding the Approval of the Pension Fund Regulation from Dana Pensiun Bank Mandiri Dua, and was announced in the Supplement to the State Gazette of the Republic of Indonesia No. 37 dated 9 May 2025.

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51. DANA PENSIUN DAN PESANGON (lanjutan)

Dana pensiun (lanjutan)

- b. Dana Pensiun Bank Mandiri (Program Pensiun Manfaat Pasti) (lanjutan)

Peraturan Dana Pensiun dari Dana Pensiun Bank Mandiri telah mengalami beberapa kali perubahan, hal tersebut dilakukan dalam rangka menyesuaikan dengan peraturan perundang-undangan yang berlaku yaitu: (lanjutan)

3. Dana Pensiun Bank Mandiri Tiga ("DPBMT")

Dalam rangka penggabungan PT Bank Ekspor Impor Indonesia (Persero) ke dalam PT Bank Mandiri (Persero), telah ditetapkan Keputusan Direksi PT Bank Mandiri (Persero) No. 021C/KEP.DIR/1999 tanggal 31 Juli 1999, yang telah mendapat pengesahan Menteri berdasarkan Keputusan No. KEP-396/KM.17/1999 tanggal 15 November 1999, dengan nama Dana Pensiun Bank Mandiri Tiga.

Peraturan Dana Pensiun dari Dana Pensiun Bank Mandiri Tiga telah disesuaikan terakhir berdasarkan Keputusan Direksi PT Bank Mandiri (Persero) Tbk No. KEP.DPB3/001/2025 tanggal 21 Maret 2025. Penyesuaian dilakukan dalam rangka menyesuaikan dengan ketentuan Undang-Undang Nomor 4 Tahun 2023 tanggal 12 Januari 2023 tentang Pengembangan dan Penguatan Sektor Keuangan dan peraturan pelaksanaannya yang berlaku serta untuk lebih meningkatkan kesejahteraan Peserta termasuk pemberian Manfaat Pensiun Lainnya berupa Dana Manfaat Tambahan, maka perlu dilakukan pengaturan pemberian Manfaat Pensiun Lainnya berupa Dana Manfaat Tambahan di tahun 2025, sesuai dengan kemampuan pendanaan Dana Pensiun Bank Mandiri Tiga dan dengan memperhatikan Pedoman Standar Akuntansi yang berlaku bagi Mandiri.

51. PENSION PLAN AND SEVERANCE PAY (continued)

Pension plan (continued)

- b. Bank Mandiri Pension Fund (Defined Benefit Pension Program) (continued)

The regulations for Pension Funds from Dana Pensiun Bank Mandiri have been changed several times, in order to comply with the applicable laws and regulations, as follows: (continued)

3. Dana Pensiun Bank Mandiri Tiga ("DPBMT")

For the purpose of the merger of PT Bank Ekspor Impor Indonesia (Persero) into PT Bank Mandiri (Persero), a Decree of the Board of Directors of PT Bank Mandiri (Persero) No. 021C/KEP.DIR/1999 dated 31 July 1999 was stipulated, which was approved by the Minister based on the Decree No. KEP-396/KM.17/1999 dated 15 November 1999, under the name Dana Pensiun Bank Mandiri Tiga.

The Pension Fund Regulations of Dana Pensiun Bank Mandiri Tiga have been adjusted recently by Decree of the Board of Directors of PT Bank Mandiri (Persero) Tbk No. KEP.DPB3/001/2025 dated 21 March 2025. The amendment was made in order to align with the provisions of Law Number 4 of 2023 dated 12 January 2023, concerning the Development and Strengthening of the Financial Sector and its implementing regulations, as well as to further enhance the welfare of Participants, including the provision of Additional Pension Benefits in the form of a Supplemental Benefit Fund. Accordingly, it is necessary to regulate the provision of such Additional Pension Benefits in the form of a Supplemental Benefit Fund in 2025, in accordance with the funding capacity of Dana Pensiun Bank Mandiri Tiga and with due regard to the applicable Accounting Standards Guidelines for the Founder.

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51. DANA PENSIUN DAN PESANGON (lanjutan)

Dana pensiun (lanjutan)

- b. Dana Pensiun Bank Mandiri (Program Pensiun Manfaat Pasti) (lanjutan)

Peraturan Dana Pensiun dari Dana Pensiun Bank Mandiri telah mengalami beberapa kali perubahan, hal tersebut dilakukan dalam rangka menyesuaikan dengan peraturan perundang-undangan yang berlaku yaitu: (lanjutan)

3. Dana Pensiun Bank Mandiri Tiga ("DPBMT") (lanjutan)

Perubahan Peraturan Dana Pensiun dari Dana Pensiun Bank Mandiri Tiga ini, telah mendapat pengesahan dari Otoritas Jasa Keuangan berdasarkan Keputusan Dewan Komisiner Otoritas Jasa Keuangan Nomor: KEP-252/PD.02/2025 tanggal 28 April 2025 Tentang Pengesahan Atas Peraturan Dana Pensiun dari Dana Pensiun Bank Mandiri Tiga dan diumumkan di dalam Tambahan Lembaran Berita Negara Republik Indonesia No. 37 tanggal 9 Mei 2025.

4. Dana Pensiun Bank Mandiri Empat ("DPBME")

Dalam rangka penggabungan PT Bank Pembangunan Indonesia (Persero) ke dalam PT Bank Mandiri (Persero), telah ditetapkan Keputusan Direksi PT Bank Mandiri (Persero) No. 021D/KEP.DIR/1999 tanggal 31 Juli 1999, yang telah mendapat pengesahan Menteri berdasarkan Keputusan Nomor KEP-397/KM.17/1999 tanggal 15 November 1999, dengan nama Dana Pensiun Bank Mandiri Empat.

Peraturan Dana Pensiun dari Dana Pensiun Bank Mandiri Empat telah disesuaikan terakhir berdasarkan Keputusan Direksi PT Bank Mandiri (Persero) Tbk Nomor: KEP.DPB4/001/2025 tanggal 21 Maret 2025. Penyesuaian dilakukan dalam rangka menyesuaikan dengan ketentuan Undang-Undang Nomor 4 Tahun 2023 tanggal 12 Januari 2023 tentang Pengembangan dan Penguatan Sektor Keuangan dan peraturan pelaksanaannya yang berlaku serta untuk lebih meningkatkan kesejahteraan Peserta termasuk pemberian Manfaat Pensiun Lainnya berupa Dana Manfaat Tambahan, maka perlu dilakukan pengaturan pemberian Manfaat Pensiun Lainnya berupa Dana Manfaat Tambahan di tahun 2025, sesuai dengan kemampuan pendanaan Dana Pensiun Bank Mandiri Empat dan dengan memperhatikan Pedoman Standar Akuntansi yang berlaku bagi Pendiri.

51. PENSION PLAN AND SEVERANCE PAY (continued)

Pension plan (continued)

- b. Bank Mandiri Pension Fund (Defined Benefit Pension Program) (continued)

The regulations for Pension Funds from Dana Pensiun Bank Mandiri have been changed several times, in order to comply with the applicable laws and regulations, as follows: (continued)

3. Dana Pensiun Bank Mandiri Tiga ("DPBMT") (continued)

The amendment to the Pension Fund Regulation of Dana Pensiun Bank Mandiri Tiga has been authorised by the Financial Services Authority based on the Decision of the Board of Commissioners of the Financial Services Authority Number KEP-252/PD.02/2025 dated 28 April 2025 regarding the Ratification of the Pension Fund Regulation of Dana Pensiun Bank Mandiri Tiga and has been announced in the Additional to the State Gazette of the Republic of Indonesia No. 37 dated 9 May 2025.

4. Dana Pensiun Bank Mandiri Empat ("DPBME")

For the purpose of the merger of PT Bank Pembangunan Indonesia (Persero) into PT Bank Mandiri (Persero), a Decree of the Board of Directors of PT Bank Mandiri (Persero) No. 021D/KEP.DIR/1999 dated 31 July 1999 was stipulated, which was approved by the Minister based on Decree No. KEP-397/KM.17/1999 dated 15 November 1999, under the name Dana Pensiun Bank Mandiri Empat.

The Pension Fund Regulations of Dana Pensiun Bank Mandiri Empat have been adjusted recently by Decree of the Board of Directors of PT Bank Mandiri (Persero) Tbk Number KEP.DPB4/001/2025 dated 21 March 2025.. The amendment was made in order to align with the provisions of Law Number 4 of 2023 dated 12 January 2023, concerning the Development and Strengthening of the Financial Sector and its implementing regulations, as well as to further enhance the welfare of Participants, including the provision of Additional Pension Benefits in the form of a Supplemental Benefit Fund. Accordingly, it is necessary to regulate the provision of such Additional Pension Benefits in the form of a Supplemental Benefit Fund in 2025, in accordance with the funding capacity of Dana Pensiun Bank Mandiri Empat and with due regard to the applicable Accounting Standards Guidelines for the Founder.

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51. DANA PENSIUN DAN PESANGON (lanjutan)

Dana pensiun (lanjutan)

- b. Dana Pensiun Bank Mandiri (Program Pensiun Manfaat Pasti) (lanjutan)

Peraturan Dana Pensiun dari Dana Pensiun Bank Mandiri telah mengalami beberapa kali perubahan, hal tersebut dilakukan dalam rangka menyesuaikan dengan peraturan perundang-undangan yang berlaku yaitu: (lanjutan)

4. Dana Pensiun Bank Mandiri Empat ("DPBME") (lanjutan)

Perubahan Peraturan Dana Pensiun dari Dana Pensiun Bank Mandiri Empat ini, telah mendapat pengesahan dari Otoritas Jasa Keuangan berdasarkan Keputusan Dewan Komisiner Otoritas Jasa Keuangan Nomor KEP-251/PD.02/2025 tanggal 28 April 2025 Tentang Pengesahan Atas Peraturan Dana Pensiun dari Dana Pensiun Bank Mandiri Empat dan diumumkan di dalam Tambahan Lembaran Berita Negara Republik Indonesia No. 37 tanggal 9 Mei 2025.

Perhitungan aktuarial atas liabilitas manfaat pensiun untuk Bank saja pada tanggal 31 Desember 2025 dan 2024 didasarkan atas perhitungan aktuarial untuk tahun yang berakhir pada tanggal 31 Desember 2025 dan 31 Desember 2024 yang tercantum pada laporan dari Aktuarial Halim & Rekan dan Aktuarial Enny Diah Awal pada tanggal 2 Januari 2026 dan 27 Desember 2024 dengan metode *Projected Unit Credit*.

Asumsi-asumsi yang digunakan adalah sebagai berikut:

	DPBMS	DPBMD	DPBMT	DPBME	
Tingkat diskonto	6,25% (2024: 6,90%; 2023: 6,70%)	6,30% (2024: 6,90%; 2023: 6,70%)	6,25% (2024: 6,90%; 2023: 6,70%)	6,40% (2024: 6,90%; 2023: 6,70%)	Discount rate
Tingkat pengembalian aset dana pensiun yang diharapkan	8%	8%	8%	8%	Expected rate of return on pension plan assets
Masa kerja yang digunakan	Per 31 Juli 1999/ As of 31 July 1999	Per 31 Juli 1999/ As of 31 July 1999	Per 31 Juli 1999/ As of 31 July 1999	Per 31 Juli 1999/ As of 31 July 1999	Working period used
Penghasilan Dasar Pensiun (PhDP) yang digunakan	Gaji Pokok x Indeks yang terdaftar pada tanggal 31 Juli 1999 yang telah disesuaikan pada tanggal 31 Desember 2002/ Basic Salary x Index registered on 31 July 1999, which adjusted on 31 December 2002	Gaji Pokok + Tunjangan lainnya yang terdaftar pada tanggal 31 Juli 1999 yang telah disesuaikan pada tanggal 31 Desember 2002/ Basic Salary + Other Benefits registered on 31 July 1999, which adjusted on 31 December 2002	(Gaji Pokok + Tunjangan Keluarga) x Tunjangan kemahalan cabang yang terdaftar pada tanggal 31 Juli 1999 yang telah disesuaikan pada tanggal 31 Desember 2002/ (Basic Salary + Family Allowance) x Expensive allowance for branches registered on 31 July 1999, which adjusted on 31 December 2002	Gaji Dasar yang terdaftar pada tanggal 31 Juli 1999 yang telah disesuaikan pada tanggal 31 Desember 2002/ Basic Salary registered on 31 July 1999, which adjusted on 31 December 2002	Pensionable salary (PhDP) used

51. PENSION PLAN AND SEVERANCE PAY (continued)

Pension plan (continued)

- b. Bank Mandiri Pension Fund (Defined Benefit Pension Program) (continued)

The regulations for Pension Funds from Dana Pensiun Bank Mandiri have been changed several times, in order to comply with the applicable laws and regulations, as follows: (continued)

4. Dana Pensiun Bank Mandiri Empat ("DPBME") (continued)

The amendment to the Pension Fund Regulations of Dana Pensiun Bank Mandiri Empat has been authorised by the Financial Services Authority based on the Decision of the Board of Commissioners of the Financial Services Authority Number KEP-251/PD.02/2025 dated 28 April 2025 regarding the Ratification of the Pension Fund Regulations of Dana Pensiun Bank Mandiri Empat and has been announced in the Additional to the State Gazette of the Republic of Indonesia No. 37 dated 9 May 2025.

The actuarial calculation on pension benefits liability for Bank only as of 31 December 2025 and 2024 were based on actuarial calculation for the year ended 31 December 2025 and 31 December 2024 as stated in the reports from the Actuarial Consulting Office Halim & Rekan and Enny Diah Awal dated 2 January 2026 and 27 December 2024 using the *Projected Unit Credit* method.

The assumptions used are as follows:

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51. DANA PENSIUN DAN PESANGON (lanjutan)

Dana pensiun (lanjutan)

Asumsi-asumsi yang digunakan adalah sebagai berikut: (lanjutan)

	DPBMS	DPBMD	DPBMT	DPBME	
Tingkat kenaikan PhDP	Nihil/Nil	Nihil/Nil	Nihil/Nil	Nihil/Nil	Expected rates of PhDP increase
Tabel tingkat kematian	80% UN 2010 Male	80% UN 2010 Male	80% UN 2010 Male	80% UN 2010 Male	Mortality rate table
Tingkat pengunduran diri	Usia 42 - UPN = 9,00% turun linear s.d. 0,00%/ Age 42 - Normal Retirement Age = 9.00% decreasing linearly up to 0.00%	Usia 42 - UPN = 9,00% turun linear s.d. 0,00%/ Age 42 - Normal Retirement Age = 9.00% decreasing linearly up to 0.00%	Usia 42 - UPN = 9,00% turun linear s.d. 0,00%/ Age 42 - Normal Retirement Age = 9.00% decreasing linearly up to 0.00%	Usia 42 - UPN = 9,00% turun linear s.d. 0,00%/ Age 42 - Normal Retirement Age = 9.00% decreasing linearly up to 0.00%	Turnover rate
Tingkat kecacatan	10,00% dari tingkat mortalita/ 10.00% of mortality rate	10,00% dari tingkat mortalita/ 10.00% of mortality rate	10,00% dari tingkat mortalita/ 10.00% of mortality rate	10,00% dari tingkat mortalita/ 10.00% of mortality rate	Disability rate
Metode aktuarial	Projected Unit Credit	Projected Unit Credit	Projected Unit Credit	Projected Unit Credit	Actuarial method
Usia pensiun normal ("UPN")	48 tahun sampai dengan 56 tahun disesuaikan berdasarkan strata/ 48 years old to 56 years depending on the Grades	56 tahun untuk semua strata/ 56 years old for all Grades	56 tahun untuk semua strata/ 56 years old for all Grades	56 tahun untuk semua strata/ 56 years old for all Grades	Normal retirement age ("UPN")
Tingkat kenaikan manfaat pensiun	Nihil/Nil	Nihil/Nil	Nihil/Nil	4,00% per dua tahun/ 4.00% per two years	Expected rate of pension benefit increase
Tarif pajak rata-rata	Tarif pajak progresif berdasarkan UU RI No.7 tahun 2021/ Progressive tax rate based on UU RI No.7	Tarif pajak progresif berdasarkan UU RI No.7 tahun 2021/ Progressive tax rate based on UU RI No.7	Tarif pajak progresif berdasarkan UU RI No.7 tahun 2021/ Progressive tax rate based on UU RI No.7	Tarif pajak progresif berdasarkan UU RI No.7 tahun 2021/ Progressive tax rate based on UU RI No.7	Average tax rates

Estimasi nilai kini liabilitas manfaat pensiun dan nilai wajar aset bersih sebagai berikut:

Estimated present value of the pension benefit obligations and net fair value of plan assets are as follows:

31 Desember 2025/31 December 2025					
	DPBMS	DPBMD	DPBMT	DPBME	
Nilai kini liabilitas manfaat pensiun	(1.068.137)	(1.174.117)	(485.739)	(389.905)	Present value of the pension benefit obligation
Nilai wajar aset program	1.147.223	1.230.290	528.391	550.610	Fair value of plan assets
Funded status	79.086	56.173	42.652	160.705	Funded status
Batas aset (asset ceiling) ¹⁾	(79.086)	(56.173)	(42.652)	(160.705)	Asset ceiling ¹⁾
Aset program manfaat pensiun yang diakui di laporan posisi keuangan konsolidasian ²⁾	-	-	-	-	Pension plan program assets recognised in consolidated statement of financial position ²⁾
31 Desember 2024/31 December 2024					
	DPBMS	DPBMD	DPBMT	DPBME	
Nilai kini liabilitas manfaat pensiun	(1.100.298)	(1.222.283)	(499.913)	(396.228)	Present value of the pension benefit obligation
Nilai wajar aset program	1.241.448	1.314.881	535.363	561.143	Fair value of plan assets
Funded status	141.150	92.598	35.450	164.915	Funded status
Batas aset (asset ceiling) ¹⁾	(141.150)	(92.598)	(35.450)	(164.915)	Asset ceiling ¹⁾
Aset program manfaat pensiun yang diakui di laporan posisi keuangan konsolidasian ²⁾	-	-	-	-	Pension plan program assets recognised in consolidated statement of financial position ²⁾

¹⁾ Tidak terdapat akumulasi kerugian aktuarial bersih dan biaya jasa lalu yang belum diakui serta tidak terdapat nilai kini dari manfaat ekonomis yang tersedia dalam bentuk pengembalian dana dari program atau pengurangan iuran masa depan.

²⁾ Tidak ada aset yang diakui di laporan posisi keuangan konsolidasian karena ketentuan yang disyaratkan dalam PSAK 219 "Imbalan Kerja" tidak terpenuhi.

¹⁾ There are no unrealised accumulated actuarial loss-net nor unrealised past service cost and there are no present value of available future refunds or reductions of future contributions.

²⁾ There are no plan assets recognised in the consolidated statement of financial position because the requirements under SFAS 219 "Employee Benefits" are not fulfilled.

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51. DANA PENSIUN DAN PESANGON (lanjutan)

Dana pensiun (lanjutan)

Komposisi aset program dari masing-masing dana pensiun:

31 Desember 2025/31 December 2025					
	DPBMS	DPBMD	DPBMT	DPBME	
Deposito	2%	10%	0%	16%	Time deposit
Obligasi	22%	36%	3%	10%	Bonds
Penempatan langsung	10%	18%	37%	4%	Direct placement
Tanah dan bangunan	37%	3%	30%	0%	Land and building
Saham	2%	1%	0%	0%	Shares
Surat Berharga Negara	27%	31%	30%	65%	Treasury bills
Lain-lain	0%	1%	0%	5%	Others
Total	100%	100%	100%	100%	Total

31 Desember 2024/31 December 2024					
	DPBMS	DPBMD	DPBMT	DPBME	
Deposito	3%	8%	0%	20%	Time deposit
Obligasi	28%	35%	9%	13%	Bonds
Penempatan langsung	9%	17%	39%	5%	Direct placement
Tanah dan bangunan	34%	5%	32%	0%	Land and building
Saham	2%	1%	0%	0%	Shares
Surat Berharga Negara	24%	30%	20%	62%	Treasury bills
Lain-lain	0%	4%	0%	0%	Others
Total	100%	100%	100%	100%	Total

Undang-undang di Bidang Ketenagakerjaan dan Perjanjian Kerja Bersama Bank Mandiri

Bank Mandiri telah menerapkan kebijakan akuntansi imbalan kerja PSAK 219 dengan mengakui cadangan atas tunjangan masa kerja pegawai (*employee service entitlements*). Bank Mandiri mengakui cadangan atas tunjangan masa kerja pegawai berdasarkan Undang-undang di Bidang Ketenagakerjaan dan Perjanjian Kerja Bersama Bank Mandiri untuk tahun yang berakhir pada tanggal 31 Desember 2025 dan 2024 masing-masing sejumlah Rp3.953.341 dan Rp3.395.987 (termasuk Rp8.240 yang merupakan pesangon atas pegawai yang sudah berhenti tetapi belum dibayarkan dan telah dikeluarkan dari perhitungan aktuarial) berdasarkan perkiraan biaya uang penghargaan pegawai sebagaimana tercantum dalam laporan aktuarial independen (Catatan 34).

Penyisihan atas tunjangan masa kerja pegawai pada tanggal 31 Desember 2025 dan 31 Desember 2024 dihitung berdasarkan perhitungan hak masa kerja pegawai untuk tahun yang berakhir pada tanggal tersebut. Asumsi-asumsi yang digunakan oleh aktuarial adalah sebagai berikut:

- Tingkat diskonto: 6,30% (2024: 7,10%) per tahun.
- Tingkat kenaikan gaji: 8,00%.
- Tabel tingkat kematian yang digunakan Tabel Mortalita Indonesia Tahun 2019.

Labor Law and Bank Mandiri Collective Labor Agreement

Bank Mandiri has implemented an accounting policy for employment benefits SFAS 219 to recognise provision for employee service entitlements. Bank Mandiri recognizes provisions for employee long service benefits based on the Employment Law and and Bank Mandiri Collective Labor Agreements for the period and year ended 31 December 2025 and 2024 amounted to Rp3.953.341 and Rp3,395,987, respectively (including compensation benefits of Rp8,240 for resigned employees which have not yet been paid and excluded from actuarial calculation), respectively, based on the estimated post employment benefit in the independent actuarial reports (Note 34).

Provision for employee service entitlements as of 31 December 2025 and 31 December 2024 are estimated using the employees service entitlements calculation for the year ended. The assumptions used by the actuary are as follows:

- Discount rate: 6.30% (2024: 7.10%) per annum.
- Salary increase rate: 8.00%.
- Mortality rate table used is Indonesia Mortality 2019.

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51. DANA PENSIUN DAN PESANGON (lanjutan)

Dana pensiun (lanjutan)

Undang-undang di Bidang Ketenagakerjaan dan Perjanjian Kerja Bersama Bank Mandiri (lanjutan)

Asumsi-asumsi yang digunakan oleh aktuaria adalah sebagai berikut: (lanjutan)

- d. Tingkat pengunduran diri: Usia 23 - 29 = 8,50%, Usia 30 - UPN = 3,50% turun linear s.d. 0,00%.
- e. Metode aktuaria adalah *projected unit credit method*.
- f. Usia pensiun normal berkisar antara 36 tahun sampai dengan 56 tahun disesuaikan berdasarkan strata.
- g. Tingkat kecacatan 10,00% dari kemungkinan orang meninggal pada masing-masing usia.

Jumlah yang diakui pada laporan posisi keuangan ditentukan berdasarkan laporan aktuaria independen sebagai berikut (Bank Mandiri saja):

	31 Desember 2025/ 31 December 2025
Cadangan atas tunjangan masa kerja pegawai yang diakui di laporan posisi keuangan	2.661.825

Mutasi nilai kini kewajiban pasti selama tahun berjalan adalah sebagai berikut (Bank Mandiri saja):

	31 Desember 2025/ 31 December 2025
Nilai kini kewajiban pada awal tahun	2.209.448
Biaya bunga	169.425
Biaya jasa kini	163.757
Biaya pesangon	93.380
(Keuntungan)/kerugian aktuarial	318.797
Pembayaran imbalan pasca-kerja	(141.004)
Biaya jasa lalu	(151.978)
Nilai kini kewajiban pada akhir tahun	2.661.825

Jumlah yang diakui pada laporan laba rugi dan penghasilan komprehensif lain berdasarkan laporan aktuaria independen adalah sebagai berikut (Bank Mandiri saja):

Laba Rugi

	31 Desember 2025/ 31 December 2025
Biaya jasa kini	257.137
Biaya bunga	169.425
Biaya jasa lalu	(151.978)
Biaya uang penghargaan pegawai	274.584

51. PENSION PLAN AND SEVERANCE PAY (continued)

Pension plan (continued)

Labor Law and Bank Mandiri Collective Labor Agreement (continued)

The assumptions used by the actuary are as follows: (continued)

- d. Turnover rate: Age 23 - 29 = 8.50%, Age 30 - Normal Retirement Age = 3.50% decreasing linearly up to 0.00%.
- e. Actuarial method is projected unit credit method.
- f. Normal retirement age between 36 to 56 years according to the grades.
- g. Disability rate is 10.00% of death probability at each age.

The amounts recognised in the statement of financial position are determined based on independent actuarial report as follows (Bank Mandiri only):

31 Desember 2024/ 31 December 2024

Provision for post employment benefits presented in statement of financial position

The movement in present value of obligation over the year is as follows (Bank Mandiri only):

31 Desember 2024/ 31 December 2024

Beginning balance of present value of obligation
Interest fee
Current service cost
Severance payment
Actuarial (gain)/losses
Benefit paid
Past service cost

Ending balance of present value of obligation

The amounts recognised in the statement of profit or loss and other comprehensive income based on independent actuarial report are as follows (Bank Mandiri only):

Profit or Loss

31 Desember 2024/ 31 December 2024

Current service cost
Interest cost
Past service cost

Cost of pension benefits

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51. DANA PENSIUN DAN PESANGON (lanjutan)

51. PENSION PLAN AND SEVERANCE PAY (continued)

Dana pensiun (lanjutan)

Pension plan (continued)

**Undang-undang di Bidang Ketenagakerjaan dan
Perjanjian Kerja Bersama Bank Mandiri (lanjutan)**

**Labor Law and Bank Mandiri Collective Labor
Agreement (continued)**

Penghasilan Komprehensif Lain

Other Comprehensive Income

	31 Desember 2025/ 31 December 2025	31 Desember 2024/ 31 December 2024	
Asumsi keuangan (perubahan asumsi)	187.070	(15.750)	Financial assumptions (change in assumptions)
Penyesuaian pengalaman (demografi dan keuangan)	131.727	8.040	Experience adjustment (demographics and finances)
Keuntungan aktuarial yang diakui pada penghasilan komprehensif lain	318.797	(7.710)	Actuarial gains recognised in other comprehensive income

Rekonsiliasi cadangan atas tunjangan masa kerja
pegawai adalah sebagai berikut:

Reconciliations of provision for post employment benefits
are as follows:

	31 Desember 2025/ 31 December 2025	31 Desember 2024/ 31 December 2024	
<u>Bank Mandiri</u>			<u>Bank Mandiri</u>
Cadangan atas tunjangan masa kerja pegawai awal tahun	2.209.448	2.066.274	Beginning balance of provision for post employment benefits
Biaya selama tahun berjalan	274.584	483.579	Expenses during the year
Keuntungan aktuarial yang diakui pada penghasilan komprehensif lain	318.797	(7.710)	Recognition of actuarial gain in other comprehensive income
Pembayaran manfaat	(141.004)	(332.695)	Payments of benefits
Cadangan atas tunjangan masa kerja pegawai akhir tahun (Bank Mandiri saja)	2.661.825	2.209.448	Ending balance of provision for post employment benefits (Bank Mandiri only)
<u>Entitas Anak</u>			<u>Subsidiaries</u>
Cadangan atas tunjangan masa kerja pegawai	1.283.276	1.178.299	Provision for post employment benefits
Total cadangan atas tunjangan masa kerja pegawai (Catatan 34)	3.945.101^{*)}	3.387.747^{*)}	Total provision for post employment benefits (Note 34)

^{*)} Pada tanggal 31 Desember 2025 dan 2024, jumlah tersebut tidak termasuk pesangon atas pegawai yang telah berhenti tetapi belum dibayarkan sebesar Rp8.240 yang telah dikeluarkan dari perhitungan aktuarial.

^{*)} As of 31 December 2025 and 2024, the amount does not include unpaid severance for resigned employees which have not yet been paid amounted to Rp8,240, which was excluded from actuarial calculation.

Nilai kini liabilitas yang didanai, nilai wajar aset program
dan surplus pada program untuk lima tahun terakhir
yaitu (Bank Mandiri saja):

The present value of funded benefit obligations, fair
value of plan assets and the surplus on the program for
the last five years, which are (Bank Mandiri only):

	31 Desember/ 31 December					
	2025	2024	2023	2022	2021	
Nilai kini kewajiban imbalan pasti	2.661.825	2.209.448	2.066.274	1.879.403	1.920.311	Present value of defined benefit obligations
Nilai wajar aset program	-	-	-	-	-	Fair value of plan assets
Defisit program	2.661.825	2.209.448	2.066.274	1.879.403	1.920.311	Deficit the plan
Penyesuaian pengalaman pada liabilitas program	(131.727)	(8.040)	139.790	114.748	309.589	Experience adjustments on plan liabilities
Penyesuaian pengalaman pada aset program	-	-	-	-	-	Experience adjustments on asset program

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51. DANA PENSIUN DAN PESANGON (lanjutan)

Apresiasi Pensiun

Bank Mandiri memberikan program apresiasi pensiun kepada pegawai yang memasuki usia pensiun normal (56 tahun). Program ini berlaku bagi pegawai yang telah memasuki masa kerja 10 tahun. Nilai kini kewajiban untuk cadangan atas program apresiasi pensiun pada tanggal 31 Desember 2025 dan 2024 berdasarkan perhitungan aktuaria sebesar Rp64.964 dan Rp99.188 (Catatan 34).

Asumsi-asumsi yang digunakan adalah sebagai berikut:

- Tingkat diskonto: 5,70% (2024: 7,10%)
- Harga emas: Rp2.478.559 (2024: Rp1.514.000) (nilai penuh).
- Tingkat kenaikan harga emas: 6,00%.
- Tabel tingkat kematian yang digunakan Tabel Mortalita Indonesia Tahun 2019.
- Tingkat kecacatan 10% dari kemungkinan orang meninggal pada masing-masing usia.
- Tingkat pengunduran diri: Usia 23 - 29 = 8,50%
Usia 30 - UPN = 3,50% turun linear s.d. 0,00%.
- Usia pensiun normal yaitu ketika pekerja mencapai usia 56 tahun.
- Metode aktuaria adalah *projected unit credit method*.

Mutasi nilai kini kewajiban pasti selama tahun berjalan adalah sebagai berikut (Bank Mandiri saja):

	31 Desember 2025/ 31 December 2025	31 Desember 2024/ 31 December 2024
Nilai kini kewajiban pada awal tahun	99.188	83.508
Biaya selama tahun berjalan	10.965	17.990
Pembayaran manfaat	(8.767)	(7.886)
Biaya jasa lalu	(1.251)	-
Kerugian aktuaria yang diakui pada penghasilan komprehensif lain	(35.171)	5.576
Nilai kini kewajiban pada akhir tahun (Catatan 34)	64.964	99.188

Jumlah yang diakui pada laporan laba rugi dan penghasilan komprehensif lain berdasarkan laporan aktuaria independen adalah sebagai berikut (Bank Mandiri saja):

Laba Rugi

	31 Desember 2025/ 31 December 2025	31 Desember 2024/ 31 December 2024
Biaya jasa kini	2.661	12.500
Biaya bunga	8.304	5.490
Biaya jasa lalu	(1.251)	-
Biaya apresiasi pensiun	9.714	17.990

51. PENSION PLAN AND SEVERANCE PAY (continued)

Pension Appreciation

Bank Mandiri provides pension appreciation programs to employees who enter normal retirement age (age 56). This program is eligible for employees who have entered their ten years of service period. The present value for provision of pension appreciation program as of 31 December 2025 and 2024 based on an actuarial calculation amounted to Rp64.964 and Rp99.188, respectively (Note 34).

The assumptions used are as follows:

- Discount rate: 5.70% (2024: 7.10%)
- Gold price: Rp2,478,559 (2024: Rp1,514,000) (full amount).
- Increment rate of gold price: 6.00%.
- Mortality rate table used is Indonesia Mortality 2019.
- Disability rate is 10% of death probability at each age.
- Turnover rate: Age 23 - 29 = 8.50% Age 30 - Normal Retirement Age = 3.50% decreasing linearly up to 0.00%.
- Normal retirement age is until age of 56 years.
- Actuarial method used is projected unit credit method.

The movement in present value of obligation over the year is as follows (Bank Mandiri only):

Beginning balance of present value of obligation
Expenses during the year
Benefit paid
Past service cost
Actuarial losses through other comprehensive income
Ending balance of present value of obligation (Note 34)

The amounts recognised in the statement of profit or loss and other comprehensive income based on independent actuarial report are as follows (Bank Mandiri only):

Profit or Loss

Current service cost
Interest cost
Past service cost
Cost of pension appreciation

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51. DANA PENSIUN DAN PESANGON (lanjutan)

51. PENSION PLAN AND SEVERANCE PAY (continued)

Apresiasi Pensiun (lanjutan)

Pension Appreciation (continued)

Penghasilan Komprehensif Lain

Other Comprehensive Income

	31 Desember 2025/ 31 December 2025	31 Desember 2024/ 31 December 2024	
Asumsi keuangan (perubahan asumsi)	(4.321)	(11.180)	Financial assumptions (change in assumptions)
Penyesuaian pengalaman (demografi dan keuangan)	(30.850)	16.756	Experience adjustment (demographics and finances)
Kerugian aktuarial yang diakui pada penghasilan komprehensif lain	(35.171)	5.576	Actuarial losses recognised in other comprehensive income

Rekonsiliasi PVDBO (Bank Mandiri saja):

Reconciliation of PVDBO (Bank Mandiri only):

31 Desember 2025/31 December 2025							
	DPBMS	DPBMD	DPBMT	DPBME	UUK TK dan/land PKB BMRI	Apresiasi Pensiun/ Pension appreciation	
PVDBO pada awal tahun	1.100.298	1.222.284	499.913	396.228	2.209.448	99.188	Beginning balances of PVDBO
Biaya jasa kini	-	-	-	-	163.757	2.661	Current service cost
Biaya jasa lalu	-	-	-	-	(151.978)	(1.251)	Past service cost
Biaya bunga atas PVDBO	70.662	78.649	32.301	25.633	169.425	8.304	Interest cost of PVDBO
Biaya pesangon	-	-	-	-	93.380	-	Severance pay
Pembayaran imbalan dari aset program	(152.424)	(164.876)	(63.553)	(49.464)	(141.004)	(8.767)	Benefit payments from plan assets
Keuntungan)/kerugian aktuarial dari PVDBO:							Actuarial (gain)/losses from PVDBO:
Kerugian atau perubahan asumsi demografis	-	-	-	-	-	-	Losses on change of In demographics)
(Keuntungan)/kerugian atas perubahan asumsi ekonomis	42.139	44.785	19.837	14.142	187.070	(4.321)	(Gain)/losses on change of assumption in economic
(Keuntungan)/Kerugian atas penyesuaian pengalaman (experience adjustment)	7.462	(6.725)	(2.759)	3.366	131.727	(30.850)	(Gain)/losses on experience adjustment
PVDBO pada akhir tahun	1.068.137	1.174.117	485.739	389.905	2.661.825	64.964	Ending balances of PVDBO
31 Desember 2024/31 December 2024							
	DPBMS	DPBMD	DPBMT	DPBME	UUK TK dan/land PKB BMRI	Apresiasi Pensiun/ Pension appreciation	
Saldo awal PVDBO	1.252.727	1.383.448	570.853	439.812	2.066.274	83.508	Beginning balances of PVDBO
Biaya jasa kini	-	-	-	-	194.104	12.500	Current service cost
Biaya bunga atas PVDBO	78.253	86.844	35.890	27.434	129.194	5.490	Interest cost of PVDBO
Biaya pesangon	-	-	-	-	160.281	-	Severance pay
Pembayaran imbalan dari aset program	(169.523)	(174.526)	(70.366)	(60.683)	(332.695)	(7.886)	Benefit payments from plan assets
(Keuntungan)/kerugian aktuarial dari PVDBO:							Actuarial (gain)/losses from PVDBO:
Kerugian atau perubahan asumsi demografis	9	1	4	1	1.523	-	Losses on change of In demographics)
Keuntungan atas perubahan asumsi ekonomis	(13.831)	(16.466)	(6.516)	(5.936)	(15.750)	(11.180)	Gain on change of assumption in economic
(Keuntungan)/Kerugian atas penyesuaian pengalaman (experience adjustment)	(47.337)	(57.017)	(29.952)	(4.400)	6.517	16.756	(Gain)/losses on experience adjustment
Saldo akhir PVDBO	1.100.298	1.222.284	499.913	396.228	2.209.448	99.188	Ending balances of PVDBO

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51. DANA PENSIUN DAN PESANGON (lanjutan)

51. PENSION PLAN AND SEVERANCE PAY (continued)

Rekonsiliasi atas aset program (Bank Mandiri saja):

Reconciliation of plan assets (Bank Mandiri only):

31 Desember 2025/31 December 2025					
	DPBMS	DPBMD	DPBMT	DPBME	
Nilai wajar aset program pada awal tahun	1.241.448	1.314.881	535.363	561.143	Beginning fair value of plan assets
Pembayaran imbalan dari aset program	(152.424)	(164.876)	(63.553)	(49.463)	Benefit payments from plan assets
Pendapatan bunga atas aset program	80.401	85.039	34.747	37.012	Interest income in plan assets
Hasil aset program (tidak termasuk pendapatan bunga)	(22.202)	(4.754)	21.834	1.918	Result of plan assets (exclude interest income)
Nilai wajar aset program pada akhir tahun	1.147.223	1.230.290	528.391	550.610	Ending fair value plan assets
31 Desember 2024/31 December 2024					
	DPBMS	DPBMD	DPBMT	DPBME	
Nilai wajar aset program pada awal tahun	1.295.271	1.404.869	583.862	586.699	Beginning fair value of plan assets
Pembayaran imbalan dari aset program	(169.522)	(174.526)	(70.365)	(60.683)	Benefit payments from plan assets
Pendapatan bunga atas aset program	81.104	88.280	36.761	37.276	Interest income in plan assets
Hasil aset program (tidak termasuk pendapatan bunga)	34.595	(3.742)	(14.895)	(2.149)	Result of plan assets (exclude interest income)
Nilai wajar aset program pada akhir tahun	1.241.448	1.314.881	535.363	561.143	Ending fair value plan assets

Mutasi penghasilan komprehensif lainnya:

Movements in other comprehensive income:

Mutasi penghasilan komprehensif lainnya untuk Bank Mandiri adalah sebagai berikut:

Movements in other comprehensive income for the Bank Mandiri only are as follows:

31 Desember 2025/31 December 2025						
	DPBMS	DPBMD	DPBMT	DPBME	UUK TK dan/and PKB BMRI	Apresiasi Pensiun/ Pension appreciation
Akumulasi keuntungan/(kerugian) aktuarial awal tahun	-	-	-	-	1.877.301	(8.414)
Keuntungan/(kerugian) aktuarial tahun berjalan	-	-	-	-	(318.797)	(35.171)
Akumulasi keuntungan/(kerugian) aktuarial akhir tahun	-	-	-	-	1.558.504	(43.585)
31 Desember 2024/31 December 2024						
	DPBMS	DPBMD	DPBMT	DPBME	UUK TK dan/and PKB BMRI	Apresiasi Pensiun/ Pension appreciation
Akumulasi keuntungan/(kerugian) aktuarial awal tahun	-	-	-	-	1.869.591	(2.839)
Keuntungan/(kerugian) aktuarial tahun berjalan	-	-	-	-	7.710	(5.575)
Akumulasi keuntungan/(kerugian) aktuarial akhir tahun	-	-	-	-	1.877.301	(8.414)

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51. DANA PENSIUN DAN PESANGON (lanjutan)

Jatuh tempo dari manfaat pada tanggal 31 Desember 2025 adalah sebagai berikut untuk Undang-undang Ketenagakerjaan:

	31 Desember 2025/ 31 December 2025
Tahun ke-1	291.105
Tahun ke-2	311.324
Tahun ke-3	367.665
Tahun ke-4	360.272
Tahun ke-5	329.682
Tahun ke-6 dan seterusnya	8.982.350
Total	10.642.398

Rata-rata durasi kewajiban manfaat pasti adalah 6,8 tahun, dan kewajiban iuran pasti 6,9 tahun pada tanggal 31 Desember 2025.

Perhitungan aktuarial atas liabilitas manfaat pensiun untuk Bank saja pada tanggal 31 Desember 2025 dan 2024 didasarkan atas perhitungan aktuarial untuk tahun yang berakhir pada tanggal 31 Desember 2025 dan 31 Desember 2024 yang tercantum pada laporan dari Aktuarial Halim & Rekan dan Aktuarial Enny Diah Awal pada tanggal 2 Januari 2026 dan 27 Desember 2024 dengan metode *Projected Unit Credit*.

Penyisihan atas tunjangan masa kerja pegawai pada tanggal 31 Desember 2025 Entitas Anak telah dihitung oleh aktuarial independen sebagaimana tercantum dalam laporan aktuarial independen sebagai berikut:

Nama Entitas Anak/ Name of Subsidiaries	Aktuarial independen/ Independent actuary	2025
PT Bank Syariah Indonesia Tbk	Kantor Konsultan Aktuarial Steven & Mourits/ Steven & Mourits Actuarial Consultant Office	5 Januari/ January 2026
PT Mandiri Sekuritas	Kantor Konsultan Aktuarial Steven & Mourits/ Steven & Mourits Actuarial Consultant Office	5 Januari/ January 2026
PT Bank Mandiri Taspen	Kantor Konsultan Aktuarial Nandi dan Sutama/ Nandi and Sutama Actuarial Consultant Office	2 Januari/ January 2026
PT Mandiri Tunas Finance	Kantor Konsultan Aktuarial Steven & Mourits/ Steven & Mourits Actuarial Consultant Office	2 Januari/ January 2026
PT AXA Mandiri Financial Services	Kantor Konsultan Aktuarial Steven & Mourits/ Steven & Mourits Actuarial Consultant Office	6 Januari/ January 2026
PT Mandiri Utama Finance	Kantor Konsultan Aktuarial Bambang Sudrajad/ Bambang Sudrajad Actuarial Consultant Office	31 Desember/ December 2025

51. PENSION PLAN AND SEVERANCE PAY (continued)

Employee benefits liabilities maturing on 31 December 2025 related to Labor Law are as follows:

	31 Desember 2025/ 31 December 2025	
Tahun ke-1	291.105	Year 1
Tahun ke-2	311.324	Year 2
Tahun ke-3	367.665	Year 3
Tahun ke-4	360.272	Year 4
Tahun ke-5	329.682	Year 5
Tahun ke-6 dan seterusnya	8.982.350	Year 6 and others
Total	10.642.398	Total

The average duration of defined benefit obligations is 6.8 years, and the fixed contribution obligations are 6.9 years as of 31 December 2025.

The actuarial calculation on pension benefits liability for Bank only as of 31 December 2025 and 2024 were based on actuarial calculation for the year ended 31 December 2025 and 31 December 2024 as stated in the reports from the Actuarial Consulting Office Halim & Rekan and Enny Diah Awal dated 2 January 2026 and 27 December 2024 using the *Projected Unit Credit* method.

Provision for employee service entitlements of Subsidiaries as of 31 December 2025 were calculated by an independent actuary as included in the independent actuarial report as follows:

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51. DANA PENSIUN DAN PESANGON (lanjutan)

Sensitivitas dari kewajiban imbalan pasti terhadap perubahan asumsi aktuarial adalah sebagai berikut (Bank Mandiri saja) (tidak diaudit):

51. PENSION PLAN AND SEVERANCE PAY (continued)

The sensitivity of the defined benefit obligation to changes in actuarial assumptions are as follows (Bank Mandiri only) (unaudited):

	31 Desember 2025/ 31 December 2025	
Perubahan asumsi:		Changes of assumptions:
Kenaikan 1% tingkat diskonto	(2.475.575)	1% increase in discount rate
Penurunan 1% tingkat diskonto	2.818.395	1% decrease in discount rate
Kenaikan 1% tingkat gaji	2.974.850	1% increase in salary rate
Penurunan 1% tingkat gaji	(2.371.254)	1% decrease in salary rate

52. BEBAN OPERASIONAL LAINNYA - LAIN-LAIN - NETO

	Tahun yang berakhir pada tanggal 31 Desember/ Year ended 31 December		
	2025	2024	
Premi asuransi untuk program penjaminan dana nasabah	3.842.673	3.301.573	Insurance premiums on third party funds guarantee program
Beban provisi dan komisi	3.090.316	1.222.846	Fees and commissions expenses
Beban terkait dengan transaksi ATM dan kartu kredit	1.723.034	954.291	Fees related to credit card and ATM transaction
Iuran regulator	1.073.393	1.087.973	Regulator fee
Beban <i>unwinding</i> polis asuransi	122.384	-	Unwinding expense insurance policy
Beban transaksi RTGS, <i>remittance</i> dan kliring	103.592	76.964	Fees from RTGS, remittance and clearing transactions
Beban keanggotaan	76.240	65.249	Membership fee
Kompensasi tenaga pemasaran asuransi	-	147.776	Insurance marketing personnel compensation
<i>Fee bancassurance</i>	-	120.472	Bancassurance fee
Komisi asuransi kelompok	-	99.868	Group insurance commissions
Lain-lain	495.038	1.023.038	Others
	10.526.670	8.100.050	

Lain-lain terutama terdiri dari beban transaksi perdagangan efek dan beban administrasi bank.

Others mainly consist of securities trading transaction expenses and bank administration expenses.

53. PENDAPATAN/(BEBAN) BUKAN OPERASIONAL - NETO

	Tahun yang berakhir pada tanggal 31 Desember/ Year ended 31 December		
	2025	2024	
Laba atas penjualan aset tetap	2.277	2.835	Gain on sale of fixed assets
Lain-lain - neto	104.547	341.056	Others - net
Neto	106.824	343.891	Net

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54. KOMITMEN DAN KONTINJENSI

Akun-akun di bawah ini merupakan akun yang dicatat di laporan posisi keuangan konsolidasian ekstra-komtabel (*off balance sheet*):

54. COMMITMENTS AND CONTINGENCIES

The following accounts represent accounts which are recorded on off-balance sheet:

	31 Desember 2025/ 31 December 2025	31 Desember 2024/ 31 December 2024	
KOMITMEN			COMMITMENTS
Liabilitas komitmen:			Commitment payables:
Fasilitas kredit yang diberikan yang belum digunakan ⁷⁾			Unused loan facilities ⁷⁾
Pihak berelasi (Catatan 56)	(128.582.195)	(107.740.421)	Related parties (Note 56)
Pihak ketiga	(155.385.582)	(159.489.452)	Third parties
	(283.967.777)	(267.229.873)	
<i>Letter of credit</i> yang tidak dapat dibatalkan yang masih berjalan (Catatan 31):			Outstanding irrevocable letter of credit (Note 31):
Pihak berelasi (Catatan 56)	(13.182.139)	(9.905.951)	Related parties (Note 56)
Pihak ketiga	(10.049.643)	(12.533.712)	Third parties
	(23.231.782)	(22.439.663)	
Liabilitas komitmen - neto	(307.199.559)	(289.669.536)	Commitment payables - net
KONTINJENSI			CONTINGENCIES
Tagihan kontinjensi:			Contingent receivables:
Garansi yang diterima dari bank lain	64.031.673	50.383.762	Guarantees received from other banks
Pendapatan bunga dalam penyelesaian	12.424.085	10.912.104	Interest receivable on non-performing assets
Lain-lain	34.471	34.411	Others
	76.490.229	61.330.277	
Liabilitas kontinjensi:			Contingent payables:
Garansi yang diberikan dalam bentuk:			Guarantees issued in the form of:
Bank garansi (Catatan 31):			Bank guarantees (Note 31):
Pihak berelasi (Catatan 56)	(46.002.464)	(37.567.187)	Related parties (Note 56)
Pihak ketiga	(120.037.908)	(100.990.316)	Third parties
	(166.040.372)	(138.557.503)	
<i>Standby letter of credit</i> (Catatan 31)			Standby letter of credit (Note 31)
Pihak berelasi (Catatan 56)	(9.819.236)	(5.281.006)	Related parties (Note 56)
Pihak ketiga	(8.540.555)	(7.027.683)	Third parties
	(18.359.791)	(12.308.689)	
Lain-lain	(4.796.785)	(4.072.541)	Others
Total	(189.196.948)	(154.938.733)	Total
Liabilitas kontinjensi - neto	(112.706.719)	(93.608.456)	Contingent payables - net
	(419.906.278)	(383.277.992)	

⁷⁾ Termasuk fasilitas kredit *committed* dan *uncommitted* yang belum digunakan.

⁷⁾ Include unused committed and uncommitted loans facilities

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55. TRANSAKSI-TRANSAKSI MATA UANG ASING

Nilai wajar dari transaksi berjangka dan swap pertukaran mata uang asing disajikan dalam laporan posisi keuangan konsolidasian sebagai tagihan/liabilitas derivatif (Catatan 11).

Rincian transaksi pembelian dan penjualan tunai spot mata uang asing (Bank Mandiri saja, tidak terdapat transaksi spot pada Entitas Anak):

55. FOREIGN CURRENCY TRANSACTIONS

The fair value of forward and cross currency swap transactions are presented as derivative receivables/payables in the consolidated statement of financial position (Note 11).

Details of the outstanding buy and sell foreign currency spot transactions (Bank Mandiri only, there are no spot transactions in Subsidiaries) are as follows:

31 Desember 2025/31 December 2025					
Mata uang asal	Spot - Beli/Spot - Buy		Spot - Jual/Spot - Sell		Original currency
	Mata uang asal (nilai penuh)/ Original currency (full amount)	Setara Rupiah/ Rupiah equivalent	Mata uang asal (nilai penuh)/ Original currency (full amount)	Setara Rupiah/ Rupiah equivalent	
Dolar Amerika Serikat	388.958.008	6.485.875	312.555.288	5.211.859	United States Dollar
Lain-lain ^{*)}		1.583.073		1.624.290	Others ^{*)}
		8.068.948		6.836.149	
31 Desember 2024/31 December 2024					
Mata uang asal	Spot - Beli/Spot - Buy		Spot - Jual/Spot - Sell		Original currency
	Mata uang asal (nilai penuh)/ Original currency (full amount)	Setara Rupiah/ Rupiah equivalent	Mata uang asal (nilai penuh)/ Original currency (full amount)	Setara Rupiah/ Rupiah equivalent	
Dolar Amerika Serikat	203.626.162	3.277.363	274.513.807	4.418.300	United States Dollar
Lain-lain ^{*)}		236.220		909.569	Others ^{*)}
		3.513.583		5.327.869	

^{*)} Terdiri dari berbagai mata uang asing.

^{*)} Consist of various currencies

56. TRANSAKSI DENGAN PIHAK-PIHAK BERELASI

Dalam rangka menjalankan bisnis normalnya, Bank Mandiri dan Entitas Anak melakukan transaksi dengan pihak berelasi karena hubungan kepemilikan dan/atau pengurusan.

Seluruh transaksi yang signifikan dengan pihak-pihak berelasi dilakukan dengan kebijakan dan syarat yang telah disepakati bersama (Catatan 2f).

56. RELATED PARTY TRANSACTIONS

In the normal course of business, Bank Mandiri and Subsidiaries entered into certain transactions with the parties which are related to the management and/or owned by the same shareholders.

All significant transactions with related parties have met the agreed terms and conditions (Note 2f).

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56. TRANSAKSI DENGAN PIHAK-PIHAK BERELASI (lanjutan)

Transaksi usaha yang signifikan dengan pihak-pihak berelasi sebagai berikut:

• **Hubungan pihak berelasi sebagai pemegang saham utama:**

Pemerintah Republik Indonesia melalui Kementerian.

Sifat dari transaksi lain antara lain adalah efek-efek, obligasi pemerintah, kredit yang diberikan dan piutang/pembiayaan syariah, simpanan dari nasabah, pinjaman yang diterima dan fasilitas kredit yang diberikan yang belum digunakan.

• **Hubungan pihak berelasi oleh karena kepemilikan dan/atau pengelolaan:**

No.	Pihak berelasi/Related parties	No.	Pihak berelasi/Related parties
a. Bank Mandiri sebagai pendiri/Bank Mandiri as a founder			
1	Dana Pensiun Bank Mandiri	3	Dana Pensiun Bank Mandiri Dua
2	Dana Pensiun Bank Mandiri Satu	4	Dana Pensiun Bank Mandiri Tiga

b. Dikendalikan oleh Dana Pensiun Bank Mandiri (sejak tanggal 19 Desember 2013)/Controlled by Dana Pensiun Bank Mandiri (since 19 December 2013)

6	PT Bumi Daya Plaza	7	PT Pengelola Investama Mandiri	8	PT Usaha Gedung Mandiri
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c. Dikendalikan oleh Dana Pensiun Bank Mandiri Satu/Controlled by Dana Pensiun Bank Mandiri Satu

9	PT Estika Daya Mandiri
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d. Dikendalikan oleh Dana Pensiun Bank Mandiri Dua/Controlled by Dana Pensiun Bank Mandiri Dua

10	PT Asuransi Staco Mandiri (sebelumnya PT Asuransi Staco Jasapratama)
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e. Dikendalikan oleh Dana Pensiun Bank Mandiri Tiga/Controlled by Dana Pensiun Bank Mandiri Tiga

11	PT Mulia Sasmita Bhakti
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f. Dikendalikan oleh Dana Pensiun Bank Mandiri Empat/Controlled by Dana Pensiun Bank Mandiri Empat

12	PT Krida Upaya Tunggal	13	PT Wahana Optima Permai
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g. Dipengaruhi secara signifikan oleh Bank Mandiri/Significantly influenced by Bank Mandiri

14	Koperasi Kesehatan Pegawai dan Pensiunan Bank Mandiri (Mandiri Healthcare)
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Sifat dari transaksi dengan pihak-pihak berelasi antara lain adalah penyertaan saham, kredit yang diberikan dan piutang/pembiayaan syariah, simpanan dari nasabah, bank garansi, efek-efek yang diterbitkan, pinjaman dan efek-efek subordinasi.

56. RELATED PARTY TRANSACTIONS (continued)

Significant transactions with related parties are as follows:

• **Related party relationship as the controlling shareholder:**

The Government of Republic of Indonesia through the Ministry.

Nature of other transactions are marketable securities, government bonds, loans and sharia receivables/financing, deposits from customers, fund borrowings and unused loan facilities.

• **Related parties relationship by ownership and/or management:**

No.	Pihak berelasi/Related parties	No.	Pihak berelasi/Related parties
a. Bank Mandiri sebagai pendiri/Bank Mandiri as a founder			
1	Dana Pensiun Bank Mandiri	3	Dana Pensiun Bank Mandiri Dua
2	Dana Pensiun Bank Mandiri Satu	4	Dana Pensiun Bank Mandiri Tiga

b. Dikendalikan oleh Dana Pensiun Bank Mandiri (sejak tanggal 19 Desember 2013)/Controlled by Dana Pensiun Bank Mandiri (since 19 December 2013)

6	PT Bumi Daya Plaza	7	PT Pengelola Investama Mandiri	8	PT Usaha Gedung Mandiri
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c. Dikendalikan oleh Dana Pensiun Bank Mandiri Satu/Controlled by Dana Pensiun Bank Mandiri Satu

9	PT Estika Daya Mandiri
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d. Dikendalikan oleh Dana Pensiun Bank Mandiri Dua/Controlled by Dana Pensiun Bank Mandiri Dua

10	PT Asuransi Staco Mandiri (sebelumnya PT Asuransi Staco Jasapratama)
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e. Dikendalikan oleh Dana Pensiun Bank Mandiri Tiga/Controlled by Dana Pensiun Bank Mandiri Tiga

11	PT Mulia Sasmita Bhakti
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f. Dikendalikan oleh Dana Pensiun Bank Mandiri Empat/Controlled by Dana Pensiun Bank Mandiri Empat

12	PT Krida Upaya Tunggal	13	PT Wahana Optima Permai
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g. Dipengaruhi secara signifikan oleh Bank Mandiri/Significantly influenced by Bank Mandiri

14	Koperasi Kesehatan Pegawai dan Pensiunan Bank Mandiri (Mandiri Healthcare)
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Nature of related party transaction consists of investment in shares, loans and sharia receivables/financing, customer deposits, bank guarantees, debt securities issued, fund borrowings and subordinated loans.

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**56. TRANSAKSI DENGAN PIHAK-PIHAK BERELASI
(lanjutan)**

Transaksi usaha yang signifikan dengan pihak-pihak berelasi sebagai berikut: (lanjutan)

• Hubungan pihak berelasi dengan entitas Pemerintah:

No.	Pihak berelasi/Related parties	No.	Pihak berelasi/Related parties
a. Entitas Anak dari BUMN/Subsidiary of State Owned Enterprise			
1	Demi Bahtera Laju Abadi Pte. Ltd.	51	PT Asuransi Jasaraharja Putera
2	EPC Energy Singapore Pte. Ltd	52	PT Asuransi Jasindo Syariah
3	Etablissements Maurel et Prom	53	PT Asuransi Jiwa IFG
4	Indometal London Limited	54	PT Asuransi Jiwa Taspen
5	KSO Utama – Wika – Adipatria (Irigasi Kapuas)	55	PT Asuransi Kredit Indonesia
6	Makassar Coastal City	56	PT Asuransi Tugu Pratama Indonesia Tbk
7	MIND ID Trading Pte. Ltd.	57	PT Badak NGL
8	Pertamina Hulu Energi Offshore North West Java LLC.	58	PT Bahana Artha Ventura
9	Pertamina International Marketing & Distribution	59	PT Bahana Securities
10	Pertamina International Timor S.A.	60	PT Bahana TCW Investment Management
11	PGAS Telecommunication International Pte. Ltd.	61	PT Bakti Timah Medika
12	PT Abipraya Nusantara Energi	62	PT Balai Lelang Artha Gasia
13	PT Adhi Commuter Properti	63	PT Balai Pustaka
14	PT Adhi Jalintim Riau	64	PT Banggai Bahtera Laju Abadi
15	PT Adhi Persada Beton	65	PT Bangkit Bahtera Laju Abadi
16	PT Adhi Persada Gedung	66	PT Bangun Prima Jambi Energi
17	PT Adhi Persada Properti	67	PT Bank Hibank Indonesia
18	PT Administrasi Medika	68	PT Bank Raya Indonesia Tbk (Raya)
19	PT Aero Globe Indonesia	69	PT Bantas Nipajaya Energi
20	PT Aero Systems Indonesia	70	PT Banyan Koalindo Lestari
21	PT Aero Wisata	71	PT Barung Bahtera Laju Abadi
22	PT Aerofood Indonesia	72	PT Batubara Bukit Kendi
23	PT Aerojasa Cargo	73	PT Baturaja Multi Usaha
24	PT Aerojasa Perkasa	74	PT Belitung Intipermai
25	PT Aerotrans Services Indonesia	75	PT Benggala Bahtera Laju Abadi
26	PT Agro Medika Nusantara	76	PT Bepondi Bahtera Laju Abadi
27	PT Agro Sinergi Nusantara	77	PT Berdikari
28	PT Akses Pelabuhan Indonesia	78	PT Berdikari Logistik Indonesia
29	PT Alam Lestari Nusantara	79	PT Berdikari United Livestock
30	PT Alor Bahtera Laju Abadi	80	PT Berkah Cenning Tebu
31	PT Alur Pelayaran Barat Surabaya	81	PT Berkah Industri Mesin Angkat
32	PT Aneka Tambang Tbk	82	PT Berkah Multi Cargo
33	PT Angkasa Pura Aviassi	83	PT Berlian Jasa Terminal Indonesia
34	PT Angkasa Pura Hotel	84	PT Berlian Manyar Sejahtera
35	PT Angkasa Pura Indonesia	85	PT BGR Logistik Indonesia
36	PT Angkasa Pura Logistic	86	PT Bhirawa Steel
37	PT Angkasa Pura Property	87	PT Bima Sepaja Abadi
38	PT Angkasa Pura Retail	88	PT BNI Asset Management
39	PT Angkasa Pura Sarana Digital	89	PT BNI Life Insurance
40	PT Angkasa Pura Solusi Integra	90	PT BNI Modal Ventura
41	PT Angkasa Pura Support	91	PT BNI Sekuritas
42	PT Antam Resourcindo	92	PT Borneo Alumina Indonesia
43	PT Ararkula Bahtera Laju Abadi	93	PT Borneo Edo International
44	PT Aroma Cipta Anugrahtama	94	PT Brantas Adya Surya Energi
45	PT Artha Daya Coalindo	95	PT Brantas Cakrawala Energi
46	PT Aru Bahtera Laju Abadi	96	PT Brantas Energi
47	PT Askrindo Mitra Utama	97	PT Brantas Energi Mandiri
48	PT Asuransi Asei Indonesia	98	PT Brantas Hidro Energi
49	PT Asuransi BRI Life (BRI Life)	99	PT Brantas Mahalona Energi
50	PT Asuransi Jasa Indonesia	100	PT Brantas Prospek Energi

56. RELATED PARTY TRANSACTIONS (continued)

Significant transactions with related parties are as follows: (continued)

• Related parties relationship with government related entities:

No.	Pihak berelasi/Related parties
101	PT Brantas Prospek Enjineering
102	PT Brantas Prospek Mandiri
103	PT Brass Bahtera Laju Abadi
104	PT BRI Asuransi Indonesia (BRI Insurance)
105	PT BRI Manajemen Investasi
106	PT BRI Multifinance Indonesia (BRI Finance)
107	PT Bromo Steel Indonesia
108	PT Bukit Asam Banko
109	PT Bukit Asam Medika
110	PT Bukit Asam Prima
111	PT Bukit Asam Tbk
112	PT Bukit Energi Investama
113	PT Bukit Energi Servis Terpadu
114	PT Bukit Multi Investama
115	PT Bukit Multi Properti
116	PT Bukit Prima Bahari
117	PT Buma Cima Nusantara
118	PT Bumi Sawindo Permai
119	PT Cibaliung Sumber Daya
120	PT Cibitung Tj.Priok Port Tollways
121	PT Cinere Serpong Jaya
122	PT Ciptanugrah Indonesia
123	PT Citilink Indonesia
124	PT Citra Lautan Teduh
125	PT Citra Tobindo Sukses Perkasa
126	PT Cogindo Daya Bersama
127	PT Collega Inti Pratama
128	PT Cut Meutia Medika Nusantara
129	PT Dahana
130	PT Damanusa Bahtera Laju Abadi
131	PT Damar Bahtera Laju Abadi
132	PT Danareksa Capital
133	PT Danareksa Finance
134	PT Dasaplast Nusantara
135	PT Dayamitra Telekomunikasi
136	PT Dharma Lautan Nusantara
137	PT Dirgantara Indonesia
138	PT Dok dan Perkapalan Air Kantung
139	PT Dok dan Perkapalan Waiame
140	PT Dwimitra Enggang Khatulistiwa
141	PT Electronic Data Interchange Indonesia
142	PT Elnusa Daya Kreatif
143	PT Elnusa Fabrikasi Konstruksi
144	PT Elnusa Geosains Indonesia
145	PT Elnusa Oilfield Services
146	PT Elnusa Petrofin
147	PT Elnusa Tbk
148	PT Elnusa Trans Samudera
149	PT Eltran Indonesia
150	PT Emas Antam Indonesia

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**56. TRANSAKSI DENGAN PIHAK-PIHAK BERELASI
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56. RELATED PARTY TRANSACTIONS (continued)

Transaksi usaha yang signifikan dengan pihak-pihak berelasi sebagai berikut: (lanjutan)

Significant transactions with related parties are as follows: (continued)

• Hubungan pihak berelasi dengan entitas Pemerintah: (lanjutan)

• Related parties relationship with government related entities: (continued)

No.	Pihak berelasi/Related parties	No.	Pihak berelasi/Related parties	No.	Pihak berelasi/Related parties
a. Entitas Anak dari BUMN/Subsidiary of State Owned Enterprise					
151	PT Energi Agro Nusantara	191	PT Indonesia Asahan Aluminium	231	PT Jasamarga Akses Patimban
152	PT Energi Biomasa Indonesia	192	PT Indonesia Chemical Alumina	232	PT Jasamarga Bali Tol
153	PT Energi Pelabuhan Indonesia	193	PT Indonesia Coal Resources	233	PT Jasamarga Balikpapan Samarinda
154	PT Energy Management Indonesia	194	PT Indonesia Comnets Plus	234	PT Jasamarga Gempol Pasuruan
155	PT Equiport Inti Indonesia	195	PT Indonesia Connectivity Investasi	235	PT Jasamarga Japek Selatan
156	PT Farmalab Indoutama	196	PT Indonesia Ferry Property	236	PT Jasamarga Jogja Bawen
157	PT Finnet Indonesia	197	PT Indonesia Kendaraan Terminal	237	PT Jasamarga Kualanamu Tol
158	PT Gadang Hidro Energi	198	PT Indonesia Papua Metal dan Mineral	238	PT Jasamarga Kunciran Cengkareng
159	PT Gag Nikel	199	PT Indonesian Air & Marine Supply	239	PT Jasamarga Manado Bitung
160	PT Gagas Energi Indonesia	200	PT Indopelita Aircraft Services	240	PT Jasamarga Ngawi Kertosono
161	PT Games Karya Nusantara	201	PT Industri Karet Nusantara	241	PT Jasamarga Pandaan Tol
162	PT Gapura Angkasa	202	PT Industri Kemasan Semen Gresik	242	PT Jasamarga Probolinggo Banyuwangi
163	PT Garam	203	PT Industri Nabati Lestari	243	PT Jasamarga Related Business
164	PT Garuda Maintenance Facility Aero Asia Tbk	204	PT Infomedia Nusantara	244	PT Jasamarga Rest Area Batang
165	PT GIEB Indonesia	205	PT Infomedia Solusi Humanika	245	PT Jasamarga Semarang Batang
166	PT GIH Indonesia	206	PT Infrastruktur Telekomunikasi Indonesia	246	PT Jasamarga Solo Ngawi
167	PT Gitanusa Sarana Niaga	207	PT Inhutani I	247	PT Jasamarga Surabaya Mojokerto
168	PT Graha Investama Bersama	208	PT Inhutani V	248	PT Jasamarga Tollroad Maintenance
169	PT Graha Sarana Duta	209	PT INKA Multi Solusi	249	PT Jasamarga Tollroad Operator
170	PT Graha Yasa Selaras	210	PT Inka Multi Solusi Trading	250	PT Jasamarga Transjawa Tol
171	PT Grahaniaga Tatautama	211	PT Intan Sejahtera Utama	251	PT Jembatan Nusantara
172	PT Griyaton Indonesia	212	PT integrasi aviasi solusi	252	PT Kalimantan Jawa Gas
173	PT Gunung Kendaik	213	PT Integrasi Logistik Cipta Solusi	253	PT Kalimantan Medika Nusantara
174	PT HaKaAston	214	PT International Mineral Capital	254	PT Kaltim Adhiguna Dermaga
175	PT Haleyora Powerindo	215	PT International Prima Coal	255	PT Kaltim Daya Mandiri
176	PT Hasta Kreasi Mandiri	216	PT Inti Konten Indonesia	256	PT Kaltim Industrial Estate
177	PT HK Infrastruktur	217	PT IPC Terminal Peti Kemas	257	PT Kaltim Jasa Sekuriti
178	PT HK Realtindo	218	PT ITDC Nusantara Properti	258	PT Kaltim Kariangau Terminal
179	PT Hotel Indonesia Group	219	PT ITDC Nusantara Utilitas	259	PT Karya Nusa Tujuh
180	PT Hotel Indonesia Natour	220	PT ITDC Nusantara Xplorin	260	PT Kawasan Berikat Nusantara
181	PT Hotel Indonesia Properti	221	PT Jalin Pembayaran Nusantara	261	PT Kawasan Industri Gresik
182	PT Utama Mambelim Trans Papua	222	PT Jalintim Adhi Abipraya	262	PT Kawasan Industri Kujang Cikampek
183	PT Utama Marga Waskita	223	PT Jambi Prima Coal	263	PT Kawasan Industri Makassar
184	PT IAS Hospitality Indonesia	224	PT Jaminan Kredit Indonesia	264	PT Kawasan Industri Medan
185	PT IAS Properti Indonesia	225	PT Jaminan Pembiayaan Askrindo Syariah	265	PT Kawasan Industri Nusantara
186	PT IAS Support Indonesia	226	PT Jasa Armada Indonesia	266	PT Kawasan Industri Terpadu Batang
187	PT Indo Ridlatama Power	227	PT Jasa Prima Logistik	267	PT Kawasan Industri Wijayakusuma
188	PT Indofarma Global Medika	228	PT Jasa Raharja	268	PT KBN Graha Medika
189	PT Indofarma Tbk	229	PT Jasa Tirta Energi	269	PT KBN Prima Logistic
190	PT Indonesia Aluminium Alloy	230	PT Jasa Tirta Luhur	270	PT Kereta Api Logistik

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**56. TRANSAKSI DENGAN PIHAK-PIHAK BERELASI
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Transaksi usaha yang signifikan dengan pihak-pihak berelasi sebagai berikut: (lanjutan)

• **Hubungan pihak berelasi dengan entitas Pemerintah: (lanjutan)**

No.	Pihak berelasi/Related parties	No.	Pihak berelasi/Related parties
a. Entitas Anak dari BUMN/Subsidiary of State Owned Enterprise (lanjutan/continued)			
271	PT Kereta Api Pariwisata	311	PT Lintas Marga Jawa
272	PT Kereta Api Properti Manajemen	312	PT Liran Bahtera Laju Abadi
273	PT Kereta Commuter Indonesia	313	PT LPP Agro Nusantara
274	PT Kertas Padalarang	314	PT mahakarya abadi prima
275	PT Kharisma Pemasaran Bersama Nusantara	315	PT Mandau Cipta Tenaga Nusantara
276	PT Kilang Pertamina Balikpapan	316	PT Marga Sarana Jabar
277	PT Kilang Pertamina International	317	PT Marga Trans Nusantara
278	PT Kimia Farma Apotek	318	PT Mega Citra Utama
279	PT Kimia Farma Diagnostika	319	PT Menara Maritim Indonesia
280	PT Kimia Farma Sungwun Pharmacopia	320	PT Meratus Jaya Iron & Steel
281	PT Kimia Farma Tbk	321	PT Merese Mandalika Nusantara
282	PT Kimia Farma Trading & Distribution	322	PT Metra Digital Investama
283	PT Kliring Berjangka Indonesia	323	PT Metra Digital Media
284	PT Kliring Perdagangan Berjangka Indonesia	324	PT Metranet
285	PT Kodja Terramarin	325	PT Metraplaza
286	PT Krakatau Baja Industri	326	PT MGPA Nusantara Jaya
287	PT Krakatau Baja Konstruksi	327	PT Miangas Bahtera Laju Abadi
288	PT Krakatau Bandar Samudera	328	PT Mirtasari Hotel Development
289	PT Krakatau Engineering	329	PT Mitra Bisnis Madani
290	PT Krakatau Global Trading	330	PT Mitra Cipta Polasarana
291	PT Krakatau Information Technology	331	PT Mitra Dagang Madani
292	PT Krakatau Jasa Industri	332	PT Mitra Karya Prima
293	PT Krakatau Jasa Logistik	333	PT Mitra Kerinci
294	PT Krakatau Jasa Samudera	334	PT Mitra Proteksi Madani
295	PT Krakatau Medika	335	PT Mitra Rajawali Banjaran
296	PT Krakatau Niaga Indonesia	336	PT Mitra Tekno Madani
297	PT Krakatau Perbengkelan dan Perawatan	337	PT Mitra Tours and Travel
298	PT Krakatau Pipe Industries	338	PT Mitra Utama Madani
299	PT Krakatau Sarana Infrastruktur	339	PT Mitrasraya Adhijasa
300	PT Krakatau Sarana Properti	340	PT Mitratani Dua Tujuh
301	PT Krakatau Tirta Industri	341	PT Multi Terminal Indonesia
302	PT Krakatau Tirta Operasi & Pemeliharaan	342	PT Multimedia Nusantara
303	PT Lamong Energi Indonesia	343	PT Nindya Beton
304	PT Lamong Nusantara Gas	344	PT Nindya Karya
305	PT Lancarjaya Mandiri Abadi	345	PT Nuon Digital Indonesia
306	PT Laras Astra Kartika	346	PT Nusa Dua Propertindo
307	PT LEN Railway Systems	347	PT Nusa Karya Arindo
308	PT LEN Rekaprima Semesta	348	PT Nusa Pratama Property
309	PT LEN Telekomunikasi Indonesia	349	PT Nusantara Batulicin
310	PT Limbong Hidro Energi	350	PT Nusantara Medika Utama

56. RELATED PARTY TRANSACTIONS (continued)

Significant transactions with related parties are as follows: (continued)

• **Related parties relationship with government related entities: (continued)**

No.	Pihak berelasi/Related parties
351	PT Nusantara Regas
352	PT Nusantara Sebelas Medika
353	PT Nusantara Sukses Investasi
354	PT Nusantara Turbin Dan Propulsi
355	PT Nutech Integrasi
356	PT Optima Nusa Tujuh
357	PT Paguntaka Cahaya Nusantara
358	PT PAL Indonesia
359	PT PAL Marine Service
360	PT Palawi Risorsis
361	PT PANN Pembiayaan Maritim
362	PT Patra Drilling Contractor
363	PT Patra Jasa
364	PT Patra Logistik
365	PT Patra Nusa Data
366	PT Patra Trading
367	PT Pegadaian
368	PT Pegadaian Galeri Dua Empat
369	PT Pekanbaru Permai Propertindo
370	PT Pelabuhan Bukit Prima
371	PT Pelabuhan Indonesia Investama
372	PT Pelabuhan Tanjung Priok
373	PT Pelayanan Energi Batam
374	PT Pelayanan Bahtera Adhiguna
375	PT Pelayanan Energi Batam
376	PT Pelindo Daya Sejahtera
377	PT Pelindo Energi Logistik
378	PT Pelindo Husada Citra
379	PT Pelindo Jasa Maritim
380	PT Pelindo Marine Service
381	PT Pelindo Multi Terminal
382	PT Pelindo Properti Indonesia
383	PT Pelindo Solusi Logistik
384	PT Pelindo Solusi Maritim
385	PT Pelindo Terminal Petikemas
386	PT Pelita Air Service
387	PT Pelita Bandar Nasional
388	PT Pelita Indonesia Djaya
389	PT Pemalang Batang Toll Road
390	PT Pembangkitan Jawa Bali Investindo

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**56. TRANSAKSI DENGAN PIHAK-PIHAK BERELASI
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Transaksi usaha yang signifikan dengan pihak-pihak berelasi sebagai berikut: (lanjutan)

• Hubungan pihak berelasi dengan entitas Pemerintah: (lanjutan)

No.	Pihak berelasi/Related parties	No.	Pihak berelasi/Related parties
a. Entitas Anak dari BUMN/Subsidiary of State Owned Enterprise (lanjutan/continued)			
391	PT Pembangunan Perumahan Tirta Riau	428	PT Pertamina Hulu Rokan – Blok Rokan/Rokan Block
392	PT Penajam Internasional Terminal	429	PT Pertamina Hulu Sanga Sanga
393	PT Pendawa Lestari Perkasa	430	PT Pertamina Internasional Eksplorasi dan Produksi
394	PT Pendidikan Maritim & Logistik Indonesia	431	PT Pertamina International Shipping
395	PT Pengembangan Pariwisata Indonesia	432	PT Pertamina Lubricants
396	PT Pengerukan Indonesia	433	PT Pertamina Maintenance and Construction
397	PT Penjaminan Jamkrindo Syariah	434	PT Pertamina Malaysia Eksplorasi Produksi
398	PT Perhutani Anugerah Kimia	435	PT Pertamina Marine Engineering
399	PT Perikanan Indonesia	436	PT Pertamina Marine Solution
400	PT Perjaya Bravo Energi	437	PT Pertamina Patra Niaga
401	PT Perkebunan Mitra Ogan	438	PT Pertamina Pedev Indonesia
402	PT Perkebunan Nusantara I (Eks PTPN I, II, VII s.d. XII, dan XIV)	439	PT Pertamina Petrochemical Trading
403	PT Perkebunan Nusantara IV (Eks PTPN IV, V, VI, XIII)	440	PT Pertamina Port and Logistics
404	PT Permata Graha Nusantara	441	PT Pertamina Power Indonesia
405	PT Permodalan Nasional Madani (PNM)	442	PT Pertamina Retail
406	PT Persada Sokka Tama	443	PT Pertamina Training & Consulting
407	PT Perta Arun Gas	444	PT Pertamina Trans Kontinental
408	PT Pertagas Niaga	445	PT Pertani Property
409	PT Pertamedika Bali Hospital	446	PT Peruri Digital Security
410	PT Pertamina Bina Medika IHC	447	PT Peruri Properti
411	PT Pertamina Drilling Services Indonesia	448	PT Peruri Wira Timur
412	PT Pertamina Energy Terminal	449	PT Perusahaan Pengelola Aset
413	PT Pertamina EP	450	PT Perusahaan Perdagangan Indonesia
414	PT Pertamina EP Cepu	451	PT Pesona Indonesia Jaya
415	PT Pertamina EP Cepu ADK – Blok Alas Dara Kemuning/ Alas Dara Kemuning Block	452	PT Pesonna Indonesia Jaya
416	PT Pertamina Gas	453	PT Pesonna Optima Jasa
417	PT Pertamina Gas Negara Tbk	454	PT Petrokimia Gresik
418	PT Pertamina Geothermal Energy	455	PT Petrokimia Kayaku
419	PT Pertamina Hulu Energi	456	PT Petronesia Benimel
420	PT Pertamina Hulu Energi Abar - Blok Abar/Abar Block	457	PT Petrosida Gresik
421	PT Pertamina Hulu Energi Metana Kalimantan B - Blok Sangatta II/Sangatta II Block	458	PT PG Rajawali I
422	PT Pertamina Hulu Energi Metana Sumatera 5 - Blok Muara Enim II/Muara Enim II Block	459	PT PG Rajawali II
423	PT Pertamina Hulu Energi OSES - Blok OSES/OSES Block	460	PT PGAS Solution
424	PT Pertamina Hulu Energi W Madura Offshore - Blok West Madura/West Madura Block	461	PT PGAS Telekomunikasi Nusantara
425	PT Pertamina Hulu Indonesia	462	PT PGN LNG Indonesia
426	PT Pertamina Hulu Kalimantan Timur	463	PT Phapros Tbk
427	PT Pertamina Hulu Mahakam	464	PT PHE Metana Sumatera Tanjung Enim

56. RELATED PARTY TRANSACTIONS (continued)

Significant transactions with related parties are as follows: (continued)

• Related parties relationship with government related entities: (continued)

No.	Pihak berelasi/Related parties
465	PT PIM Prima Medika
466	PT Pindad
467	PT Pindad Enjiniring Indonesia
468	PT Pindad International Logistic
469	PT Pindad Medika Utama
470	PT PINS Indonesia
471	PT PLN Batam
472	PT PLN Batubara Investasi
473	PT PLN Batubara Niaga
474	PT PLN Electricity Services
475	PT PLN Energi Gas
476	PT PLN EPI
477	PT PLN Indonesia Geothermal
478	PT PLN Indonesia Power
479	PT PLN Indonesia Power Renewables
480	PT PLN Nusa Daya
481	PT PLN Nusantara Power
482	PT PLN Nusantara Power Construction
483	PT PLN Nusantara Power Services
484	PT PLN Nusantara Renewables
485	PT PNM Investment Management
486	PT PNM Venture Capital
487	PT Pos Logistik Indonesia
488	PT Pos Properti Indonesia
489	PT PP Energi
490	PT PP Infrastruktur
491	PT PP Presisi Tbk
492	PT PP Properti Jababeka Residen
493	PT PP Properti Tbk
494	PT PP Semarang Demak
495	PT PP Sinergi Banjaratma
496	PT PP Urban
497	PT PPA Finance
498	PT PPA Kapital
499	PT Pratama Mitra Sejati
500	PT Prima Armada Raya
501	PT Prima Bara Indonesia

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**56. TRANSAKSI DENGAN PIHAK-PIHAK BERELASI
(lanjutan)**

Transaksi usaha yang signifikan dengan pihak-pihak berelasi sebagai berikut: (lanjutan)

• Hubungan pihak berelasi dengan entitas Pemerintah: (lanjutan)

No.	Pihak berelasi/Related parties
a. Entitas Anak dari BUMN/Subsidiary of State Owned Enterprise (lanjutan/continued)	
502	PT Prima Husada Cipta Medan
503	PT Prima Indonesia Logistik
504	PT Prima Layanan Nasional Enjiniring
505	PT Prima Layanan Niaga Suku Cadang
506	PT Prima Medica Nusantara
507	PT Prima Multi Terminal
508	PT Prima Pengembangan Kawasan
509	PT Prima Power Nusantara
510	PT Prima Terminal Petikemas
511	PT Propernas Griya Utama
512	PT Pupuk Indonesia Logistik
513	PT Pupuk Indonesia Niaga
514	PT Pupuk Indonesia Pangan
515	PT Pupuk Indonesia Utilitas
516	PT Pupuk Iskandar Muda
517	PT Pupuk Kalimantan Timur
518	PT Pupuk Kujang
519	PT Pupuk Sriwidjaja Palembang
520	PT Puspertino
521	PT Pusri Agro Lestari
522	PT Putra Suralaya Indotenaga
523	PT Putra Wijayakusuma Sakti
524	PT Railink
525	PT Rajawali Citramass
526	PT Rajawali Nusindo
527	PT Rajawali Tanjungsari Enjiniring
528	PT Rantepao Hidro Energi
529	PT READYMIX CONCRETE INDONESIA
530	PT Reasuransi Nasional Indonesia
531	PT Reasuransi Syariah Indonesia
532	PT Rekadaya Elekrika Consult
533	PT Rekaindo Global Jasa
534	PT Rekayasa Cakrawala Resources
535	PT Rekayasa Industri
536	PT Rekayasa Industri Engineering & Construction
537	PT Rekind Daya Mamuju
538	PT Reksa Sentosa Dinamika
539	PT Reska Multi Usaha
540	PT Riset Perkebunan Nusantara
541	PT Rolas Nusantara Mandiri
542	PT Rolas Nusantara Medika

56. RELATED PARTY TRANSACTIONS (continued)

Significant transactions with related parties are as follows: (continued)

• Related parties relationship with government related entities: (continued)

No.	Pihak berelasi/Related parties
584	PT Semen Indonesia Logistik
585	PT Semen Padang
586	PT Semen Tonasa
587	PT Senggigi Pratama internasional
588	PT Sepatim Batamtama
589	PT Sepoetih Daya Prima
590	PT SI International Trading Pte, Ltd
591	PT SIER Puspa Utama
592	PT Sigma Cipta Caraka
593	PT Sigma Cipta Utama
594	PT Sigma Mitra Sejati
595	PT Sigma Utama
596	PT Sinergi Colomadu
597	PT Sinergi Gula Nusantara
598	PT Sinergi Informatika Semen Indonesia
599	PT Sinergi Mitra Investama
600	PT Sinergi Mitra Lestari Indonesia
601	PT Sinergi Mitra Operasi Rembang
602	PT Sinergi Perkebunan Nusantara
603	PT Sinkona Indonesia Lestari
604	PT Sintas Kurama Perdana
605	PT Solusi Bangun Andalas
606	PT Solusi Bangun Beton
607	PT Solusi Bangun Indonesia
608	PT Solusi Energy Nusantara
609	PT Sri Pamela Medika Nusantara
610	PT Sucofindo
611	PT Sucofindo Advisory Utama
612	PT Sucofindo Episi
613	PT Sumberdaya Arindo
614	PT Surabaya Industrial Estate Rungkut
615	PT Suralaya Indo Tenaga
616	PT Surveyor Carbon Consulting Indonesia
617	PT Surveyor Indonesia
618	PT Surya Energi Indotama
619	PT Swadarma Sarana Informatika
620	PT Synergy Risk Management Consultant
621	PT Tanjung Alam Jaya
622	PT Tanjung Emas Daya Sejahtera
623	PT Taspen Abadi Sentosa
624	PT Telekomunikasi Indonesia International

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**56. TRANSAKSI DENGAN PIHAK-PIHAK BERELASI
(lanjutan)**

Transaksi usaha yang signifikan dengan pihak-pihak berelasi sebagai berikut (lanjutan):

**• Hubungan pihak berelasi dengan entitas
Pemerintah (lanjutan):**

No.	Pihak berelasi/Related parties	No.	Pihak berelasi/Related parties
a. Entitas Anak dari BUMN/Subsidiary of State Owned Enterprise (lanjutan/continued)			
625	PT Telekomunikasi Selular	647	PT Transjawa Paspro Jalan Tol
626	PT Telemedia Dinamika Sarana	648	PT Tugu Pratama Interindo
627	PT Telkom Akses	649	PT Tugu Reasuransi Indonesia
628	PT Telkom Data Ekosistem	650	PT TWC BP dan RB
629	PT Telkom Infrastruktur Indonesia	651	PT United Tractors Semen Gresik
630	PT Telkom Landmark Tower	652	PT Varia Usaha Bahari
631	PT Telkom Satelit Indonesia	653	PT Varia Usaha Beton
632	PT Telkomsel Ekosistem Digital	654	PT Varia Usaha Dharma Segara
633	PT Telkomsel Mitra Inovasi	655	PT Varia Usaha Fabrikasi
634	PT Tembakau Deli Medica	656	PT Varia Usaha Lintas Segara
635	PT Terang Wahana Hijau	657	PT Waskita Beton Precast Tbk
636	PT Terminal Petikemas Surabaya	658	PT Waskita Bumi Wira
637	PT Terminal Teluk Lamong	659	PT Waskita Fim Perkasa Realti
638	PT Tiar Daya Hidro	660	PT Waskita Karya Infrastruktur
639	PT Timah Agro Manunggal	661	PT Waskita Karya Realty
640	PT Timah Industri	662	PT Waskita Modern Realti
641	PT Timah Investasi Mineral	663	PT Waskita Sangir Energi
642	PT Timah Karya Persada Properti	664	PT Waskita Sriwijaya Tol
643	PT Timah Tbk	665	PT Waskita Toll Road
644	PT Tirta Tangsel Mandiri	666	PT Waskita Transjawa Tol Road
645	PT Traccon Industri	667	PT Waskita Wado Energi
646	PT Trans Optima Luhur	668	PT Wege Solusi Proklamasi

b. Entitas Asosiasi dari BUMN/Associate Company of State Owned Enterprise

689	PT Asuransi Jiwa Inhealth Indonesia	698	PT Jakarta Industrial Estate Pulogadung
690	PT Bandara Internasional Batam	699	PT Jasmarga Jalanlayang Cikampek
691	PT Belawan New Container Terminal	700	PT Jasmarga Jogja Solo
692	PT Biro Klasifikasi Indonesia	701	PT Jasmarga Pandaan Malang
693	PT BRI Danareksa Sekuritas	702	PT Kalimantan Agro Nusantara
694	PT Fintek Karya Nusantara	703	PT Krakatau Posco
695	PT Freeport Indonesia	704	PT Krakatau Semen Indonesia
696	PT Indo Pusaka Berau	705	PT Krakatau Wajatama Osaka Steel Marketing
697	PT Industri Baterai Indonesia	706	PT Marga Mandalasakti

c. Ventura Bersama

714	Waskita - KMP
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d. Badan Usaha Milik Negara/State Owned Enterprise

715	Perum Bulog	725	Perum Produksi Film Negara
716	Perum Damri	726	PT Adhi Karya (Persero) Tbk
717	Perum Jasa Tirta I	727	PT Agrinas Jaladri Nusantara (Persero) (dahulu PT Virama Karya (Persero))
718	Perum Jasa Tirta II	728	PT Agrinas Palma Nusantara (Persero) (dahulu PT Indra Karya (Persero))
719	Perum Lembaga Kantor Berita Nasional Antara	729	PT Agrinas Pangan Nusantara (Persero) (dahulu PT Yodya Karya (Persero))
720	Perum LPPNPI	730	PT Amarta Karya (Persero)
721	Perum Percetakan Negara Republik Indonesia	731	PT ASABRI (Persero)
722	Perum Percetakan Uang Republik Indonesia	732	PT ASDP Indonesia Ferry (Persero)
723	Perum Perhutani	733	PT Asuransi Jiwasraya (Persero)
724	Perum Perumnas	734	PT Aviassi Pariwisata Indonesia (Persero)

56. RELATED PARTY TRANSACTIONS (continued)

Significant transactions with related parties are as follows: (continued)

• Related parties relationship with government related entities: (continued)

No.	Pihak berelasi/Related parties	No.	Pihak berelasi/Related parties
669	PT Widar Mandripa Indonesia	677	PT Wijaya Karya Realty
670	PT Widya Tirta Selaras	678	PT Wijaya Karya Rekayasa Konstruksi
671	PT Wijaya Karya Aspal	679	PT WIKAKrakatau Beton
672	PT Wijaya Karya Bangunan Gedung Tbk	680	PT WIKAPracetak Gedung
673	PT Wijaya Karya Beton Tbk	681	PT WIKASerang Panimbang
674	PT Wijaya Karya Bitumen	682	PT WIKATirta Jaya Jatiluhur
675	PT Wijaya Karya Industri dan Konstruksi	683	PT Wisma Seratus Sejahtera
676	PT Wijaya Karya Komponen Beton	684	PT Yasa Industri Nusantara
677	PT Wijaya Karya Realty	685	PT. Mitra Transaksi Indonesia
678	PT Wijaya Karya Rekayasa Konstruksi	686	Saka Indonesia Pangkah BV
679	PT WIKAKrakatau Beton	687	Saka Pangkah LLC
680	PT WIKAPracetak Gedung	688	Timah International Investment
681	PT WIKASerang Panimbang		
682	PT WIKATirta Jaya Jatiluhur		
683	PT Wisma Seratus Sejahtera		
684	PT Yasa Industri Nusantara		
685	PT. Mitra Transaksi Indonesia		
686	Saka Indonesia Pangkah BV		
687	Saka Pangkah LLC		
688	Timah International Investment		

707	PT Menara Antam Sejahtera	735	PT Bahana Pembinaan Usaha Indonesia (Persero)
708	PT Minahasa Brantas Energi	736	PT Bank Negara Indonesia (Persero) Tbk
709	PT New Priok Container Terminal One	737	PT Bank Rakyat Indonesia (Persero) Tbk
710	PT Petro Jordan Abadi	738	PT Bank Tabungan Negara (Persero) Tbk
711	PT Petrokopindo Cipta Selaras	739	PT Barata Indonesia (Persero)
712	PT Prima Citra Nutrindo	740	PT BioFarma (Persero)
713	PT Vale Indonesia Tbk	741	PT Boma Bisma Indra (Persero)

735	PT Bahana Pembinaan Usaha Indonesia (Persero)	742	PT Brantas Abipraya (Persero)
736	PT Bank Negara Indonesia (Persero) Tbk	743	PT Danareksa (Persero)
737	PT Bank Rakyat Indonesia (Persero) Tbk	744	PT Djakarta Lloyd (Persero)
738	PT Bank Tabungan Negara (Persero) Tbk		
739	PT Barata Indonesia (Persero)		
740	PT BioFarma (Persero)		
741	PT Boma Bisma Indra (Persero)		
742	PT Brantas Abipraya (Persero)		
743	PT Danareksa (Persero)		
744	PT Djakarta Lloyd (Persero)		

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**56. TRANSAKSI DENGAN PIHAK-PIHAK BERELASI
(lanjutan)**

Transaksi usaha yang signifikan dengan pihak-pihak berelasi sebagai berikut: (lanjutan)

• Hubungan pihak berelasi dengan entitas Pemerintah: (lanjutan)

No.	Pihak berelasi/Related parties	No.	Pihak berelasi/Related parties
d. Badan Usaha Milik Negara (lanjutan)/State Owned Enterprise (continued)			
745	PT Dok dan Perkapalan Kodja Bahari (Persero)	757	PT LEN Industri (Persero)
746	PT Dok dan Perkapalan Surabaya (Persero)	758	PT Mineral Industri Indonesia (Persero)
747	PT Garuda Indonesia (Persero) Tbk	759	PT PANN (Persero)
748	PT Utama Karya (Persero)	760	PT PDI Pulau Batam (Persero)
749	PT Indah Karya (Persero)	761	PT Pelabuhan Indonesia (Persero)
750	PT Industri Kapal Indonesia (Persero)	762	PT Pelayaran Nasional Indonesia (Persero)
751	PT Industri Kereta Api (Persero)	763	PT Pembangunan Perumahan (Persero) Tbk
752	PT Industri Nuklir Indonesia	764	PT Perkebunan Nusantara III (Persero)
753	PT Industri Telekomunikasi Indonesia (Persero)	765	PT Pertamina (Persero)
754	PT Jasa Marga (Persero) Tbk	766	PT Perusahaan Listrik Negara (Persero)
755	PT Kereta Api Indonesia (Persero)	767	PT Pos Indonesia (Persero)
756	PT Krakatau Steel (Persero) Tbk		
e. Lembaga Jaminan Sosial/Social Security Institution			
779	BPJS Kesehatan	780	BPJS Ketenagakerjaan
f. Lembaga Keuangan/Financial Institution			
782	Lembaga Pembiayaan Ekspor Indonesia	784	PT Indonesia Infrastruktur Finance
783	Lembaga Pengelola Investasi (Indonesia Investment Authority)	785	PT Penjaminan Infrastruktur Indonesia
g. Entitas Berelasi Lainnya/Others Related Entity			
788	Badan Pengelola Investasi (BPI) Danantara	790	PT Danantara Asset Management (DAM)
789	PT Bina Karya (Persero)		

Sifat dari transaksi dengan pihak-pihak berelasi entitas pemerintah antara lain adalah giro pada bank lain, penempatan pada bank lain, efek-efek, obligasi pemerintah, tagihan lainnya - transaksi perdagangan, tagihan atas efek-efek yang dibeli dengan janji dijual kembali, tagihan derivatif, kredit yang diberikan dan piutang/pembiayaan syariah, piutang pembiayaan konsumen, tagihan akseptasi, penyertaan saham, simpanan dari nasabah, simpanan dari bank lain, liabilitas derivatif, liabilitas akseptasi, efek-efek yang diterbitkan, pinjaman yang diterima, pinjaman dan efek-efek subordinasi, dana syirkah temporer, fasilitas kredit yang diberikan yang belum digunakan, *letter of credit* yang tidak dapat dibatalkan yang masih berjalan garansi yang diberikan dalam bentuk bank garansi, dan *standby letter of credit*.

56. RELATED PARTY TRANSACTIONS (continued)

Significant transactions with related parties are as follows: (continued)

• Related parties relationship with Government related entities: (continued)

No.	Pihak berelasi/Related parties
768	PT Primmisima (Persero)
769	PT Pupuk Indonesia (Persero)
770	PT Rajawali Nusantara Indonesia (Persero)
771	PT Reasuransi Indonesia Utama (Persero)
772	PT Semen Indonesia (Persero) Tbk
773	PT Semen Kupang Indonesia
774	PT Taspen (Persero)
775	PT Telkom Indonesia (Persero) Tbk
776	PT Varuna Tirta Prakasya (Persero)
777	PT Waskita Karya (Persero) Tbk
778	PT Wijaya Karya (Persero) Tbk

Nature of transactions with government related entities are current accounts with other banks, placements with other banks, marketable securities, government bonds, other receivables - trade transaction, securities purchased under agreements to resell, derivative receivables, loans and sharia receivables/financing, consumer financing receivables, acceptance receivables, investment in shares, deposit from customers, deposits from other bank, derivative liabilities, acceptance payables, debt securities issued, fund borrowings, subordinated loans and marketable securities, temporary syirkah funds unused loan facility, outstanding irrevocable letter of credit, guarantees issued in the form of bank guarantee and irrevocable letter of credit, and standby letter of credit.

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**56. TRANSAKSI DENGAN PIHAK-PIHAK BERELASI
(lanjutan)**

Transaksi usaha yang signifikan dengan pihak-pihak berelasi sebagai berikut: (lanjutan)

• **Hubungan pihak berelasi dengan entitas Pemerintah:** (lanjutan)

Dalam menjalankan kegiatan usahanya, Grup juga melakukan transaksi pembelian atau penggunaan jasa seperti biaya telekomunikasi, biaya listrik, dan biaya lainnya dengan pihak-pihak berelasi entitas pemerintah.

• **Hubungan manajemen atau karyawan kunci Bank Mandiri:**

Imbalan kerja jangka pendek dan Imbalan kerja jangka panjang untuk Dewan Komisaris, Direksi, Komite Audit dan Komite Pemantau Risiko, Dewan Pengawas Syariah serta *Senior Executive Vice President* dan *Senior Vice President* untuk tahun yang berakhir pada tanggal 31 Desember 2025 dan 2024 masing-masing sebesar Rp1.238.593 dan Rp2.708.912 atau 1,83% dan 4,62% dari jumlah beban operasional lainnya konsolidasian, dengan rincian sebagai berikut:

	Tahun yang berakhir pada tanggal 31 Desember/ Year ended 31 December	
	2025	2024
Imbalan kerja jangka pendek	1.184.835	2.651.613
Imbalan kerja jangka panjang	53.758	57.299
Total	1.238.593	2.708.912

Rincian saldo transaksi dengan pihak-pihak berelasi adalah sebagai berikut:

	31 Desember 2025/ 31 December 2025	31 Desember 2024/ 31 December 2024
Aset		
Giro pada bank lain (Catatan 5a)		
PT Bank Negara Indonesia (Persero) Tbk	146.943	151.749
PT Bank Rakyat Indonesia (Persero) Tbk	28.774	38.384
PT Bank Tabungan Negara (Persero) Tbk	26.176	4.278
	201.893	194.411
Penempatan pada Bank Indonesia dan bank lain (Catatan 6b dan 6c)	1.286.559	3.107.120
Efek-efek (Catatan 7a)		
PT BNI Asset Management	3.500.000	3.500.000
Pemerintah Republik Indonesia melalui Kementerian	2.919.596	4.029.685
PT Bank Rakyat Indonesia (Persero) Tbk	1.762.667	1.316.089
PT BRI Danareksa Sekuritas	1.450.000	1.450.000
PT Bahana TCW Investment Management	1.416.843	1.480.137
PT Pertamina (Persero)	942.991	696.295
PT Hutama Karya (Persero) Tbk	903.000	903.000
PT Bank Negara Indonesia (Persero) Tbk	692.335	363.917
PT Telkom Indonesia (Persero) Tbk	557.828	638.809
PT Pupuk Indonesia (Persero)	389.000	389.000
PT Pelabuhan Indonesia (Persero)	250.000	856.282
PT Perusahaan Listrik Negara (Persero)	226.606	459.167
PT Indonesia Asahan Aluminium	206.061	876.080
Lainnya	1.817.370	3.264.614
	17.034.297	20.223.075

56. RELATED PARTY TRANSACTIONS (continued)

Significant transactions with related parties are as follows: (continued)

• **Related parties relationship with Government related entities:** (continued)

In the ordinary course of its business, the Group also purchases or pays for services, such as telecommunication expenses, utility expenses, and other expenses to government related entities.

• **Transactions with management and key personnel of Bank Mandiri:**

Short-term employment benefits and Long-term employment benefits of the Boards of Commissioners, Directors, Audit Committee and Risk Oversight Committee, Sharia Supervisory Board, and Senior Executive Vice President, and Senior Vice President for the year ended 31 December 2025 and 2024 amounted to Rp1,238,593 and Rp2,708,912 or 1.83% and 4.62% of total consolidated other operating expenses, respectively, as follows:

	Tahun yang berakhir pada tanggal 31 Desember/ Year ended 31 December	
	2025	2024
Imbalan kerja jangka pendek	1.184.835	2.651.613
Imbalan kerja jangka panjang	53.758	57.299
Total	1.238.593	2.708.912

Details of transactions with related parties as of are as follows:

	31 Desember 2025/ 31 December 2025	31 Desember 2024/ 31 December 2024
Assets		
Current accounts with other banks (Note 5a)		
PT Bank Negara Indonesia (Persero) Tbk	146.943	151.749
PT Bank Rakyat Indonesia (Persero) Tbk	28.774	38.384
PT Bank Tabungan Negara (Persero) Tbk	26.176	4.278
	201.893	194.411
Placements with Bank Indonesia and other banks (Note 6b dan 6c)	1.286.559	3.107.120
Marketable securities (Note 7a)		
PT BNI Asset Management	3.500.000	3.500.000
The Government of the Republic of Indonesia through the Ministry	2.919.596	4.029.685
PT Bank Rakyat Indonesia (Persero) Tbk	1.762.667	1.316.089
PT BRI Danareksa Sekuritas	1.450.000	1.450.000
PT Bahana TCW Investment Management	1.416.843	1.480.137
PT Pertamina (Persero)	942.991	696.295
PT Hutama Karya (Persero) Tbk	903.000	903.000
PT Bank Negara Indonesia (Persero) Tbk	692.335	363.917
PT Telkom Indonesia (Persero) Tbk	557.828	638.809
PT Pupuk Indonesia (Persero)	389.000	389.000
PT Pelabuhan Indonesia (Persero)	250.000	856.282
PT Perusahaan Listrik Negara (Persero)	226.606	459.167
PT Indonesia Asahan Aluminium	206.061	876.080
Others	1.817.370	3.264.614
	17.034.297	20.223.075

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**56. TRANSAKSI DENGAN PIHAK-PIHAK BERELASI
(lanjutan)**

Transaksi usaha yang signifikan dengan pihak-pihak berelasi sebagai berikut: (lanjutan)

- **Hubungan manajemen atau karyawan kunci Bank Mandiri: (lanjutan)**

Rincian saldo transaksi dengan pihak-pihak berelasi adalah sebagai berikut:

56. RELATED PARTY TRANSACTIONS (continued)

Significant transactions with related parties are as follows: (continued)

- **Transactions with management and key personnel of Bank Mandiri: (continued)**

Details of transactions with related parties as of are as follows:

	31 Desember 2025/ 31 December 2025	31 Desember 2024/ 31 December 2024	
Aset (lanjutan)			Assets (continued)
Obligasi pemerintah (Catatan 8)	292.817.548	287.272.659	Government bonds (Note 8)
Tagihan lainnya - transaksi perdagangan (Catatan 9a)			Other receivables - trade transactions (Note 9a)
PT Pembangunan Perumahan (Persero) Tbk	3.732.358	3.914.245	PT Pembangunan Perumahan (Persero) Tbk
PT PP Presisi Tbk	485.978	278.804	PT PP Presisi Tbk
PT Wijaya Karya Beton Tbk	243.673	289.709	PT Wijaya Karya Beton Tbk
PT Semen Padang	203.577	250.862	PT Semen Padang
PT Prima Layanan Niaga Suku Cadang	173.248	96.883	PT Prima Layanan Niaga Suku Cadang
PT Semen Indonesia (Persero) Tbk	152.637	972.838	PT Semen Indonesia (Persero) Tbk
PT Semen Tonasa	146.797	136.462	PT Semen Tonasa
PT Adhi Persada Beton	116.172	117.471	PT Adhi Persada Beton
PT Wijaya Karya Bangunan Gedung Tbk	115.343	209.403	PT Wijaya Karya Bangunan Gedung Tbk
PT Semen Baturaja Tbk	98.263	88.030	PT Semen Baturaja Tbk
PT Nindya Karya	74.126	-	PT Nindya Karya
PT United Tractors Semen Gresik	64.040	67.077	PT United Tractors Semen Gresik
PT Pindad (Persero)	58.575	84.281	PT Pindad (Persero)
PT Dayamitra Telekomunikasi Tbk	56.755	-	PT Dayamitra Telekomunikasi Tbk
PT Pupuk Iskandar Muda	32.391	-	PT Pupuk Iskandar Muda
PT Elnusa Tbk	25.248	79.121	PT Elnusa Tbk
PT Jasamarga Tollroad Maintenance	18.264	70.488	PT Jasamarga Tollroad Maintenance
PT Petrokimia Gresik	6.825	-	PT Petrokimia Gresik
PT Krakatau Steel (Persero) Tbk	-	27.357	PT Krakatau Steel (Persero) Tbk
Lainnya	1.076.387	371.636	Lainnya
	<u>6.880.657</u>	<u>7.054.667</u>	
Tagihan atas efek-efek yang dibeli dengan janji dijual kembali (Catatan 10a)			Securities purchased under agreements to resell (Note 10a)
PT Bank Negara Indonesia (Persero) Tbk	52.242	-	PT Bank Negara Indonesia (Persero) Tbk
PT Bank Rakyat Indonesia (Persero) Tbk	-	4.613	PT Bank Rakyat Indonesia (Persero) Tbk
	<u>52.242</u>	<u>4.613</u>	
Tagihan derivatif (Catatan 11)			Derivative receivables (Note 11)
PT Perusahaan Listrik Nasional (Persero)	2.752.706	2.682.766	PT Perusahaan Listrik Negara (Persero)
PT Pertamina Patra Niaga	68.120	20.337	PT Pertamina Patra Niaga
PT Bank Negara Indonesia (Persero) Tbk	19.251	40.022	PT Bank Negara Indonesia (Persero) Tbk
PT Bank Rakyat Indonesia (Persero) Tbk	17.519	-	PT Bank Rakyat Indonesia (Persero) Tbk
PT Kilang Pertamina Internasional	10.192	20.896	PT Kilang Pertamina Internasional
Lainnya	162.192	184.974	Others
	<u>3.029.980</u>	<u>2.948.995</u>	
Kredit yang diberikan dan piutang/pembiayaan syariah (Catatan 12A.a)			Loans and sharia receivables/financing (Note 12A.a)
Pemerintah Republik Indonesia melalui Kementerian	115.115.269	85.182.125	The Government of Republic of Indonesia through the Ministry
PT Agrinas Pangan Nusantara (Persero) (dahulu PT Yodya Karya (Persero))	46.697.487	-	PT Agrinas Pangan Nusantara (Persero) (formerly PT Yodya Karya (Persero))
PT Perusahaan Listrik Negara (Persero)	43.422.071	17.233.247	PT Perusahaan Listrik Negara (Persero)
PT Pelabuhan Indonesia (Persero)	19.458.601	10.986.502	PT Pelabuhan Indonesia (Persero)
PT Pegadaian	12.640.994	20.071.777	PT Pegadaian
PT Perkebunan Nusantara IV	9.740.780	9.804.930	PT Perkebunan Nusantara IV
PT Angkasa Pura Indonesia	8.710.849	9.409.018	PT Angkasa Pura Indonesia
PT Cibitung Tanjung Priok Port Tollways	8.630.789	1.814.093	PT Cibitung Tanjung Priok Port Tollways
PT Kereta Api Indonesia (Persero)	8.161.666	9.314.887	PT Kereta Api Indonesia (Persero)
PT Waskita Karya (Persero) Tbk	7.939.832	8.448.348	PT Waskita Karya (Persero) Tbk
Lainnya	122.329.241	119.370.173	Others
	<u>402.847.579</u>	<u>291.635.100</u>	

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**56. TRANSAKSI DENGAN PIHAK-PIHAK BERELASI
(lanjutan)**

Rincian saldo transaksi dengan pihak-pihak berelasi sebagai berikut: (lanjutan)

	31 Desember 2025/ 31 December 2025	
Aset (lanjutan)		
Piutang pembiayaan konsumen (Catatan 13a)		
Lainnya	4.257	
Tagihan akseptasi (Catatan 15a)		
PT Pembangunan Perumahan (Persero) Tbk	662.728	
PT Bank Rakyat Indonesia (Persero) Tbk	128.074	
PT Bank Negara Indonesia (Persero) Tbk	104.762	
PT Pindad	71.022	
PT Wijaya Karya Beton Tbk	64.911	
PT Bank Tabungan Negara (Persero) Tbk	16.306	
PT Nindya Karya	7.632	
PT PP Presisi Tbk	5.945	
PT Semen Baturaja Tbk	4.259	
PT Wijaya Karya Bangunan Gedung Tbk	2.523	
PT Brantas Abipraya (Persero)	257	
PT PP Urban	-	
PT Dirgantara Indonesia (Persero)	-	
PT Pertamina Patra Niaga	-	
Lainnya	92.874	
	<u>1.161.293</u>	
Penyertaan saham (Catatan 16a)		
PT Fintek Karya Nusantara	359.718	
PT Asuransi Jiwa Inhealth Indonesia	402.536	
	<u>762.254</u>	
Total aset kepada pihak-pihak berelasi	726.078.559	
Total aset konsolidasian	2.829.948.026	
Persentase total aset kepada pihak-pihak berelasi terhadap total aset konsolidasian	25,66%	
Liabilitas		
Simpanan dari nasabah		
Giro dan giro wadiah (Catatan 21a)		
Entitas dan Lembaga Pemerintah	196.569.720	
Manajemen kunci	367	
Lainnya	678.750	
	<u>197.248.837</u>	
Tabungan dan tabungan wadiah (Catatan 22a)		
Entitas dan Lembaga Pemerintah	4.788.351	
Manajemen kunci	220.606	
Lainnya	91.562	
	<u>5.100.519</u>	
Deposito berjangka (Catatan 23a)		
Entitas dan Lembaga Pemerintah	200.566.524	
Manajemen kunci	126.365	
Lainnya	5.572.604	
	<u>206.265.493</u>	
Simpanan dari bank lain		
Giro, giro wadiah dan tabungan (Catatan 24a)		
Entitas dan Lembaga Pemerintah	100.827	
Lainnya	847	
	<u>101.674</u>	

56. RELATED PARTY TRANSACTIONS (continued)

Details of transactions with related parties are as follows: (continued)

	31 Desember 2024/ 31 December 2024	
Assets (continued)		
Consumer financing receivables (Note 13a)		
Others	41.346	
Acceptance receivables (Note 15a)		
PT Pembangunan Perumahan (Persero) Tbk	764.209	
PT Bank Rakyat Indonesia (Persero) Tbk	183.941	
PT Bank Negara Indonesia (Persero) Tbk	234.771	
PT Pindad	56.721	
PT Wijaya Karya Beton Tbk	21.898	
PT Bank Tabungan Negara (Persero) Tbk	-	
PT Nindya Karya	10.507	
PT PP Presisi Tbk	67.186	
PT Semen Baturaja Tbk	-	
PT Wijaya Karya Bangunan Gedung Tbk	21.785	
PT Brantas Abipraya (Persero)	-	
PT PP Urban	28.633	
PT Dirgantara Indonesia (Persero)	143.418	
PT Pertamina Patra Niaga	136.295	
Lainnya	29.500	
	<u>1.698.864</u>	
Investments in shares (Note 16a)		
PT Fintek Karya Nusantara	586.554	
PT Asuransi Jiwa Inhealth Indonesia	436.588	
	<u>1.023.142</u>	
Total assets with related parties	615.203.992	
Total consolidated assets	2.427.223.262	
Percentage of total assets with related parties to total consolidated assets	25,35%	
Liabilities		
Deposits from customers		
Demand deposits and wadiah demand deposits (Note 21a)		
Government Body and Entity	152.710.426	
Key management	106	
Others	1.444.940	
	<u>154.155.472</u>	
Saving deposits and wadiah saving deposit (Note 22a)		
Government Body and Entity	5.986.525	
Key management	260.175	
Others	92.343	
	<u>6.339.043</u>	
Time deposits (Note 23a)		
Government Body and Entity	49.933.020	
Key management	219.493	
Others	3.337.785	
	<u>53.490.298</u>	
Deposits from other banks		
Demand deposits, wadiah demand deposits and saving deposits (Note 24a)		
Government Body and Entity	4.298.212	
Others	1.024	
	<u>4.299.236</u>	

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**56. TRANSAKSI DENGAN PIHAK-PIHAK BERELASI
(lanjutan)**

Rincian saldo transaksi dengan pihak-pihak berelasi sebagai berikut: (lanjutan)

	31 Desember 2025/ 31 December 2025	31 Desember 2024/ 31 December 2024
Liabilitas (lanjutan)		
Inter-bank call money (Catatan 25a)		
Entitas dan Lembaga Pemerintah	750.375	1.931.400
Deposito berjangka (Catatan 26a)		
Entitas dan Lembaga Pemerintah	817.075	289.710
Liabilitas atas efek - efek yang dijual dengan janji dibeli kembali (Catatan 28)		
PT Bank Tabungan Negara (Persero) Tbk	20.212	-
Liabilitas derivatif (Catatan 11)		
PT Perusahaan Listrik Negara (Persero)	2.413.612	2.057.169
PT Bank Rakyat Indonesia (Persero) Tbk	19.124	-
PT Pertamina Patra Niaga	13.998	16.847
PT Kilang Pertamina Internasional	8.584	1.216
Lainnya	12.519	58.272
	2.467.837	2.133.504
Liabilitas akseptasi (Catatan 29a)		
PT Bank Negara Indonesia (Persero) Tbk	1.139.389	732.647
PT Bank Rakyat Indonesia (Persero) Tbk	280.965	1.624.925
PT Pertamina Petrochemical Trading	171.490	-
PT Krakatau Baja Konstruksi	35.507	86.486
PT Krakatau Baja Industri	28.960	59.663
PT Pembangunan Perumahan (Persero) Tbk	19.364	19.865
PT Solusi Bangun Beton	10.761	17.870
PT Timah Industri	-	10.475
Lainnya	41.896	13.356
	1.728.332	2.565.287
Efek-efek yang diterbitkan (Catatan 30)	6.425.220	4.580.825
Pinjaman yang diterima (Catatan 36)	2.245.296	4.627.957
Pinjaman dan efek-efek subordinasi (Catatan 37)	35.000	40.000
Total liabilitas kepada pihak-pihak berelasi	423.205.870	234.452.732
Total liabilitas konsolidasian	2.212.925.204	1.860.408.316
Persentase total liabilitas kepada pihak - pihak berelasi terhadap total liabilitas konsolidasian	19,12%	12,60%
Dana syirkah temporer (Catatan 38)		
Entitas dan Lembaga Pemerintah	65.928.389	57.487.931
Manajemen kunci	129.562	92.660
Lainnya	359.935	351.111
	66.417.886	57.931.702
Total dana syirkah temporer	289.620.824	253.340.265
Persentase terhadap total dana syirkah temporer	22,93%	22,87%

56. RELATED PARTY TRANSACTIONS (continued)

Details of transactions with related parties are as follows: (continued)

Liabilities (continued)	
Inter-bank call money (Note 25a)	
Government Body and Entity	
Time deposits (Note 26a)	
Government Body and Entity	
Securities sold under agreements to repurchase liabilities (Note 28)	
PT Bank Tabungan Negara (Persero) Tbk	
Derivative payables (Note 11)	
PT Perusahaan Listrik Negara (Persero)	
PT Bank Rakyat Indonesia (Persero) Tbk	
PT Pertamina Patra Niaga	
PT Kilang Pertamina Internasional	
Others	
Acceptance payables (Note 29a)	
PT Bank Negara Indonesia (Persero) Tbk	
PT Bank Rakyat Indonesia (Persero) Tbk	
PT Pertamina Petrochemical Trading	
PT Krakatau Baja Konstruksi	
PT Krakatau Baja Industri	
PT Pembangunan Perumahan (Persero) Tbk	
PT Solusi Bangun Beton	
PT Timah Industri	
Lainnya	
Debt securities issued (Note 30)	
Fund borrowings (Note 36)	
Subordinated loans and marketable securities (Note 37)	
Total liabilities with related parties	
Total consolidated liabilities	
Percentage of total liabilities with related parties to total consolidated liabilities	
Temporary syirkah funds (Note 38)	
Government Body and Entity	
Key management	
Others	
Total Temporary syirkah funds	
Percentage to total temporary syirkah funds	

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**56. TRANSAKSI DENGAN PIHAK-PIHAK BERELASI
(lanjutan)**

Rincian saldo transaksi dengan pihak-pihak berelasi sebagai berikut: (lanjutan)

56. RELATED PARTY TRANSACTIONS (continued)

Details of transactions with related parties are as follows: (continued)

	Tahun yang berakhir pada tanggal 31 Desember/ Year ended 31 December	
	2025	2024
Laporan laba rugi dan penghasilan komprehensif lain		
Pendapatan bunga dari obligasi pemerintah dan SPN (Catatan 41)	14.146.067	15.186.343
Total Pendapatan bunga	164.412.466	151.236.027
Persentase terhadap pendapatan bunga dan pendapatan syariah	8,60%	10,04%
Beban bunga pinjaman yang diterima (Catatan 42)	216.163	251.816
Total Beban bunga	58.202.431	49.479.107
Persentase terhadap beban bunga dan beban syariah	0,37%	0,51%
	31 Desember 2025/ 31 December 2025	31 Desember 2024/ 31 December 2024
Komitmen dan kontinjensi (Catatan 54)		
Fasilitas kredit yang diberikan yang belum digunakan		
Pemerintah Republik Indonesia melalui Kementerian	80.383.539	43.367.362
PT Pertamina (Persero)	16.631.277	16.589.453
PT Pegadaian (Persero)	5.858.973	1.789.890
PT Freeport Indonesia	3.144.429	3.035.057
PT LEN Industri (Persero)	2.006.202	10.372
Badan Pengelola Investasi (BPI) Danantara	2.000.000	-
PT Pertamina Patra Niaga	1.500.401	1.043.592
PT Pelabuhan Indonesia (Persero)	1.393.417	1.344.064
PT Barata Indonesia (Persero)	1.150.000	-
PT Mineral Industri Indonesia (Persero)	1.121.094	1.402.969
Lainnya	13.392.863	39.157.662
	128.582.195	107.740.421
Letter of credit yang tidak dapat dibatalkan yang masih berjalan		
PT Kereta Api Indonesia (Persero)	2.868.181	3.599.685
PT Pindad	2.320.221	914.949
PT Kilang Pertamina International	1.885.850	201.744
PT Perusahaan Listrik Negara	1.698.851	1.778.828
PT Pembangunan Perumahan (Persero) Tbk	1.217.716	617.315
PT Pertamina Patra Niaga	483.575	39.087

**Statement of profit or loss and other
comprehensive income**

Interest income from government
bonds and treasury bills (Note 41)

Total Interest income

Percentage to interest income and sharia
income

Interest expense from fund
borrowings (Note 42)

Total Interest expense

Percentage to interest expense and
sharia expense

**Commitments and contingencies
(Note 54)**

Unused loan facilities
The Government of Republic of
Indonesia through the Ministry
PT Pertamina (Persero)
PT Pegadaian (Persero)
PT Freeport Indonesia
PT LEN Industri (Persero)
Badan Pengelola Investasi (BPI)
Danantara
PT Pertamina Patra Niaga
PT Pelabuhan Indonesia (Persero)
PT Barata Indonesia (Persero)
PT Mineral Industri Indonesia
(Persero)
Others

Outstanding irrevocable letter of credit

PT Kereta Api Indonesia (Persero)
PT Pindad
PT Kilang Pertamina International
PT Perusahaan Listrik Negara
PT Pembangunan Perumahan
(Persero) Tbk
PT Pertamina Patra Niaga

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**56. TRANSAKSI DENGAN PIHAK-PIHAK BERELASI
(lanjutan)**

56. RELATED PARTY TRANSACTIONS (continued)

Rincian saldo transaksi dengan pihak-pihak berelasi sebagai berikut: (lanjutan)

Details of transactions with related parties are as follows: (continued)

	31 Desember 2025/ 31 December 2025	31 Desember 2024/ 31 December 2024
Komitmen dan kontinjensi (Catatan 54) (lanjutan)		
<i>Letter of credit</i> yang tidak dapat dibatalkan yang masih berjalan (lanjutan)		
PT Pupuk Kalimantan Timur	251.426	135.032
PT Indonesia Power	250.137	316.403
PT Pupuk Sriwidjaja Palembang	246.088	178.347
PT PAL Indonesia	243.770	395.308
Lainnya	1.716.324	1.729.253
	<u>13.182.139</u>	<u>9.905.951</u>
Garansi yang diberikan dalam bentuk bank garansi		
PT PAL Indonesia	8.066.733	3.803.328
PT Pembangunan Perumahan (Persero) Tbk	5.327.424	4.293.297
PT Dirgantara Indonesia (Persero)	4.403.221	1.218.130
PT LEN Industri (Persero)	3.228.599	2.392.063
PT Adhi Karya (Persero) Tbk	3.080.849	4.020.303
PT Pindad	2.842.224	3.634.350
PT Brantas Abipraya (Persero)	2.265.254	2.227.920
PT Bank Negara Indonesia (Persero) Tbk	2.158.937	3.064.328
PT Hutama Karya (Persero)	1.862.170	2.600.543
PT Bank Rakyat Indonesia (Persero) Tbk	1.506.343	782.650
PT Wijaya Karya (Persero) Tbk	1.454.407	1.728.740
Lainnya	9.806.303	7.801.535
	<u>46.002.464</u>	<u>37.567.187</u>
Garansi yang diberikan dalam bentuk <i>standby letter of credit</i>		
PT Kilang Pertamina International	1.764.660	903.825
PT PLN Batubara Investasi	1.518.402	651.935
PT Perusahaan Listrik Negara (Persero)	1.510.468	1.238.819
PT Pupuk Sriwidjaja Palembang	1.501.583	648.643
PT Pupuk Kalimantan Timur	1.371.164	36.060
PT Pertamina Power Indonesia	416.728	389.757
PT Pertamina Gas	374.713	366.033
PT Petrokimia Gresik	299.144	391.962
PT Pengembangan Pariwisata Indonesia	249.787	174.597
PT Pertamina Patra Niaga	217.063	230.466
Lainnya	595.524	248.909
	<u>9.819.236</u>	<u>5.281.006</u>
Total komitmen dan kontinjensi untuk pihak berelasi	197.586.034	160.494.565
Total komitmen dan kontinjensi - neto	419.906.278	383.277.992
Persentase total komitmen dan kontinjensi kepada pihak-pihak berelasi terhadap total komitmen dan kontinjensi - neto	47,05%	41,87%

**Commitments and contingencies
(Note 54) (continued)**
Outstanding irrevocable letter of credit (continued)
PT Pupuk Kalimantan Timur
PT Indonesia Power
PT Pupuk Sriwidjaja Palembang
PT PAL Indonesia
Others

Guarantees issued in the form of bank guarantee
PT PAL Indonesia
PT Pembangunan Perumahan (Persero) Tbk
PT Dirgantara Indonesia (Persero)
PT LEN Industri (Persero)
PT Adhi Karya (Persero) Tbk
PT Pindad
PT Brantas Abipraya (Persero)
PT Bank Negara Indonesia (Persero) Tbk
PT Hutama Karya (Persero)
PT Bank Rakyat Indonesia (Persero) Tbk
PT Wijaya Karya (Persero) Tbk
Others

Guarantees issued in the form of standby letter of credit
PT Kilang Pertamina International
PT PLN Batubara Investasi
PT Perusahaan Listrik Negara (Persero)
PT Pupuk Sriwidjaja Palembang
PT Pupuk Kalimantan Timur
PT Pertamina Power Indonesia
PT Pertamina Gas
PT Petrokimia Gresik
PT Pengembangan Pariwisata Indonesia
PT Pertamina Patra Niaga
Lainnya

Total commitments and contingencies for relate parties

Total commitments and contingencies - net

Percentages of total commitments and contingencies with related parties to total commitments and contingencies - net

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57. INFORMASI SEGMENT

Grup telah menyajikan segmen operasi berdasarkan informasi yang disiapkan secara internal untuk pengambilan keputusan operasional (Catatan 2ak).

Di bawah ini penjelasan mengenai operasi dari masing-masing pelaporan segmen:

- *Corporate Banking* : termasuk kredit yang diberikan, simpanan dari nasabah dan transaksi-transaksi lainnya milik nasabah korporasi, baik BUMN dan badan usaha swasta dengan skala besar./
including loans, deposits from customers and other transactions which belong to corporate customers, including state-owned enterprises and private enterprises with large scale.
- *Commercial Banking* : termasuk kredit yang diberikan, simpanan dari nasabah dan transaksi-transaksi lainnya milik nasabah komersial dengan skala menengah./
including loans, deposits from customers and other transactions belong to commercial customer with medium scale.
- *Hubungan Kelembagaan/ Government Institution* : termasuk kredit yang diberikan, simpanan dari nasabah dan transaksi-transaksi lainnya milik nasabah lembaga pemerintah dan dana pensiun BUMN./
including loans, deposits from customers and other transactions which belong to government entities and pension plan of state-owned enterprises.
- *Retail Banking (terdiri dari segmen konsumen/individual, segmen mikro & bisnis dan wealth)/ Retail Banking (consists of consumer/individual segment and micro & business and wealth segment)* : termasuk kredit yang diberikan kepada badan usaha atau individu dengan skala mikro hingga kecil, produk dan jasa lainnya seperti dana pihak ketiga, transaksi pembayaran dan transaksi-transaksi lainnya milik nasabah mikro dan kecil serta merupakan kredit pembiayaan konsumsi termasuk kredit kepemilikan rumah, kartu kredit serta produk dan jasa lainnya seperti dana pihak ketiga, transaksi pembayaran dan transaksi-transaksi lainnya milik nasabah perorangan./
including loans granted to business entities or individuals with micro-scale to small, products or other services such as deposits, payment transactions and other transactions which belong to micro and small customers also consumer finance loans, including mortgage loans, credit cards and other products and services such as deposits, payment transactions and other transactions which belong to individual customers.
- *Treasury & International Banking* : segmen *treasury* terkait dengan kegiatan *treasury* Bank termasuk transaksi valuta asing, *money market*, *fixed income*, bisnis perbankan internasional, pasar modal, dan Kantor Luar Negeri./
treasury segment associated with treasury activities of the Bank include foreign exchange, money market, fixed income, international banking business, capital markets, and the Overseas Branches.
- *Kantor Pusat/Head Office* : terutama mengelola aset dan liabilitas Grup selain yang telah dikelola oleh segmen operasi lainnya termasuk menerima alokasi biaya atas penyediaan jasa servis secara sentralisasi kepada segmen lainnya serta pendapatan/biaya yang tidak teralokasi ke pelaporan segmen lainnya./
mainly managing the assets and liabilities of the Group other than those managed by other operating segments including accepting the cost allocation for the provision of the centralizing services to other segments as well as income/costs that are not allocated to other segments reporting.
- *Entitas Anak - Syariah/ Subsidiary - Sharia* : seluruh transaksi yang dilakukan oleh Entitas Anak yang bergerak di bidang perbankan syariah./
including all transactions conducted by a Subsidiary engaged in sharia banking.
- *Entitas Anak - Asuransi/ Subsidiary - Insurance* : seluruh transaksi yang dilakukan oleh Entitas Anak yang bergerak di bidang asuransi jiwa, asuransi kesehatan, dan asuransi kerugian./
including all transactions conducted by Subsidiary engaged in life insurance, health insurance, and general insurance.
- *Entitas Anak - selain Syariah dan asuransi/ Subsidiaries - other than Sharia and insurance* : seluruh transaksi Entitas Anak yang bergerak di bidang pembiayaan konsumen, layanan *remittance*, sekuritas, perbankan, dan modal ventura./
including all transactions of Subsidiaries engaged in consumer finance, remittance services, securities, banking and venture capital.

57. SEGMENT INFORMATION

The Group has presented its operating segments in a manner consistent with the internal reporting provided for operational decision making (Note 2ak).

The following describes the operations in each reportable segment:

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57. INFORMASI SEGMENT (lanjutan)

57. SEGMENT INFORMATION (continued)

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Keterangan	Corporate Banking ¹⁾	Commercial Banking ¹⁾	Hubungan Kelembagaan ¹⁾ / Government Institutional ¹⁾	Retail Banking ¹⁾	Treasury & International Banking ¹⁾	Kantor Pusat ¹⁾ / Head Office ¹⁾	Entitas Anak - Syariah / Subsidiary - Sharia	Entitas Anak - Asuransi / Subsidiary - Insurance	Entitas Anak - selain Syariah dan Asuransi / Subsidiary - other than Sharia and Insurance	Penyesuaian dan Eliminasi ¹⁾ / Adjustment and Elimination ¹⁾	Total	Description
Laporan laba rugi dan penghasilan komprehensif lain konsolidasian												Consolidated statements of profit or loss and other comprehensive income
Pendapatan bunga dan syariah ¹⁾	59.373.177	32.217.560	17.760.180	80.778.570	28.869.801	361.314	28.263.075	887.733	13.752.500	(97.851.444)	164.412.466	Interest and sharia income ¹⁾
Beban bunga dan syariah ¹⁾	(46.396.079)	(23.017.853)	(13.889.004)	(32.043.905)	(30.730.624)	(243.428)	(9.136.405)	-	(5.857.940)	103.112.807	(58.202.431)	Interest and sharia expense ¹⁾
Pendapatan bunga dan syariah - neto	12.977.098	9.199.707	3.871.176	48.734.665	(1.860.823)	117.886	19.126.670	887.733	7.894.560	5.261.363	106.210.035	Net interest and sharia income
Pendapatan premi - neto	-	-	-	-	-	-	-	550.415	-	-	550.415	Net premium income
Pendapatan bunga, Syariah dan premi - neto	12.977.098	9.199.707	3.871.176	48.734.665	(1.860.823)	117.886	19.126.670	1.438.148	7.894.560	5.261.363	106.760.450	Net interest, sharia and premium income
Pendapatan operasional lainnya: Pendapatan provisi dan komisi Lainnya	3.769.678 415.460	1.268.385 131.871	331.422 36.961	9.790.664 5.129.581	459.355 5.651.788	5.133.952 4.360.265	4.607.178 3.045.192	- 189.943	2.755.894 2.984.301	(563.114) (1.496.341)	27.553.414 20.449.021	Other operating income: Fees and commission Others
Total	4.185.138	1.400.256	368.383	14.920.245	6.111.143	9.494.217	7.652.370	189.943	5.740.195	(2.059.455)	48.002.435	Total
Pembalikan/ (pembentukan) cadangan kerugian penurunan nilai aset keuangan dan lainnya	51.962	892.812	(22.498)	(6.000.150)	(24.217)	(600.470)	(3.259.129)	-	(2.369.500)	303	(11.330.887)	Reversal of/ (allowance for) impairment losses on financial assets and others
Keuntungan dari penjualan efek-efek dan obligasi pemerintah - neto	-	-	-	-	-	210.974	243.713	6.187	2.272	-	463.146	Gain on sale of marketable securities and government bonds - net
Beban operasional lainnya:												Other operating expenses:
Beban gaji dan tunjangan	(807.234)	(788.253)	(304.943)	(11.436.883)	(196.522)	(3.969.712)	(5.496.618)	-	(3.635.289)	-	(26.635.454)	Salaries and employee benefit expenses
Beban umum dan administrasi Lainnya	(728.315) (1.268.034)	(500.306) (626.797)	(430.662) (525.465)	(11.624.781) (3.051.794)	(222.624) (572.818)	(6.216.356) (2.676.630)	(7.451.839) (1.030.158)	- (720.035)	(3.247.398) (617.733)	- 562.794	(30.422.281) (10.526.670)	General and administrative expenses Others
Total	(2.803.583)	(1.915.356)	(1.261.070)	(26.113.458)	(991.964)	(12.862.698)	(13.978.615)	(720.035)	(7.500.420)	562.794	(67.584.405)	Total
Pendapatan/(beban) bukan operasional - neto	-	-	-	-	-	124.559	(23.593)	-	5.858	-	106.824	Non-operating income/(expense) - net
Beban pajak - neto	-	-	-	-	-	(11.925.255)	(2.193.889)	(77.428)	(874.858)	-	(15.071.430)	Tax expense - net
Laba bersih	14.410.615	9.577.419	2.955.991	31.541.302	3.234.139	(15.440.787)	7.567.527	836.815	2.898.107	3.765.005	61.346.133	Net income
Laba bersih yang dapat diatribusikan kepada:												Net income attributable to:
Kepentingan nonpengendali	-	-	-	-	-	-	-	-	-	-	5.052.183	Non-controlling interest
Pemilik Entitas Induk	-	-	-	-	-	-	-	-	-	-	56.293.950	Parent Entity
Laporan posisi keuangan konsolidasian												Consolidated statement of financial position
Kredit yang diberikan dan piutang/ pembiayaan - bruto	636.601.990	328.309.681	121.121.113	404.715.061	6.360.817	-	314.811.165	-	51.693.319	(13.645.190)	1.849.967.956	Loans and sharia receivables/ financing - gross
Total aset	652.205.516	323.724.460	121.527.857	275.626.665	333.612.242	521.399.843	456.192.606	43.813.450	137.305.312	(35.459.925)	2.829.948.026	Total assets
Giro dan giro wadiah	(282.753.032)	(126.426.814)	(77.838.861)	(146.377.154)	(7.648.141)	1.191.686	(27.790.474)	-	(504.784)	2.037.984	(666.109.590)	Demand deposits and wadiah demand deposits
Tabungan dan tabungan wadiah	(19.366.211)	(33.940.255)	(2.110.787)	(490.273.021)	(520.827)	-	(63.311.121)	-	(12.392.748)	-	(621.914.970)	Saving deposits and wadiah saving deposits
Deposito berjangka	(102.477.377)	(35.820.876)	(192.760.477)	(247.976.153)	(16.324.065)	106.743.220	-	-	(42.202.904)	1.945.984	(528.872.648)	Time deposits
Total simpanan dari nasabah	(404.596.620)	(196.187.945)	(272.710.125)	(884.626.328)	(24.493.033)	107.934.906	(91.101.595)	-	(55.100.436)	3.983.968	(1.816.897.208)	Total deposit from customers
Total liabilitas	(405.878.894)	(197.074.237)	(274.636.187)	(773.224.701)	(81.762.620)	(233.557.641)	(114.099.143)	(40.396.844)	(112.698.228)	20.403.291	(2.212.925.204)	Total liabilities

¹⁾ Sesuai dengan segmen-segmen operasi Bank Mandiri (Catatan 2ak).

¹⁾ Termasuk komponen internal transfer pricing antar segmen operasi.

¹⁾ Termasuk eliminasi internal transfer pricing atau reklasifikasi antar segmen operasi dan eliminasi terhadap Entitas Anak.

¹⁾ In accordance with operating segments of Bank Mandiri (Note 2ak).

¹⁾ Include component of internal transfer pricing among operating segments.

¹⁾ Include elimination of internal transfer pricing or reclassification among operating segments and elimination for Subsidiaries.

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57. INFORMASI SEGMENT (lanjutan)

57. SEGMENT INFORMATION (continued)

31 Desember 2024/31 December 2024												
			Hubungan Kelembagaan ¹⁾ / Government Institutional ¹⁾	Retail Banking ¹⁾	Treasury & Inter-national Banking ¹⁾	Kantor Pusat ¹⁾ / Head Office ¹⁾	Entitas Anak - Syariahl/ Subsidiary - Sharia	Entitas Anak -Asuransil/ Subsidiary - insurance	Entitas Anak - selain Syariahl/ Subsidiary - other than Sharia and insurance	Penyesuaian dan Eliminasi ²⁾ / Adjustment and Elimination ²⁾	Total	Description
Keterangan	Corporate Banking ¹⁾	Commercial Banking ¹⁾										
Laporan laba rugi dan penghasilan komprehensif lain konsolidasian												Consolidated statements of profit or loss and other comprehensive income
Pendapatan bunga dan syariah ¹⁾	55.458.085	28.329.824	12.599.521	82.023.216	25.675.744	311.561	25.190.341	366.240	13.922.134	(92.640.639)	151.236.027	Interest and sharia income ¹⁾
Beban bunga dan syariah ¹⁾	(43.095.529)	(21.526.623)	(9.354.874)	(31.421.713)	(26.435.919)	(309.039)	(7.889.030)	-	(5.662.346)	96.215.966	(49.479.107)	Interest and sharia expense ¹⁾
Pendapatan bunga dan syariah - neto	12.362.556	6.803.201	3.244.647	50.601.503	(760.175)	2.522	17.301.311	366.240	8.259.788	3.575.327	101.756.920	Net interest and sharia income
Pendapatan premi - neto	-	-	-	-	-	-	-	2.520.813	-	-	2.520.813	Net premium income
Pendapatan bunga, syariah dan premi - neto	12.362.556	6.803.201	3.244.647	50.601.503	(760.175)	2.522	17.301.311	2.887.053	8.259.788	3.575.327	104.277.733	Net interest, sharia and premium income
Pendapatan operasional lainnya: Pendapatan provisi dan komisi Lainnya	3.579.720 370.578	1.068.987 140.578	540.910 47.508	7.939.832 5.979.568	249.408 2.795.794	4.207.616 4.640.925	3.591.648 2.674.566	- 1.163.338	2.876.145 2.552.526	(606.746) (1.641.886)	23.447.520 18.723.495	Other operating income: Fees and commission Others
Total	3.950.298	1.209.565	588.418	13.919.400	3.045.202	8.848.541	6.266.214	1.163.338	5.428.671	(2.248.632)	42.171.015	Total
Pembalikan/ (pembentukan) cadangan kerugian penurunan nilai aset keuangan dan lainnya	208.039	533.724	22.539	(8.056.279)	(19.093)	39.701	(2.822.044)	-	(1.835.591)	-	(11.929.004)	Reversal of/ (allowance for) impairment losses on financial assets and others
Keuntungan dari penjualan efek- efek dan obligasi pemerintah - neto	-	-	-	-	-	1.041	147.338	1.016	902	-	150.297	Gain on sale of marketable securities and government bonds - net
Beban operasional lainnya:												Other operating expenses:
Beban gaji dan tunjangan	(707.702)	(582.713)	(261.121)	(8.550.280)	(184.589)	(4.397.981)	(5.284.069)	(461.312)	(3.560.996)	-	(23.990.763)	Salaries and employee benefit expenses
Beban umum dan administrasi Lainnya	(537.990) (953.374)	(337.903) (474.356)	(287.935) (283.621)	(8.794.411) (3.421.039)	(163.140) (353.631)	(6.746.929) (398.829)	(5.822.530) (850.481)	(780.922) (1.154.040)	(3.047.873) (657.778)	- 447.099	(26.519.633) (8.100.050)	General and administrative expenses Others
Total	(2.199.066)	(1.394.972)	(832.677)	(20.765.730)	(701.360)	(11.543.739)	(11.957.080)	(2.396.274)	(7.266.647)	447.099	(58.610.446)	Total
Pendapatan/(beban) bukan operasional - neto	-	-	-	-	-	342.689	4.393	-	(3.191)	-	343.891	Non-operating income/(expense) - net
Beban pajak - neto	-	-	-	-	-	(11.890.259)	(2.044.505)	(278.899)	(1.024.702)	-	(15.238.365)	Tax expense - net
Laba bersih	14.321.827	7.151.518	3.022.927	35.698.894	1.564.574	(14.199.504)	6.895.627	1.376.234	3.559.230	1.773.794	61.165.121	Net income
Laba bersih yang dapat diatribusikan kepada:												Net income attributable to:
Kepentingan nonpengendali	-	-	-	-	-	-	-	-	-	-	5.382.379	Non-controlling interest
Pemilik Entitas Induk	-	-	-	-	-	-	-	-	-	-	55.782.742	Parent Entity
Laporan posisi keuangan konsolidasian												Consolidated statement of financial position
Kredit yang diberikan dan piutang/ pembiayaan syariah - bruto	515.387.333	292.862.407	96.337.445	397.443.310	8.748.909	-	275.170.624	-	46.933.649	(9.667.065)	1.623.216.612	Loans and sharia receivables/ financing - gross
Total aset	532.047.351	285.625.155	97.040.404	270.832.653	288.676.693	403.099.471	408.613.432	41.914.379	131.222.110	(31.848.386)	2.427.223.262	Total assets
Giro dan giro wadiah	(266.264.072)	(101.979.504)	(56.424.491)	(121.995.373)	(5.041.157)	670.918	(19.147.079)	-	(1.094.974)	2.699.723	(568.576.009)	Demand deposits and wadiah
Tabungan dan tabungan wadiah	(22.875.714)	(29.835.214)	(2.216.055)	(459.185.804)	(426.607)	-	(55.280.067)	-	(10.372.335)	-	(580.191.796)	demand deposits Saving deposits and wadiah
Deposito berjangka	(40.428.190)	(29.372.581)	(44.297.076)	(246.264.747)	(4.983.283)	104.031.094	-	-	(37.426.416)	1.274.047	(297.467.152)	saving deposits Time deposits
Total simpanan dari nasabah	(329.567.976)	(161.187.299)	(102.937.622)	(827.445.924)	(10.451.047)	104.702.012	(74.427.146)	-	(48.893.725)	3.973.770	(1.446.234.957)	Total deposit from customers
Total liabilitas	(330.132.708)	(162.089.578)	(104.667.569)	(719.307.812)	(116.194.603)	(187.803.514)	(109.666.533)	(38.101.669)	(109.228.303)	16.783.973	(1.860.408.316)	Total liabilities

¹⁾ Sesuai dengan segmen-segmen operasi Bank Mandiri (Catatan 2ak).

²⁾ Termasuk komponen internal transfer pricing antar segmen operasi.

³⁾ Termasuk eliminasi internal transfer pricing atau reklasifikasi antar segmen operasi dan eliminasi terhadap Entitas Anak.

¹⁾ In accordance with operating segments of Bank Mandiri (Note 2ak).

²⁾ Include component of internal transfer pricing among operating segments.

³⁾ Include elimination of internal transfer pricing or reclassification among operating segments and elimination for Subsidiaries.

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57. INFORMASI SEGMENT (lanjutan)

Segmen geografis

Operasional utama Grup dikelola di wilayah Indonesia, Asia (Singapura, Hong Kong, Timor Leste, Shanghai, Malaysia), Eropa Barat (Inggris), dan Cayman Islands.

Informasi yang berkaitan dengan segmen berdasarkan geografis dari Grup disajikan dalam tabel di bawah ini:

57. SEGMENT INFORMATION (continued)

Geographical segment

The Group's main operations is managed in Indonesia, Asia (Singapore, Hong Kong, Timor Leste, Shanghai, Malaysia), West Europe (England), and Cayman Islands.

Information concerning the geographical segments of the Group is set out in the table below:

	31 Desember 2025/31 December 2025					
	Indonesia	Asia	Eropa Barat/ West Europe	Cayman Islands	Konsolidasian/ Consolidated	
Laporan laba rugi dan Penghasilan komprehensif lain konsolidasian						Consolidated statements of profit or loss and other comprehensive income
Pendapatan bunga dan syariah	155.890.757	6.252.511	216.033	2.053.165	164.412.466	Interest and sharia income
Beban bunga dan syariah	(53.078.341)	(4.044.589)	(132.713)	(946.788)	(58.202.431)	Interest and sharia expense
Pendapatan bunga dan syariah - neto	102.812.416	2.207.922	83.320	1.106.377	106.210.035	Net interest and sharia income
Pendapatan premi - neto	550.415	-	-	-	550.415	Net premium income
Pendapatan bunga dan syariah dan premi - neto	103.362.831	2.207.922	83.320	1.106.377	106.760.450	Net interest, sharia and remium income
Pendapatan operasional lainnya:						Other operating income:
Pendapatan provisi dan komisi	26.823.814	636.871	-	92.729	27.553.414	Fees and commissions
Lainnya	20.372.682	62.823	13.339	177	20.449.021	Others
Total	47.196.496	699.694	13.339	92.906	48.002.435	Total
(Pembentukan)/pembalikan cadangan kerugian penurunan nilai aset keuangan dan lainnya	(11.066.570)	(264.585)	446	(178)	(11.330.887)	(Allowance for)/reversal of impairment losses on financial assets and others
Keuntungan dari penjualan efek-efek dan obligasi pemerintah	463.146	-	-	-	463.146	Gain on sale of marketable securities and government bonds - net
Beban operasional lainnya:						Other operating expenses:
Beban gaji dan tunjangan	(26.328.123)	(250.574)	(43.073)	(13.684)	(26.635.454)	Salaries and employee benefit expenses
Beban umum, administrasi dan lainnya	(40.669.107)	(230.339)	(27.533)	(21.972)	(40.948.951)	General, administrative expenses and others
Total	(66.997.230)	(480.913)	(70.606)	(35.656)	(67.584.405)	Total
Laporan laba rugi dan Penghasilan komprehensif lain konsolidasian						Consolidated statements of profit or loss and other comprehensive income
Pendapatan/(beban) bukan operasional - neto	533.562	1.099	-	(427.837)	106.824	Non operating income/ (expense) - net
Beban pajak	(14.702.559)	(364.851)	(4.020)	-	(15.071.430)	Tax expense
Laba bersih	58.789.676	1.798.366	22.479	735.612	61.346.133	Net income
Laba bersih yang dapat diatribusikan kepada:						Net income attributable to:
Kepentingan nonpengendali	-	-	-	-	5.052.183	Non-controlling interest
Pemilik Entitas Induk	-	-	-	-	56.293.950	Parent Entity
Laporan posisi keuangan Konsolidasian						Consolidated statement of financial position
Kredit yang diberikan dan piutang/pembiayaan syariah- bruto	1.712.610.103	97.811.019	1.162.601	38.384.233	1.849.967.956	Loans and sharia receivables/ financing - gross
Total aset	2.644.515.291	132.087.044	4.974.960	48.370.731	2.829.948.026	Total assets
Giro dan giro wadiah	(656.823.767)	(9.215.958)	(69.865)	-	(666.109.590)	Demand deposits and wadiah deposits
Tabungan dan tabungan wadiah	(618.288.173)	(3.626.797)	-	-	(621.914.970)	Saving deposits and wadiah saving deposits
Deposito berjangka	(521.905.634)	(6.967.014)	-	-	(528.872.648)	Time deposits
Total simpanan dari nasabah	(1.797.017.574)	(19.809.769)	(69.865)	-	(1.816.897.208)	Total deposit from customers
Total liabilitas	(2.069.001.088)	(114.056.311)	(4.032.224)	(25.835.581)	(2.212.925.204)	Total liabilities

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57. INFORMASI SEGMENT (lanjutan)

Segmen geografis (lanjutan)

Operasional utama Grup dikelola di wilayah Indonesia, Asia (Singapura, Hong Kong, Timor Leste, Shanghai, Malaysia), Eropa Barat (Inggris), dan Cayman Islands. (lanjutan)

Informasi yang berkaitan dengan segmen berdasarkan geografis dari Grup disajikan dalam tabel di bawah ini: (lanjutan)

57. SEGMENT INFORMATION (continued)

Geographical segment (continued)

The Group's main operations is managed in Indonesia, Asia (Singapore, Hong Kong, Timor Leste, Shanghai, Malaysia), West Europe (England), and Cayman Islands. (continued)

Information concerning the geographical segments of the Group is set out in the table below: (continued)

	31 Desember 2024/31 December 2024					
	Indonesia	Asia	Eropa Barat/ West Europe	Cayman Islands	Konsolidasian/ Consolidated	
Laporan laba rugi dan Penghasilan komprehensif lain konsolidasian						Consolidated statements of profit or loss and other comprehensive income
Pendapatan bunga dan syariah	143.256.544	5.544.063	212.757	2.222.663	151.236.027	Interest and sharia income
Beban bunga dan syariah	(45.035.523)	(3.371.107)	(137.362)	(935.115)	(49.479.107)	Interest and sharia expense
Pendapatan bunga dan syariah - neto	98.221.021	2.172.956	75.395	1.287.548	101.756.920	Net interest and sharia income
Pendapatan premi - neto	2.520.813	-	-	-	2.520.813	Net premium income
Pendapatan bunga dan syariah dan premi - neto	100.741.834	2.172.956	75.395	1.287.548	104.277.733	Net interest, sharia and premium income
Pendapatan operasional lainnya:						Other operating income:
Pendapatan provisi dan komisi	22.913.886	527.229	-	6.405	23.447.520	Fees and commissions
Lainnya	18.343.628	272.474	9.813	97.580	18.723.495	Others
Total	41.257.514	799.703	9.813	103.985	42.171.015	Total
(Pembentukan)/pembalikan cadangan kerugian penurunan nilai aset keuangan dan lainnya	(11.314.308)	(615.051)	355	-	(11.929.004)	(Allowance for)/reversal of impairment losses on financial assets and others
Keuntungan dari penjualan efek-efek dan obligasi pemerintah	149.256	1.041	-	-	150.297	Gain on sale of marketable securities and government bonds - net
Beban operasional lainnya:						Other operating expenses:
Beban gaji dan tunjangan	(23.681.058)	(254.407)	(41.119)	(14.179)	(23.990.763)	Salaries and employee benefit expenses
Beban umum, administrasi dan lainnya	(34.386.919)	(185.828)	(24.756)	(22.180)	(34.619.683)	General, administrative expenses and others
Total	(58.067.977)	(440.235)	(65.875)	(36.359)	(58.610.446)	Total
Pendapatan/(beban) bukan operasional - neto	1.014.015	(79.245)	-	(590.879)	343.891	Non operating income/(expense) - net
Beban pajak	(14.919.990)	(314.704)	(3.671)	-	(15.238.365)	Tax expense
Laba bersih	58.860.344	1.524.465	16.017	764.295	61.165.121	Net income
Laba bersih yang dapat diatribusikan kepada:						Net income attributable to:
Kepentingan nonpengendali	-	-	-	-	5.382.379	Non-controlling interest
Pemilik Entitas Induk	-	-	-	-	55.782.742	Parent Entity
Laporan posisi keuangan Konsolidasian						Consolidated statement of financial position
Kredit yang diberikan dan piutang/pembiayaan syariah- bruto	1.517.435.476	75.116.822	672.234	29.992.080	1.623.216.612	Loans and sharia receivables/financing - gross
Total aset	2.275.077.684	106.434.035	4.210.018	41.501.525	2.427.223.262	Total assets
Giro dan giro wadiah	(560.332.344)	(8.174.487)	(69.178)	-	(568.576.009)	Demand deposits and wadiah demand deposits
Tabungan dan tabungan wadiah	(576.968.536)	(3.223.260)	-	-	(580.191.796)	Saving deposits and wadiah saving deposits
Deposito berjangka	(292.929.427)	(4.537.725)	-	-	(297.467.152)	Time deposits
Total simpanan dari nasabah	(1.430.230.307)	(15.935.472)	(69.178)	-	(1.446.234.957)	Total deposit from customers
Total liabilitas	(1.751.615.503)	(88.871.873)	(3.337.396)	(16.583.544)	(1.860.408.316)	Total liabilities

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**58. JAMINAN PEMERINTAH TERHADAP LIABILITAS
PEMBAYARAN BANK UMUM**

Berdasarkan Undang-undang Republik Indonesia No. 24 tahun 2004 tanggal 22 September 2004 sebagaimana telah diubah oleh Peraturan Pemerintah Pengganti Undang-undang Republik Indonesia No. 3 tahun 2008 tentang Perubahan atas Undang-undang No. 24 tahun 2004 tentang Lembaga Penjamin Simpanan, Pemerintah telah membentuk lembaga penjaminan independen, yaitu Lembaga Penjamin Simpanan ("LPS") untuk menjamin dana masyarakat termasuk dana dari bank lain dalam bentuk giro, deposito, sertifikat deposito, tabungan dan/atau bentuk lainnya yang dipersamakan dengan itu.

Berdasarkan Salinan Peraturan Lembaga Penjamin Simpanan No. 1/PLPS/2023 tanggal 22 Mei 2023 tentang Program Penjaminan Simpanan, besarnya saldo yang dijamin untuk setiap nasabah pada satu bank adalah paling tinggi sebesar Rp2.000.000.000 (nilai penuh).

Suku bunga simpanan LPS pada tanggal 31 Desember 2025 dan 2024 masing-masing adalah sebesar 3,50% dan 4,25% untuk simpanan dalam mata uang Rupiah dan masing-masing sebesar 2,00% dan 2,25% untuk simpanan dalam mata uang asing.

**58. GOVERNMENT GUARANTEE FOR PAYMENT
OBLIGATIONS OF COMMERCIAL BANKS**

Based on the Law of the Republic of Indonesia No. 24 year 2004 dated 22 September 2004 as amended by Government Regulation in Lieu of Law No. 3 year 2008 concerning Amendments to Law No. 24 year 2004 regarding the Deposit Insurance Corporation. The Government of Republic Indonesia has established an independent agency called Deposit Insurance Corporation ("LPS"); LPS guarantee public funds, including funds from other banks in form of demand deposits, time deposits, certificates of deposit, savings and/or other equivalent deposits.

Based on the LPS No. 1/PLPS/2023 dated 22 May 2023 regarding the Deposit Guarantee Program, the maximum guaranteed amount for each customer in one bank is Rp2,000,000,000 (full amount).

The interest rate of LPS as of 31 December 2025 and 2024 for deposits denominated in Rupiah is 3.50% and 4.25% respectively, for deposits denominated in foreign currencies is 2.00% and 2.25%, respectively.

59. TAMBAHAN INFORMASI ARUS KAS

a. Perubahan liabilitas pada aktivitas pendanaan

Perubahan pada liabilitas yang timbul dari aktivitas pendanaan pada laporan arus kas konsolidasian adalah sebagai berikut:

59. ADDITIONAL INFORMATION OF CASH FLOWS

a. Changes of liabilities in financing activities

Changes in liabilities arising from financing activities in the consolidated statement of cash flow are as follow:

	Non-arus kas/Non-cash flow				31 Desember 2025/ 31 December 2025	
	1 Januari 2025/ 1 January 2025	Arus kas/ Cash flow	Selisih kurs/ Differences due to exchange rate	Lainnya/ Others		
Efek-efek yang diterbitkan	41.141.067	20.358.171	739.323	(33.330)	62.205.231	Debt securities issued
Pinjaman yang diterima	147.915.981	3.141.941	3.611.239	3.261	154.672.422	Fund borrowing
Pinjaman dan efek-efek subordinasi	403.562	(17.338)	3.435	120	389.779	Subordinated loans and marketable securities
Liabilitas atas efek-efek yang dijual dengan janji dibeli kembali	90.256.225	(52.356.534)	221.211	1.834.987	39.955.889	Securities sold under agreements to repurchase liabilities
Total liabilitas dari aktivitas pendanaan	279.716.835	(28.873.760)	4.575.208	1.805.038	257.223.321	Total liabilities from financing activities
	Non-arus kas/Non-cash flow				31 Desember 2024/ 31 December 2024	
	1 Januari 2024/ 1 January 2024	Arus kas/ Cash flow	Selisih kurs/ Differences due to exchange rate	Lainnya/ Others		
Efek-efek yang diterbitkan	50.317.764	(10.621.275)	1.440.279	4.299	41.141.067	Debt securities issued
Pinjaman yang diterima	95.445.459	50.822.496	1.766.126	(118.100)	147.915.981	Fund borrowing
Pinjaman dan efek-efek subordinasi	415.171	(16.887)	5.167	111	403.562	Subordinated loans and marketable securities
Liabilitas atas efek-efek yang dijual dengan janji dibeli kembali	36.330.064	53.371.351	554.810	-	90.256.225	Securities sold under agreements to repurchase liabilities
Total liabilitas dari aktivitas pendanaan	182.508.458	93.555.685	3.766.382	(113.690)	279.716.835	Total liabilities from financing activities

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59. TAMBAHAN INFORMASI ARUS KAS (lanjutan)

- b. Penerimaan bersih dari pengalihan pengendalian atas Entitas Anak

Tabel berikut ini merupakan rekonsiliasi arus kas yang diperoleh dan dilepaskan dalam pengalihan pengendalian atas Entitas Anak:

	31 Desember 2024/ 31 December 2024
Imbalan kas yang diterima	1.710.000
Dikurangi saldo kas Entitas Anak yang dialihkan pengendaliannya	(758.716)
Penerimaan bersih dari pengalihan pengendalian atas Entitas Anak	951.284

**59. ADDITIONAL INFORMATION OF CASH FLOWS
(continued)**

- b. Net proceeds from control transfer of a Subsidiaries

The following table is the reconciliation of cash flow received and released from control transfer of a Subsidiaries:

Cash consideration received
Less cash balance of Subsidiary
in which control is transferred

Net proceeds from control transfer
of Subsidiaries

60. KEGIATAN JASA KUSTODIAN DAN WALI AMANAT

Kegiatan Jasa Kustodian

Bank Mandiri telah memberikan Jasa Kustodian sejak tahun 1995. Surat izin operasi telah diperbaharui oleh Bapepam dan LK berdasarkan Surat Keputusan No. KEP.01/PM/Kstd/1999 tertanggal 4 Oktober 1999. Kustodian Bank Mandiri merupakan bagian dari unit kerja Financial Institutions Business Group dimana jasa-jasa yang ditawarkan adalah sebagai berikut:

- Penyelesaian transaksi (*settlement*) jual dan beli efek dengan maupun tanpa warkat (*scripless*).
- Penyimpanan (*safekeeping*) dan administrasi (*administration*) atas efek-efek maupun dokumen berharga lainnya.
- Pengurusan hak-hak nasabah atas kepemilikan efek-efek yang disimpan sampai dengan hak tersebut efektif di rekening nasabah (*corporate action*).
- Perwalian (*proxy*) pada Rapat Umum Pemegang Saham dan Rapat Umum Pemegang Obligasi.
- Penyampaian laporan (*reporting*) dan informasi (*information*) yang terkait dengan efek-efek dan/atau dokumen berharga milik nasabah yang disimpan dan diadministrasikan oleh kustodian Bank Mandiri.

60. CUSTODIAN SERVICES AND TRUST OPERATIONS

Custodian Services

Bank Mandiri started providing Custodian Services since 1995. The operating license was renewed by Capital Market and Financial Institutions Supervisory Board based on Decree No. KEP.01/PM/Kstd/1999 dated 4 October 1999. Bank Mandiri's Custodian, which is the part of Financial Institutions Business Group, provides a full range of Custodian Services as follows:

- Settlement and handling services for script and scripless trading transactions.
- Safekeeping and administration of marketable securities and other valuable assets.
- Corporate action services which starting from administering the safekeeping of customer's ownership right on marketable securities until that right become effective in the customer's account.
- Proxy services for its customers' in General Meeting of Shareholders and General Meeting of Bondholders.
- Reporting and information submission related to the customers' marketable securities and/or other valuable assets which are kept and administered by Bank Mandiri's custodian.

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**60. KEGIATAN JASA KUSTODIAN DAN WALI AMANAT
(lanjutan)**

Kegiatan Jasa Kustodian (lanjutan)

Untuk memenuhi kebutuhan *investor* dalam melakukan investasi pada berbagai instrumen efek-efek, Kustodian Bank Mandiri memfasilitasinya dengan menyediakan beragam layanan:

- a. Kustodian umum untuk melayani *investor* yang melakukan investasi pada instrumen pasar modal maupun pasar uang di Indonesia.
- b. Kustodian lokal untuk *American Depository Receipts* (ADR) dan *Global Depository Receipts* (GDR) yang dibutuhkan oleh investor yang akan melakukan konversi dari saham perusahaan yang terdaftar di bursa lokal dan luar negeri (*dual/multi listing*).
- c. *Sub-Registry* untuk melayani investor yang melakukan transaksi dan investasi pada Surat Utang Negara (SUN, baik Obligasi Negara maupun Surat Perbendaharaan Negara) serta Sertifikat Bank Indonesia (SBI).
- d. Kustodian *mutual fund* (reksa dana) dan *discretionary fund* (kontrak pengelolaan dana) yang diterbitkan dan dikelola oleh manajer investasi.
- e. Kustodian *Euroclear* bagi nasabah yang akan melakukan investasi dan penyelesaian transaksi efek-efek yang tercatat di *Euroclear Operations Centre*, Brussels. Kustodian Bank Mandiri merupakan *direct member* dari *Euroclear*.
- f. Kustodian Pinjam Meminjam Efek (*securities lending and borrowing*) bagi nasabah yang ingin memaksimalkan hasil investasinya dengan meminjamkan efek-efeknya (saham) kepada perusahaan sekuritas melalui perantara dan penjaminan PT Kliring Penjaminan Efek Indonesia (PT KPEI).
- g. Kustodian *Exchange Traded Fund* (ETF) yang diterbitkan dan dikelola oleh manajer investasi dimana unit penyertaannya diperdagangkan di bursa.
- h. Jasa Kustodian Efek Beragun Aset (EBA) berbentuk Kontrak Investasi Kolektif (KIK) yang diterbitkan oleh manajer investasi dan bank kustodian dalam rangka transaksi sekuritisasi aset yang dimiliki perbankan atau lembaga keuangan lainnya.

**60. CUSTODIAN SERVICES AND TRUST OPERATIONS
(continued)**

Custodian Services (continued)

In order to fulfill the investors' needs in investing on various marketable securities instruments, Bank Mandiri's Custodian facilitate it through provisions of various services as follow:

- a. General custodian which provide services for investors who are investing in capital market or money market in Indonesia.
- b. Local custodian for American Depository Receipts (ADR) and Global Depository Receipts (GDR) which is needed by the investors to convert the companies' shares which are listed in local and overseas stock exchange (*dual/multi listing*).
- c. Sub-Registry which provide services for investors that conduct transaction and investment in Government Bonds (either in form of Bonds or Treasury Bills) and Bank Indonesia Certificates (Sertifikat Bank Indonesia (SBI)).
- d. Custodian for mutual funds and discretionary fund issued and managed by investment manager.
- e. Custodian of Euroclear for customer who is conducting investment and settlement of securities transactions registered at the Euroclear Operations Centre, Brussels. Bank Mandiri's Custodian is a direct member of Euroclear
- f. Securities lending and borrowing as services for customers who want to maximise their investment return by lending their securities to securities companies through intermediary and guarantee of PT Kliring Penjaminan Efek Indonesia (PT KPEI).
- g. Custodian for Exchange Traded Fund (ETF) which issued and managed by an investment manager where the unit of participation will be traded on stock exchange.
- h. Custodian for Asset Backed Securities (Efek Beragun Aset (EBA)) in the form of Collective Investment Contract (Kontrak Investasi Kolektif (KIK)) which was issued by the investment manager and custodian bank in relation to asset securitisation transactions owned by banks or other financial institutions.

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**60. KEGIATAN JASA KUSTODIAN DAN WALI AMANAT
(lanjutan)**

Kegiatan Jasa Kustodian (lanjutan)

Untuk tahun yang berakhir pada tanggal 31 Desember 2025 dan 2024, kustodian Bank Mandiri memiliki 42.234 dan 19.460 nasabah yang terdiri dari dana pensiun, perusahaan asuransi, bank, yayasan, perusahaan sekuritas, reksa dana, institusi/badan hukum lain maupun perseorangan. Nilai portofolio berdasarkan mata uang yang disimpan pada tanggal 31 Desember 2025 sebesar Rp717.194.948, USD4.707, AUD0.864, HKD0.257, JPY1.093 dan EUR0.971 dan pada tanggal 31 Desember 2024 sebesar Rp642.827.813, USD5.356 dan EUR0.1. Aset yang disimpan dalam kegiatan jasa kustodian tidak termasuk dalam laporan posisi keuangan konsolidasian Bank Mandiri dan Entitas Anak.

Bank Mandiri mengasuransikan portofolio nasabah yang disimpan di kustodian terhadap kemungkinan kerugian yang timbul dari penyimpanan dan pemindahan efek-efek sesuai dengan ketentuan Otoritas Jasa Keuangan.

Kegiatan Wali Amanat

Bank Mandiri telah memberikan Jasa Wali Amanat sejak tahun 1983. Surat izin operasi untuk kegiatan wali amanat telah diperbaharui dan didaftarkan kembali ke Bapepam dan LK berdasarkan Surat Keputusan No. 17/STTD-WA/PM/1999 tertanggal 27 Oktober 1999. Jasa-jasa yang ditawarkan adalah sebagai berikut:

- Jasa wali amanat dan agen pemantau untuk penerbitan Obligasi dan *Medium Term Notes* (MTN)
- Jasa agen pengelola rekening penampungan
- Jasa agen pembayaran
- Jasa penampungan dana IPO/*Initial Public Offering*
- Jasa agen penjaminan

Untuk tahun yang berakhir pada tanggal 31 Desember 2025 dan 2024, Bank Mandiri selaku Wali Amanat mengelola masing-masing 115 dan 110 emisi Obligasi dan MTN dengan nilai emisi berdasarkan mata uang sebesar Rp128.054.874 dan Rp69.389.196.

Baik wali amanat maupun kustodian Bank Mandiri telah mendapat sertifikasi standar mutu pelayanan ISO 9001:2015.

**60. CUSTODIAN SERVICES AND TRUST OPERATIONS
(continued)**

Custodian Services (continued)

As of 31 December 2025 and 2024, Bank Mandiri's Custodian has 42,234 and 19,460 customers, respectively, which consist of pension funds, insurance companies, banks, foundation, securities companies, mutual funds, other institution/legal entities and individual customer. Total portfolio by currencies as of 31 December 2025 are amounted to Rp717,194,948, USD4,707, AUD0.864, HKD0.257, JPY1,093, and EUR0.971 and as of 31 December 2024 are amounted to Rp642,827,813, USD5,356 and EUR0.1. Assets kept in custodian services activities are not included in the consolidated financial statement of Bank Mandiri and its Subsidiaries.

Bank Mandiri has insured the customer's portfolio kept in custodians against potential losses arising from safekeeping and transfer of securities in accordance with the Financial Services Authority's regulation.

Trustee Agent Operations

Bank Mandiri has been providing Trustee Agent Operations Services since 1983. The operating license for trust services was renewed and re-registered in Decree of Capital Market and Financial Institutions Supervisory Board based on Decree No. 17/STTD-WA/PM/1999 dated 27 October 1999. The type of services are as follows:

- Trustee agent for bonds and Medium Term Notes (MTN) issuance
- Escrow agent
- Paying agent
- Initial Public Offering/IPO (receiving bank)
- Security agent

For year ended 31 December 2025 and 2024, Bank Mandiri as the Trustee manage 115 and 110 customers with the total value of bonds and MTN issued based on currency amounted Rp128,054,874 and Rp69,389,196, respectively.

Both Bank Mandiri's trustee operations and custodian services have received quality certification ISO 9001:2015.

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**60. KEGIATAN JASA KUSTODIAN DAN WALI AMANAT
(lanjutan)**

**Kegiatan Usaha Bank Berupa Penitipan Dengan
Pengelolaan (Trust)**

Bank Mandiri melakukan kegiatan penitipan dengan pengelolaan (Trust) setelah mendapatkan izin prinsip berdasarkan Surat Bank Indonesia No. 15/30/DPB1/PB1-1 tanggal 26 April 2013 dan surat penegasan layanan Trust No. 15/32/DPB1/PB1-1 tanggal 28 Agustus 2013.

Kegiatan Penitipan dengan Pengelolaan (Trust) merupakan layanan penitipan dengan pengelolaan atas harta milik penitip harta Trust (Settlor) berdasarkan perjanjian tertulis antara Bank Mandiri sebagai penerima dan pengelola harta Trust (Trustee) dengan penitip harta Trust (Settlor) untuk kepentingan penerima manfaat (Beneficiary).

Fungsi dari Layanan Trust Bank Mandiri adalah sebagai:

- Agen pembayar (*paying agent*) yaitu kegiatan menerima dan melakukan pemindahan uang dan/atau dana, serta mencatat arus kas masuk dan kas keluar untuk dan atas nama nasabah (*settlor*).
- Agen investasi (*investment agent*) yaitu kegiatan menempatkan, mengkonversi, dan mengadministrasikan penempatan dana untuk dan atas nama nasabah (*settlor*).

Layanan Trust Bank Mandiri juga mengelola nasabah dari berbagai segmen, mencakup *oil and gas company*, segmen *corporate* dan segmen *commercial*, juga nasabah *non-profit organisation* untuk kegiatan pendistribusian hasil penjualan gas, jual-beli/akuisisi perusahaan, penampungan untuk dana bantuan luar negeri dan sebagainya.

61. KREDIT PENERUSAN (CHANNELING LOANS)

Kredit penerusan berdasarkan sumber dana dan sektor ekonomi adalah sebagai berikut:

	31 Desember 2025/ 31 December 2025	31 Desember 2024/ 31 December 2024
Pemerintah:		
Pertanian	157.001	157.614
Industri	14.543	14.543
Total	171.544	172.157

**60. CUSTODIAN SERVICES AND TRUST OPERATIONS
(continued)**

Trust Services

Bank Mandiri carried out custodial management (Trust) activities after obtaining a principal license based on Bank Indonesia Letter No. 15/30/DPB1/PB1-1 dated 26 April 2013, and a confirmation letter for Trust services No. 15/32/DPB1/PB1-1 dated 28 August 2013.

The Custodial Management (Trust) activity is a custodial service involving the management of assets owned by the Trust depositor (Settlor), based on a written agreement between Bank Mandiri as the recipient and manager of the Trust assets (Trustee) and the Trust depositor (Settlor), for the benefit of the beneficiary (Beneficiary).

Functions of Bank Mandiri Trust Service are:

- Paying agent is the activity of receiving and transferring money and/or funds, as well as recording cash in and cash out for and on behalf of the customer (settlor).
- Investment agent is the activity of placing, converting, and administering the placement of funds for and on behalf of the customer (settlor).

Bank Mandiri's Trust Service also managing customers from various segments, including oil and gas company, corporate segments and commercial segments, as well as non-profit organisation customers for the distribution of gas sales proceeds, company sales/acquisition, and pooling of funds for foreign aid and others.

61. CHANNELING LOANS

Channeling loans based on sources of funds and economic sectors are as follows:

United States Dollar
Agriculture
Manufacturing

Total

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**61. KREDIT PENERUSAN (CHANNELING LOANS)
(lanjutan)**

Bank Mandiri telah ditunjuk untuk menatausahakan kredit kelolaan yang diterima oleh Pemerintah Indonesia dengan beberapa skema yang saat ini (*existing*) yaitu sebagai berikut:

1. Penerusan pinjaman Kementerian Keuangan dalam berbagai mata uang dari beberapa lembaga keuangan bilateral dan multilateral untuk membiayai proyek-proyek Pemerintah melalui BUMN, BUMD dan Pemda, antara lain: *Asian Development Bank, Banque Français & Credit National, Barclays, BNP Paribas, BNP Paribas & CAI Belgia, Calyon & BNP Paribas, Commonwealth Development Corporation ("CDC") NES, Export Finance and Insurance Corporation ("EFIC") Australia, International Development Association ("IDA"), International Bank for Reconstruction and Development, Japan Bank for International Cooperation, Kreditanstalt Fur Wiederaufbau, Nederlands Urban Sector Loan & De Nederlandse Inveseringsbank voor Ontwikkelingslanden NV, Pemerintah Swiss, RDI - KI, Spanyol, U.B Denmark, US Export Import Bank dan Overseas Economic Cooperation Fund*. Namun berdasarkan Peraturan Menteri Keuangan No. 40/PMK.05/2015 tanggal 6 Maret 2015 bahwa pengelolaan penatausahaan pinjaman luar negeri dilakukan oleh Kementerian Keuangan, kecuali pinjaman dalam bentuk *Project Aid BI*.
2. Penerusan pinjaman eksproyek Perusahaan Inti Rakyat ("PIR") tetap ada kepada petani dalam rangka pembangunan kebun rakyat yang meliputi proyek *Nucleus Estate & Smallholder ("NES") ADB, PIR Khusus dan PIR Lokal*. Bank Mandiri sebagai penatausaha pengembalian Piutang Negara pada Petani PIR tetap ada, dimana Kementerian Keuangan sebagai pengelola pengembalian piutang negara kepada petani dan Kementerian Pertanian sebagai pengelola teknis pelaksanaan proyek PIR tetap ada. Untuk penyaluran pinjaman Perusahaan Inti Rakyat Perkebunan ("PIR-Bun") sudah tidak dilakukan lagi.
3. Penerusan Pinjaman Dana Reboisasi Hutan Tanaman Industri ("DRHTI") dari Kementerian Lingkungan Hidup dan Kehutanan ("KLHK"). Terhitung sejak tahun 1999, KLHK telah menghentikan penyaluran Dana Reboisasi dalam rangka Pinjaman untuk Pembangunan Hutan Tanaman Industri tersebut, sehingga pinjaman DRHTI yang saat ini dikelola di PT Bank Mandiri (Persero) Tbk adalah *existing* Pinjaman DRHTI yang berasal dari Bank Peserta Penggabungan.

61. CHANNELING LOANS (continued)

Bank Mandiri has been appointed to administer the loans received by the Government of the Republic of Indonesia through several existing schemes as follows:

1. *Channeling loans from the Ministry of Finance in various currencies from several bilateral and multilateral financial institutions to finance Government projects through State Owned Enterprises, Region Owned Enterprises and Regional Government, such as: Asian Development Bank, Banque Français & Credit National, Barclays, BNP Paribas, BNP Paribas & CAI Belgium, Calyon & BNP Paribas, Commonwealth Development Corporation ("CDC") NES, Export Finance and Insurance Corporation ("EFIC") Australia, International Development Association ("IDA"), International Bank for Reconstruction and Development, Japan Bank for International Cooperation, Kreditanstalt Fur Wiederaufbau, Nederlands Urban Sector Loan & De Nederlandse Inveseringsbank voor Ontwikkelingslanden NV, Swiss Government, RDI - KI, Spain, U.B Denmark, US Export Import Bank and Overseas Economic Cooperation Fund. However, based on the Regulation of the Minister of Finance No. 40/PMK.05/2015 dated 6 March 2015, stated starting from 1 October 2015 the administration of overseas loans is managed by the Ministry of Finance, except loans in the form of BI Project Aid.*
2. *Channeling loans from former of Perusahaan Inti Rakyat ("PIR") are still exists to farmers for community plantation development which includes the Nucleus Estate & Smallholder ("NES") ADB project, Special PIR and Local PIR. Bank Mandiri as the administrator for the repayment of receivables to PIR Farmers continues to exist, whereas the Ministry of Finance is managing the repayment of receivables to farmers and the Ministry of Agriculture is managing the technical execution of the PIR Project still exist. The distribution of Perusahaan Inti Rakyat Perkebunan ("PIR-Bun") loans has stopped.*
3. *Channeling loans of Industrial Plantation Forest Reforestation ("DRHTI") from the Ministry of Environment and Forestry ("KLHK"). Since 1999, the Ministry of Environment and Forestry has stopped distributing the Reforestation Loans for Industrial Plantation Forests, therefore the DRHTI loans which are currently managed by PT Bank Mandiri (Persero) Tbk are existing DRHTI Loans which were inherited from Participating Bank.*

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**61. KREDIT PENERUSAN (CHANNELING LOANS)
(lanjutan)**

Bank Mandiri telah ditunjuk untuk menatausahakan kredit kelolaan yang diterima oleh Pemerintah Indonesia dengan beberapa skema yang saat ini (*existing*) yaitu sebagai berikut: (lanjutan)

Kredit penerusan tidak disajikan dalam laporan posisi keuangan konsolidasian karena Bank Mandiri dan Entitas Anak tidak menanggung risiko atas kredit tersebut. Berdasarkan perjanjian tersebut di atas, Bank Mandiri bertugas melakukan penagihan kepada debitur dan menyetorkan kembali kepada Pemerintah pembayaran pokok kredit, termasuk bunga dan beban-beban lainnya serta pengelolaan dokumentasi kredit. Sebagai gantinya, Bank Mandiri akan menerima jasa perbankan (*banking fee*) yang berkisar antara 0,50% - 2,00%.

62. MANAJEMEN RISIKO

Bank Mandiri menerapkan manajemen risiko yang independen dan sesuai dengan standar yang merujuk pada ketentuan dari OJK, Bank Indonesia serta *best practices* yang diterapkan di perbankan internasional. Bank Mandiri menggunakan konsep *Enterprise Risk Management* ("ERM") sebagai salah satu strategi manajemen risiko yang komprehensif dan terintegrasi, yang disesuaikan dengan kebutuhan bisnis dan operasional Bank. Penerapan ERM akan memberikan nilai tambah bagi Bank dan *stakeholders*.

ERM adalah sebuah proses pengelolaan risiko yang melekat dalam proses bisnis Bank, artinya pengelolaan risiko menjadi bagian yang menyatu dalam pengambilan keputusan bisnis Bank sehari-hari. Dengan ERM, Bank akan memiliki kerangka kerja pengelolaan risiko yang sistematis dan menyeluruh (risiko kredit, risiko pasar, dan risiko operasional) dengan menghubungkan pengelolaan modal dan proses bisnis dengan risiko yang dihadapi secara utuh. Selain itu, ERM juga menerapkan pengelolaan risiko secara terintegrasi dengan Entitas Anak untuk memaksimalkan efektivitas pengawasan dan nilai perusahaan berdasarkan POJK No. 30 Tahun 2024 tentang Konglomerasi Keuangan dan Perusahaan Induk Konglomerasi Keuangan.

Kerangka pengelolaan risiko Bank mengacu pada POJK No. 18/POJK.03/2016 tentang Penerapan Manajemen Risiko Bagi Bank Umum, Peraturan Menteri BUMN No. PER-2/MBU/03/2023 tentang Pedoman Tata Kelola dan Kegiatan Korporasi Signifikan Badan Usaha Milik Negara, dan POJK No. 17 tahun 2023 tentang Penerapan Tata Kelola Bagi Bank Umum. Kerangka pengelolaan risiko Bank tercantum dalam Kebijakan Manajemen Risiko (KMNR), dalam kerangka pengelolaan risiko ini, diatur berbagai kebijakan agar manajemen risiko berfungsi sebagai *business enabler* sehingga bisnis dapat tetap tumbuh dalam koridor *prudential principle* dengan menerapkan proses manajemen risiko yang ideal (identifikasi - pengukuran - pemantauan - pengendalian risiko) pada semua level organisasi.

61. CHANNELING LOANS (continued)

Bank Mandiri has been appointed to administer the loans received by the Government of the Republic of Indonesia through several existing schemes as follows: (continued)

Channeling loans are not presented in the consolidated statement of financial position since the credit risk are not borne by the Bank and its Subsidiaries. In accordance to the agreement mentioned above, Bank Mandiri is responsible to bill the debtors and made payments to the Government in the principal, including the interest and other charges such as loan documentation management. As compensation, Bank Mandiri receives banking fee which varies from 0.50% - 2.00%.

62. RISK MANAGEMENT

Bank Mandiri implements independent risk management in accordance with standards that refer to the regulations of FSA, Bank Indonesia regulation and international banking best practices. Bank Mandiri adopts the Enterprise Risk Management ("ERM") concept as comprehensive and integrated risk management strategy which is customised with the Bank's business and operational needs. ERM implementation provides value added benefits to the Bank's and its stakeholders.

ERM is a risk management process embedded in business strategies and operations that are integrated in the Bank's daily business decision making processes. With ERM, the Bank establishes a systematic and comprehensive risk management framework (credit risk, market risk, and operational risk) by connecting the capital management and business processes with the risks in holistic approach. In addition, ERM also applies integrated risk management for the Subsidiaries, to maximise the effectiveness of supervision and value creation to the Bank based on POJK No. 30 year 2024 regarding Financial Conglomerate and Financial Conglomerate Holding Company.

The Bank's risk management framework is based on POJK No. 18/POJK.03/2016 regarding Implementation of Risk Management for Commercial Banks, Ministerial Regulation of State-owned Enterprise No. PER-2/MBU/03/2023 regarding Guidelines for Governance and Significant Corporate Activities of State-Owned Enterprises, and POJK No. 17 of the year 2023 regarding the Implementation of Good Corporate Governance by Commercial Banks. The Bank's risk management framework is included in Risk Management Policy (KMNR), which consists of various policies to support risk management function as a business enabler for business growth within the corridor of prudential principle by adopting the ideal risk management processes (identification - measurement - monitoring - risk control) at all organisation levels.

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62. MANAJEMEN RISIKO (lanjutan)

Sebagai bagian dari proses ERM, Bank Mandiri menerapkan *Risk Appetite Statement* ("RAS"). RAS merupakan jenis dan tingkat risiko yang sanggup diambil/dihadapi Bank yang berada dalam kapasitas risiko yang dimiliki dalam rangka mencapai tujuan bisnis. Penerapan RAS juga disinkronkan dengan pemantauan indikator *Recovery Plan* Bank Mandiri (mengacu pada POJK No. 5 Tahun 2024 tentang Penetapan Status Pengawasan dan Penanganan Permasalahan Bank Umum).

Adapun *Risk Appetite Statement* Bank Mandiri sebagai berikut:

62. RISK MANAGEMENT (continued)

As part of the ERM process, Bank Mandiri applies a *Risk Appetite Statement* ("RAS"). RAS represents type and level of risk that the Bank is able to take/face within its risk capacity in order to achieve business objectives. The implementation of the RAS is also synchronized with the monitoring of Bank Mandiri's *Recovery Plan* indicators (referring to POJK No. 5 Year 2024 on the Determination of Supervision Status and Handling of Problems of Commercial Banks).

The Bank Mandiri *Risk Appetite Statement* is as follows:

Dimensi/ <i>Dimensions</i>	Statement
Rentabilitas/ <i>Rentability</i>	Menjaga laba yang stabil serta <i>sustain</i> sesuai dengan tingkat risiko yang diambil./ <i>Maintain a stable and sustainable profit in accordance with the level of risk taken.</i>
Permodalan/ <i>Capital</i>	Menjaga permodalan yang kuat untuk mendukung risiko bisnis yang dihadapi dan memenuhi ketentuan Regulator./ <i>Maintain capital to support the business risks and comply with regulator requirements.</i>
Likuiditas/ <i>Liquidity</i>	- Menjaga posisi likuiditas yang kuat dalam berbagai kondisi <i>stress</i>./<i>Maintain a strong liquidity position under a variety of stressful conditions.</i> - Menjaga pendanaan yang stabil dan terdiversifikasi dengan baik./<i>Maintain stable and well-diversified funding.</i>
Risiko Kredit/ <i>Credit Risk</i>	- Menjaga kualitas portofolio dan konsentrasi kredit sesuai <i>appetite</i> Bank./<i>Maintain portfolio quality and credit concentration according to the Bank's appetite.</i> - Menjaga biaya kredit pada level yang optimum./<i>Maintain credit costs at optimum levels.</i>
Risiko Pasar/ <i>Market Risk</i>	Menjaga eksposur risiko pasar yang timbul, baik dari aktivitas <i>trading book</i> maupun <i>banking book</i> , berada dalam <i>appetite</i> yang ditetapkan manajemen./ <i>Maintain market risk exposure arising from both trading book and banking book activities within the level of appetite set by management.</i>
Risiko Operasional/ <i>Operational Risk</i>	Menjaga batas toleransi terhadap <i>fraud</i> eksternal, <i>fraud</i> internal serta isu terkait sistem IT dan kerahasiaan data termasuk kerugian akibat insiden siber sesuai <i>appetite</i> Bank./ <i>Maintain tolerance level to external fraud, internal fraud and issues related to IT systems and data confidentiality including losses due to cyber incidents according to the Bank's appetite.</i>
Risiko Kepatuhan/ <i>Compliance Risk</i>	Menjaga batas toleransi atas pelanggaran kepatuhan terhadap regulasi (yang berakibat sanksi/denda) sesuai <i>appetite</i> Bank./ <i>Maintain tolerance level for violation of regulatory compliance (which results in sanctions/fines) according to the Bank's appetite.</i>
Risiko Hukum/ <i>Legal Risk</i>	Menjaga potensi kerugian akibat tuntutan hukum pada tingkat yang rendah./ <i>Maintain potential losses due to lawsuits at a low level.</i>
Risiko Reputasi/ <i>Reputation Risk</i>	Menjaga reputasi Bank melalui produk dan layanan yang handal./ <i>Maintain the Bank's reputation through reliable products and services.</i>

Seluruh risiko yang dihadapi Bank diukur dan dipantau secara rutin, baik melalui metode pengukuran internal maupun melalui penyusunan laporan profil risiko secara triwulanan dan laporan tingkat kesehatan Bank secara semesteran, untuk menggambarkan seluruh risiko yang melekat dalam kegiatan bisnis Bank termasuk risiko Entitas Anak secara konsolidasi.

Grup tidak terekspos risiko pasar, risiko kredit dan risiko likuiditas pada investasi pemegang *unit-link*, dikarenakan semua risiko ditanggung langsung oleh masing-masing pemegang polis.

All risks that faced by the Bank are measured and monitored on regular basis through internal measurement method, quarterly risk profile report and semiannually Bank's soundness report in order to describe all the embedded risks in the Bank's business activities, including consolidated Subsidiaries risks.

There are no market risk, credit risk and liquidity risk exposed to the Group for policyholders' investments in *unit-linked* contract, since all credit risk is directly borne by each policyholder.

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62. MANAJEMEN RISIKO (lanjutan)

Pengawasan aktif Dewan Direksi dan Dewan Komisaris terhadap aktivitas manajemen risiko Bank, baik secara langsung maupun tidak langsung dilaksanakan melalui pembentukan komite di bawah supervisi Dewan Komisaris, yaitu Komite Pemantau Risiko, Komite Tata Kelola Terintegrasi, Komite Remunerasi dan Nominasi, dan Komite Audit. Adapun komite di bawah supervisi Direksi terdiri dari *Asset & Liability Management Committee (ALCO)*, *Risk Management Committee (RMC)*, *Credit Policy Committee (CPC)*, *Integrated Risk Committee (IRC)*, *Capital & Subsidiaries Committee (CSC)*, *Business Committee (BC)*, *Information Technology & Digital Banking Committee (ITDC)*, *Human Capital Policy Committee (HCPC)*, *Policy & Procedure Committee (PPC)*, *Credit Committee/Rapat Komite Kredit (RKK)*, *Transformation Committee (TC)*, dan *Social & Environmental Responsibility Committee (SERC)*.

Dari 12 komite yang berada di bawah supervisi Direksi, terdapat 5 komite yang berkaitan langsung dengan pengelolaan manajemen risiko yaitu RMC, IRC, ALCO PPC dan CPC. Adapun fungsi dan tugas masing-masing komite adalah sebagai berikut:

1. Risk Management Committee (RMC)

Memastikan kecukupan pelaksanaan identifikasi, pengukuran, dan pemantauan risiko, penetapan kebijakan dan strategi manajemen risiko dalam rangka pelaksanaan proses dan sistem manajemen risiko yang efektif.

2. Integrated Risk Committee (IRC)

Memberikan rekomendasi kepada Direksi Entitas Utama dalam rangka penerapan Manajemen Risiko Terintegrasi yang komprehensif dan efektif, termasuk penyusunan dan perbaikan atau penyempurnaan kebijakan Manajemen Risiko Terintegrasi berdasarkan hasil evaluasi pelaksanaan. Bank Mandiri sebagai Entitas Utama membentuk IRC sebagai wujud penerapan POJK No. 17/POJK.03/2014 tentang Penerapan Manajemen Risiko Terintegrasi bagi Konglomerasi Keuangan. Anggota IRC mencakup Direksi Entitas Utama dan Entitas Anak.

3. Asset & Liabilities Management Committee (ALCO)

Menjalankan fungsi penetapan strategi pengelolaan aset dan liabilitas, penetapan suku bunga dan likuiditas, serta hal-hal lain yang terkait dengan pengelolaan aset dan liabilitas Bank. Selain itu pada kondisi tekanan/krisis keuangan, ALCO juga memiliki tugas dan wewenang untuk melakukan pemantauan indikator risiko dan keuangan Bank yang tercantum dalam *Recovery Plan* serta mengusulkan aktivasi *Recovery Plan* dalam hal indikator-indikator tersebut melampaui batasan yang ditetapkan.

62. RISK MANAGEMENT (continued)

Active supervision by the Board of Directors and the Board of Commissioners in risk management activities, directly and indirectly, is implemented through the establishment of committees at the level of the Board of Commissioners which are Risk Monitoring Committee, Integrated Governance Committee, Remuneration and Nomination Committee and Audit Committee. The Executive Committee under the supervision of the Board of Directors consists of Asset & Liability Management Committee (ALCO), Risk Management Committee (RMC), Credit Policy Committee (CPC), Integrated Risk Committee (IRC), Capital & Subsidiaries Committee (CSC), Business Committee (BC), Information Technology & Digital Banking Committee (ITDC), Human Capital Policy Committee (HCPC), Policy & Procedure Committee (PPC), Credit Committee/Rapat Komite Kredit (RKK), Transformation Committee (TC), and Social & Environmental Responsibility Committee (SERC).

From 12 Executive Committees supervised under Board of Directors, 5 committees are directly involved with risk management, i.e., RMC, IRC, ALCO, PPC and CPC. All functions and key responsibilities are as follows:

1. Risk Management Committee (RMC)

Ensure the adequacy of the implementation of risk identification, measurement and monitoring, establishing policies and risk management strategies in order to implement effective risk management system.

2. Integrated Risk Committee (IRC)

Providing recommendations to the Board of Directors of the Main Entity, at least with regard to the drafting and revision or improvement of the Integrated Risk Management policy based on the implementation evaluation results. Bank Mandiri as main entity has established IRC as a fulfillment of POJK No. 17/POJK.03/2014 regarding The Implementation of Integrated Risk Management for Financial Conglomerates. Members of the IRC include the Board of Directors of the Main Entity and its subsidiaries.

3. Asset & Liabilities Management Committee (ALCO)

Manages Bank's strategic management of asset and liabilities, interest rate, liquidity and other areas related to the asset and liability management of the Bank. Furthermore, in condition of financial stress/crisis, ALCO has the function and responsibility to monitor Bank's risk and financial indicators stated in the Recovery Plan in cases where these indicators exceed the set limits.

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62. MANAJEMEN RISIKO (lanjutan)

Dari 12 komite yang berada di bawah supervisi Direksi, terdapat 5 komite yang berkaitan langsung dengan pengelolaan manajemen risiko yaitu RMC, IRC, ALCO PPC, dan CPC. Adapun fungsi dan tugas masing-masing komite adalah sebagai berikut: (lanjutan)

4. Policy & Procedure Committee (PPC)

PPC adalah komite yang bertugas membantu Direksi dalam pengaturan Peraturan Bank dalam bentuk ketentuan Mandiri Group, kebijakan atau prosedur serta pengaturan pemberian kewenangan kepada pejabat Bank secara *ex-officio*.

5. Credit Policy Committee (CPC)

Membantu Direksi dalam merumuskan kebijakan, mengawasi pelaksanaan kebijakan, memantau perkembangan dan kondisi portofolio perkreditan atau pembiayaan serta memberikan saran langkah perbaikan, termasuk dalam membahas dan/atau mengevaluasi agenda terkait *Management Limit* dan menetapkan *Management Limit* sesuai kewenangan memutus.

Komite di bawah supervisi Dewan Komisaris yang memiliki tugas dan tanggung jawab melakukan kajian dan evaluasi atas kebijakan serta pelaksanaan manajemen risiko Bank, serta memberikan masukan dan rekomendasi kepada Dewan Komisaris dalam rangka melaksanakan fungsi pengawasan adalah Komite Pemantau Risiko, Komite Tata Kelola Terintegrasi, dan Komite Audit.

A. Risiko kredit

Dalam menyalurkan kreditnya, Bank Mandiri senantiasa mengedepankan prinsip kehati-hatian yang tercermin di beberapa aspek antara lain sebagai berikut:

1. Tata Kelola dan Struktur Organisasi

Bank Mandiri senantiasa berpedoman pada Kebijakan Perkreditan Bank Mandiri dalam mengelola risiko kredit secara *end-to-end* yang secara lebih rinci dituangkan dalam bentuk Standar Prosedur Kredit (SPK) dan Manual Produk.

Direktorat Manajemen Risiko bersama unit kerja terkait dalam melakukan manajemen risiko terintegrasi untuk bertanggung jawab dalam mengelola 10 jenis risiko yang dihadapi Bank beserta Entitas Anak, serta membahas dan mengusulkan kebijakan dan pedoman pengelolaan risiko.

62. RISK MANAGEMENT (continued)

From 12 Executive Committees supervised under Board of Directors, 5 committees are directly involved with risk management, i.e., RMC, IRC, ALCO, PPC, and CPC. All functions and key responsibilities are as follows: (continued)

4. Policy & Procedure Committee (PPC)

PPC is a committee that assist the Board of Directors in arrangement of the Bank's Regulations in the form of Mandiri Group's policies, Bank's policies or procedures, as well as arrangement of granting authority to the Bank's executives on an *ex-officio* basis.

5. Credit Policy Committee (CPC)

Assist the Board of Directors in formulating policies, overseeing policy implementation, monitoring the growth and condition of the credit and/or financing portfolio and providing recommendations for corrective actions, including evaluating agenda and determining Management Limit based on the Authority Holder.

Committees formed under Board of Commissioners including Risk Monitoring Committee, Integrated Governance Committee, and Audit Committee, which have tasks and responsibilities to review and evaluate the policy and implementation of the Bank's risk management, as well as providing inputs and recommendations to the Board of Commissioners in order to carry out the monitoring roles.

A. Credit risk

In distributing its credit, Bank Mandiri always prioritizes the prudential principle which is reflected in several aspects, including the following:

1. Governance and Organisational Structure

Bank Mandiri is always guided by the Bank Mandiri Credit Policy in managing credit risk *end-to-end* which is outlined in more detail in the form of Credit Procedure Standards (SPK) and Product Manuals.

The Risk Management Directorate together with related work units carry out integrated risk management to be responsible for managing 10 types of risks faced by the Bank and its Subsidiaries, as well as discussing and proposing risk management policies and guidelines.

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62. MANAJEMEN RISIKO (lanjutan)

A. Risiko kredit (lanjutan)

Dalam menyalurkan kreditnya, Bank Mandiri senantiasa mengedepankan prinsip kehati-hatian yang tercermin di beberapa aspek antara lain sebagai berikut: (lanjutan)

1. Tata Kelola dan Struktur Organisasi (lanjutan)

Struktur organisasi Direktorat Manajemen Risiko terdiri dari *Risk Taking Unit* dan *Independent Risk Management Unit*. *Risk Taking Unit* menjalankan fungsi *four-eyes principle*, sedangkan *Independent Risk Management Unit* bertanggung jawab langsung kepada Direktur Manajemen Risiko. Bank Mandiri menempatkan fungsi analisis kredit yang dilakukan oleh unit bisnis dan unit risiko kredit yang independen.

2. Aktivitas-aktivitas terkait Pengelolaan Risiko Kredit

A. Segmen Wholesale

Proses pengelolaan kredit di segmen *Wholesale* diawali dengan menentukan target pasar melalui *Loan Portfolio Guideline* yang menetapkan *Industry Classification* (menarik, netral, selektif dan waspada) dan *Industry Limit* yang sesuai, serta memilih dan menyaring target nasabah melalui *Industry Acceptance Criteria* dan *Name Clearance* untuk menghasilkan *pipeline* debitur yang berkualitas.

Proses selanjutnya adalah melakukan *credit risk assessment* menggunakan serangkaian *credit risk tools* (*credit risk rating, spreadsheet, CPA, NAK, dan sebagainya*) yang kemudian diputus oleh Pemegang Kewenangan Memutus Kredit (melalui Rapat Komite Kredit) dengan *four-eyes principle* yang melibatkan *Business Unit* dan *Credit Risk Management Unit* secara independen. Mekanisme *four-eyes principle* dilakukan oleh *Credit Committee* sesuai limit kewenangan, dimana proses pemutusan kredit dilaksanakan melalui mekanisme RKK.

62. RISK MANAGEMENT (continued)

A. Credit risk (continued)

In distributing its credit, Bank Mandiri always prioritizes the prudential principle which is reflected in several aspects, including the following: (continued)

1. Governance and Organisational Structure (continued)

The organisational structure of the Risk Management Directorate consists of the Risk Taking Unit and the Independent Risk Management Unit. The Risk Taking Unit carries out the function of the four-eyes principle, while the Independent Risk Management Unit is directly responsible to the Risk Management Director. Bank Mandiri places the credit analysis function carried out by independent business units and credit risk units.

2. Activities related to Credit Risk Management

A. Wholesale Segment

The credit management process in the Wholesale segment begins with determining the target market through the Loan Portfolio Guideline which determines the appropriate Industry Classification (attractive, neutral, selective and cautious) and Industry Limit, as well as selecting and filtering target customers through Industry Acceptance Criteria and Name Clearance to produce a high quality debtor pipeline.

The next process is to carry out a credit risk assessment using a series of credit risk tools (credit risk rating, spreadsheet, CPA, NAK, etc.) which is then decided by the Credit Approval Authority Holder (through a Credit Committee Meeting) with a four-eye principle involving the Business Unit and Independent Credit Risk Management Unit. The four-eye principle mechanism is carried out by the Credit Committee in accordance with the limits of authority, where the credit termination process is carried out through the RKK mechanism.

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62. MANAJEMEN RISIKO (lanjutan)

A. Risiko kredit (lanjutan)

Dalam menyalurkan kreditnya, Bank Mandiri senantiasa mengedepankan prinsip kehati-hatian yang tercermin di beberapa aspek antara lain sebagai berikut: (lanjutan)

2. Aktivitas-aktivitas terkait Pengelolaan Risiko Kredit (lanjutan)

A. Segmen *Wholesale* (lanjutan)

Setelah proses *disbursement* kredit, risiko kredit dan potensi kegagalan debitur harus senantiasa dimonitor dan dideteksi secara dini Khusus untuk debitur yang bermasalah maka perlu dilakukan penanganan lebih lanjut antara lain mencakup aktivitas restrukturisasi, *collection*, maupun *recovery*.

B. Segmen *Retail*

Dengan mempertimbangkan karakteristik yang *mass market*, maka proses kredit dilakukan secara lebih otomatis menggunakan *credit risk scorecard*, dengan mengacu pada *Risk Acceptance Criteria* setiap produk, serta diproses melalui *work-flow* yang terotomasi (*loan factory*). Proses *monitoring* dilakukan secara portofolio.

Pemberian kredit di segmen *Retail* khususnya pada kredit produktif juga mengacu kepada *Loan Portfolio Guideline*.

3. Penilaian Kelayakan Kredit

A. *Rating System*

Bank Mandiri memiliki *Rating System* yang dikenal dengan BMRS (Bank Mandiri *Rating System*). BMRS yang telah dikembangkan oleh Bank terdiri dari *Rating System* untuk segmen *Corporate and Commercial Banking*, *Rating System* untuk segmen *SME*, dan *Rating System* untuk *Financial Institution* (Bank). Dengan menggunakan *Rating System* untuk *Financial Institution* (Bank), Bank dapat melakukan identifikasi dan pengukuran risiko Bank *counterparty* yang dapat ditoleransi dalam memberikan fasilitas *credit line*.

62. RISK MANAGEMENT (continued)

A. Credit risk (continued)

In distributing its credit, Bank Mandiri always prioritizes the prudential principle which is reflected in several aspects, including the following: (continued)

2. Activities related to Credit Risk Management (continued)

A. Wholesale Segment (continued)

After the credit disbursement process, the debtor's credit risk and potential failure must always be monitored and detected early. Specifically for debtors with problems, further handling needs to be carried out, including restructuring, collection, and recovery activities.

B. Retail Segment

By considering its mass market characteristics, the credit process is carried out more automatically using a credit risk scorecard, referring to the Risk Acceptance Criteria for each product, and processed through an automated work-flow (*loan factory*). The monitoring process is carried out in a portfolio manner.

Lending in the Retail segment especially for productive loan also refers to the Loan Portfolio Guideline.

3. Credit Worthiness Assessment

A. Rating System

Bank Mandiri has a Rating System known as BMRS (Bank Mandiri Rating System). The BMRS that has been developed by the Bank consists of a Rating System for the Corporate and Commercial Banking segment, a Rating System for the SME segment, and a Rating System for Financial Institutions (Banks). By using the Rating System for Financial Institutions (Banks), Banks can identify and measure the risk that counterparty Banks can tolerate in providing credit line facilities.

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62. MANAJEMEN RISIKO (lanjutan)

A. Risiko kredit (lanjutan)

Dalam menyalurkan kreditnya, Bank Mandiri senantiasa mengedepankan prinsip kehati-hatian yang tercermin di beberapa aspek antara lain sebagai berikut: (lanjutan)

3. Penilaian Kelayakan Kredit (lanjutan)

B. Credit Scoring

Bank Mandiri memiliki *Credit Scoring* yang berbeda untuk setiap segmen, terdiri dari: *SME Scoring*, *Micro Scoring*, dan *Consumer Scoring*, yang digunakan secara *end-to-end* dalam siklus kredit, mulai dari akuisisi, portfolio manajemen dan prioritas penagihan. Bank Mandiri telah mengembangkan *generic credit scoring* untuk segmen kredit konsumtif dan *micro productive* dengan menggunakan data internal (transaksi, *funding*, maupun *lending*) untuk nasabah *Existing-to-Bank* ("ETB") yang memungkinkan proses kredit secara *seamless* melalui aplikasi *Livin'* dan berbagai *channel* lainnya. Untuk nasabah *New-to-Bank* (NTB), Bank Mandiri juga telah bekerja sama dengan penyedia layanan *alternative credit scoring* yang menggunakan data eksternal. Selain itu, Bank Mandiri mulai mengembangkan *bureau credit scoring* yang menggunakan data eksternal berupa SLIK.

Model yang telah dikembangkan oleh Bank, baik itu model risiko kredit dan non kredit, divalidasi secara internal oleh *Model Validator*, yaitu fungsi yang independen dan terpisah dari fungsi pengembang model. Hal ini dilakukan untuk meyakini kualitas dan validitas model. Selain validasi, hal lainnya yang diterapkan terkait pengelolaan risiko model yaitu penerapan kerangka tata kelola pengelolaan model (*Model Risk Management*).

62. RISK MANAGEMENT (continued)

A. Credit risk (continued)

In distributing its credit, Bank Mandiri always prioritizes the prudential principle which is reflected in several aspects, including the following: (continued)

3. Credit Worthiness Assessment (continued)

B. Credit Scoring

Bank Mandiri has different *Credit Scoring* for each segment, consisting of: *SME Scoring*, *Micro Scoring*, and *Consumer Scoring*, across the end-to-end credit lifecycle, including acquisition, portfolio management, and collection prioritization. Bank Mandiri has developed generic credit scoring for consumer loan and micro productive loan segment using internal data (transactions, *funding* and *lending*) for *Existing-to-Bank* ("ETB") customers that enables seamless credit process through *Livin'* application and other diverse banking channels. For *New-to-Bank* (NTB) customers, Bank Mandiri also work with alternative credit scoring service provider that use external data. Furthermore, Bank Mandiri has commenced the development of a bureau credit scoring utilizing SLIK as external data.

The models developed by the Bank, both credit and non-credit risk models, are validated internally by the *Model Validator*, which is an independent and separate function from model developer function. This is done to ensure quality and validity of model. Apart from validation, another thing that is implemented regarding model risk management is the implementation of a model management governance framework (*Model Risk Management*).

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62. MANAJEMEN RISIKO (lanjutan)

A. Risiko kredit (lanjutan)

Dalam menyalurkan kreditnya, Bank Mandiri senantiasa mengedepankan prinsip kehati-hatian yang tercermin di beberapa aspek antara lain sebagai berikut: (lanjutan)

4. Monitoring Kredit

Pengelolaan risiko kredit Bank terutama diarahkan untuk meningkatkan keseimbangan antara ekspansi kredit yang sehat dengan pengelolaan kredit secara *prudent* agar terhindar dari penurunan kualitas atau menjadi kategori NPL serta mengelola penggunaan modal yang optimal melalui identifikasi unit bisnis, segmen, produk, wilayah yang memberikan nilai tambah bagi Bank. Dalam melaksanakan pengelolaan risiko konsentrasi kredit di level debitur, Bank Mandiri secara konsisten memonitor BMPK. Secara umum, proses kredit dan pengelolaan risiko kredit di Bank Mandiri sudah dilakukan secara *end-to-end* dan terintegrasi.

Bank melakukan identifikasi dan deteksi dini terhadap debitur *Corporate* dan *Commercial* dengan kualitas 1 dan 2 melalui *ALERT Tools*. Dalam melakukan penilaian dan *monitoring* kualitas kredit, Bank mengacu kepada ketentuan Regulator dengan mengedepankan prinsip kehati-hatian dengan cara melakukan *review* atas 3 Pilar yaitu prospek usaha, kinerja debitur, dan kemampuan membayar. Berdasarkan hasil analisa tersebut, Bank menetapkan kualitas debitur, *status early warning*, *account strategy*, dan/atau *action plan* secara dini untuk mencegah terjadinya gagal bayar.

5. Agunan

Jenis agunan yang diterima Bank terdiri dari benda bergerak (antara lain agunan tunai, piutang dagang, persediaan barang, mesin, dan surat berharga), dan benda tak bergerak (antara lain tanah, bangunan, dan mesin), Bank mengutamakan agunan dalam bentuk aset tetap. Penilaian agunan dapat dilakukan oleh penilai internal atau penilai eksternal sebagaimana ketentuan yang berlaku.

62. RISK MANAGEMENT (continued)

A. Credit risk (continued)

In distributing its credit, Bank Mandiri always prioritizes the prudential principle which is reflected in several aspects, including the following: (continued)

4. Credit Monitoring

The Bank's credit risk management is primarily directed at improving the balance between healthy credit expansion and prudent credit management to avoid a decline in quality or becoming a NPL, as well as managing optimal capital use through identifying business units, segments, products, areas that provide added value for the Bank. In addition, in implementing credit concentration risk management at the debtor level, Bank Mandiri consistently monitors the BMPK. In general, the credit process and credit risk management at Bank Mandiri has been carried out end-to-end and integrated.

The Bank carries out early identification and detection of Corporate and Commercial debtors with collectability 1 and 2 through ALERT Tools. In assessing and monitoring credit quality, the Bank refers to Regulator provisions by prioritizing the principle of prudence by reviewing 3 Pillar, namely business prospects, financial performance and repayment capability. Based on the results of this analysis, the Bank determines the debtor's quality, early warning status, account strategy, and/or action plan early to prevent the occurrence of default.

5. Collateral

The types of collateral accepted by the Bank consist of movable objects (including cash collateral, trade receivables, inventories of goods, machinery, and securities), and immovable objects (including land, buildings, and machinery), Bank prioritizes collateral in the form of fixed assets. The collateral appraisal should be carried out by an internal appraisal or external appraisal according to the applicable policy.

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62. MANAJEMEN RISIKO (lanjutan)

A. Risiko kredit (lanjutan)

Dalam menyalurkan kreditnya, Bank Mandiri senantiasa mengedepankan prinsip kehati-hatian yang tercermin di beberapa aspek antara lain sebagai berikut: (lanjutan)

6. Stress Test

Untuk memantau kualitas dan menguji elastisitas kualitas portofolio (NPL dan *yield*) terhadap perubahan variabel-variabel ekonomi yang dapat berdampak pada kecukupan modal Bank, Bank secara rutin maupun *ad-hoc* melakukan *stress test* terhadap seluruh portofolio kredit baik per kelompok debitur besar, segmen bisnis, industri maupun produk dengan berbagai skenario.

Dengan *stress test* ini, Bank dapat memahami kemungkinan potensi negatif terhadap kinerja bisnis Bank Mandiri dan mengantisipasi lebih awal dan mengambil langkah-langkah pengendalian portofolio dan solusi yang paling optimal sebagai strategi jangka pendek maupun jangka panjang sehingga kualitas portofolio kredit dan kecukupan modal Bank terjaga dengan baik.

7. Recovery Plan dan Resolution Plan

Bank Mandiri telah menyusun Rencana Aksi Pemulihan (*Recovery Plan*) dan Opsi Pemulihan (*Recovery Options*) sebagaimana diatur dalam Peraturan OJK No. 5 Tahun 2024 tentang Penetapan Status Pengawasan dan Penanganan Permasalahan Bank Umum. *Recovery Plan* merupakan rencana untuk mengatasi permasalahan keuangan yang mungkin terjadi di Bank. Opsi Pemulihan (*Recovery Options*) yang terdapat dalam dokumen *Recovery Plan* merupakan pilihan tindakan yang ditetapkan akan dilakukan Bank untuk merespon tekanan keuangan (*financial stress*) yang dialami oleh Bank dalam mencegah, memulihkan maupun memperbaiki kondisi keuangan serta keberlangsungan usaha Bank (*viability*).

62. RISK MANAGEMENT (continued)

A. Credit risk (continued)

In distributing its credit, Bank Mandiri always prioritizes the prudential principle which is reflected in several aspects, including the following: (continued)

6. Stress Test

To monitor quality and test the elasticity of portfolio quality (NPL and yield) to changes in economic variables that can impact the Bank's capital adequacy, the Bank routinely and ad-hoc carries out stress tests on the entire credit portfolio, both per large debtor group, business segment, industries and products with various scenarios.

With this stress test, the Bank can understand the possible negative potential for Bank Mandiri's business performance and anticipate it early and take portfolio control steps and the most optimal solutions as a short-term and long-term strategy so that the quality of the Bank's credit portfolio and capital adequacy are well maintained.

7. Recovery Plan and Resolution Plan

Bank Mandiri has prepared a Recovery Plan and Recovery Options as regulated in OJK Regulation No. 5 Year 2024 regarding "Penetapan Status Pengawasan dan Penanganan Permasalahan Bank Umum." Recovery Plan is a plan to address potential financial problems that may occur at the Bank. The Recovery Options within the Recovery Plan document are the actions the Bank has decided to take in response to financial stress experienced by the Bank to prevent, recover, or improve the financial condition and viability of the Bank.

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62. MANAJEMEN RISIKO (lanjutan)

A. Risiko kredit (lanjutan)

7. Recovery Plan dan Resolution Plan (lanjutan)

Recovery Options telah ditetapkan untuk empat area indikator yaitu permodalan, likuiditas, rentabilitas dan kualitas aset sebagai indikator yang mewakili kerentanan utama sebuah Bank terhadap kesulitan finansialnya. Untuk setiap indikator pada *Recovery Plan*, Bank telah menetapkan *trigger level* untuk melaksanakan opsi pemulihan. *Trigger level* dalam indikator *Recovery Plan* telah dilakukan sinkronisasi dengan *Risk Appetite Threshold* sebagai batasan dimulainya *Early Contingency Actions*.

Bank juga telah menyusun Rencana Resolusi (*Resolution Plan*) sesuai dengan aturan pada PLPS No. 2 Tahun 2024. *Resolution Plan* merupakan rencana tindakan resolusi yang berisi antara lain rincian karakteristik Bank dan strategi tindakan resolusi yang diutamakan (*preferred*) untuk Bank tersebut, dalam rangka menjaga keberlangsungan fungsi ekonomi penting (*critical economic function*) Bank tanpa menyebabkan gangguan pada stabilitas sistem keuangan.

- (i) Eksposur maksimum risiko kredit tanpa memperhitungkan agunan dan pendukung kredit lainnya

Eksposur maksimum risiko kredit disajikan setelah cadangan kerugian penurunan nilai tanpa memperhitungkan agunan dan pendukung kredit lainnya terhadap aset keuangan pada laporan posisi keuangan konsolidasian sebagai berikut:

	31 Desember 2025/ 31 December 2025	31 Desember 2024/ 31 December 2024	
Giro pada Bank Indonesia	238.289.478	105.146.044	Current account with Bank Indonesia
Giro pada bank lain	60.924.962	46.637.684	Current account with other banks
Penempatan pada Bank Indonesia dan bank lain	50.470.248	63.228.375	Placement with Bank Indonesia and other banks
Efek-efek ^{*)}			Marketable securities ^{**)}
Pemerintah			Government
Diukur pada nilai wajar melalui laba rugi	19.927.879	10.886.578	Fair value through profit or loss
Diukur pada nilai wajar melalui penghasilan komprehensif lain	1.847.374	1.779.038	Fair value through other comprehensive income
Diukur pada biaya perolehan diamortisasi	741.403	718.802	Amortised cost

^{*)} Segmen untuk manajemen risiko dikelompokkan menjadi Korporasi, Komersial, Retail dan Syariah.

^{**)} Tidak termasuk efek-efek yang merupakan investasi dari pemegang polis unit-link Entitas Anak yang tidak memiliki risiko kredit.

^{***)} Tidak termasuk obligasi pemerintah yang merupakan investasi dari pemegang polis unit-link Entitas Anak yang tidak memiliki risiko kredit.

62. RISK MANAGEMENT (continued)

A. Credit risk (continued)

7. Recovery Plan and Resolution Plan (continued)

Recovery Options have been set for four indicator areas namely capital, liquidity, rentability and asset quality, which represent the main vulnerabilities of a Bank to financial difficulties. For each indicator in the *Recovery Plan*, the Bank has set trigger levels to implement recovery options. The trigger levels in the *Recovery Plan* indicators have been synchronized with the *Risk Appetite Threshold* as the starting limit for *Early Contingency Actions*.

The Bank has also prepared a *Resolution Plan* in accordance with the regulations in PLPS No. 2 Year 2024. The *Resolution Plan* contains details about the characteristics of the Bank and the preferred resolution strategies, in order to maintain the continuity of the Bank's critical economic functions without causing disruptions to financial system stability.

- (i) Maximum exposure to credit risk without considering collateral held and other credit supports

Maximum credit risk exposures on financial assets are presented net after allowance for impairment losses without considering collateral and other credit supports are as follows:

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62. MANAJEMEN RISIKO (lanjutan)

62. RISK MANAGEMENT (continued)

A. Risiko kredit (lanjutan)

A. Credit risk (continued)

- (i) Eksposur maksimum risiko kredit tanpa memperhitungkan agunan dan pendukung kredit lainnya (lanjutan)

- (i) Maximum exposure to credit risk without considering collateral held and other credit supports (continued)

	31 Desember 2025/ 31 December 2025	31 Desember 2024/ 31 December 2024	
Efek-efek ^{*)} (lanjutan)			Marketable securities ^{*)} (continued)
Non-pemerintah			Non-government
Diukur pada nilai wajar melalui laba rugi	31.218.286	11.157.909	Fair value through profit or loss
Diukur pada nilai wajar melalui penghasilan komprehensif lain	53.322.591	45.249.563	Fair value through other comprehensive income
Diukur pada biaya perolehan diamortisasi	3.826.063	8.220.183	Amortised cost
Diukur pada biaya perolehan	1.997.673	3.231.978	At cost
Obligasi pemerintah ^{**)}			Government bonds ^{**)}
Diukur pada nilai wajar melalui laba rugi	19.407.836	17.761.405	Fair value through profit or loss
Diukur pada nilai wajar melalui penghasilan komprehensif lain	106.034.349	82.065.670	Fair value through other comprehensive income
Diukur pada biaya perolehan diamortisasi	137.907.775	153.035.870	Amortised cost
Diukur pada biaya perolehan	15.187.944	22.560.953	At cost
Tagihan lainnya - transaksi Perdagangan	30.639.841	28.551.228	Other receivables - trade transactions
Tagihan atas efek-efek yang dibeli dengan janji dijual kembali	3.903.777	8.290.138	Securities purchased under agreements to resell
Tagihan derivatif	7.277.675	7.761.508	Derivatives receivables
Kredit yang diberikan dan piutang/pembiayaan syariah ^{*)}			Loans and sharia receivables/financing ^{*)}
Korporasi	747.623.768	603.077.918	Corporate
Komersial	308.277.746	274.963.443	Commercial
Retail	442.189.462	430.923.203	Retail
Syariah	303.843.233	264.897.403	Sharia
Piutang pembiayaan konsumen	39.813.630	40.638.953	Consumer financing receivables
Investasi bersih dalam sewa pembiayaan	4.018.753	5.653.739	Net investment finance leases
Tagihan akseptasi	8.062.263	9.282.525	Acceptance receivables
Aset lain-lain			Other assets
Pendapatan yang masih akan diterima	12.199.366	10.923.073	Accrued income
Piutang transaksi nasabah	5.127.337	3.362.133	Receivables from customer transactions
Tagihan terkait dengan transaksi ATM dan kartu kredit	1.756.992	2.271.878	Receivables from transactions related to ATM and credit card
Tagihan kepada pemegang polis	-	415.944	Receivables from policyholders
Penjualan efek-efek yang masih akan diterima	1.855.501	155.629	Receivables from sales of marketable securities
Tagihan atas obligasi pemerintah yang diagunkan	2.746.074	802.754	Receivables from government bonds pledged as collateral
	2.660.439.279	2.263.651.521	

^{*)} Segmen untuk manajemen risiko dikelompokkan menjadi Korporasi, Komersial, Retail dan Syariah.

^{**)} Tidak termasuk efek-efek yang merupakan investasi dari pemegang polis unit-link Entitas Anak yang tidak memiliki risiko kredit.

^{***)} Tidak termasuk obligasi pemerintah yang merupakan investasi dari pemegang polis unit-link Entitas Anak yang tidak memiliki risiko kredit.

^{*)} Segments of risk management are classified into Corporate, Commercial, Retail and Sharia.

^{**)} Excluding marketable securities which are the investment from the Subsidiaries policyholder's unit-link which has no credit risk exposure.

^{***)} Excluding government bonds which are the investment from the Subsidiaries' policyholder's unit-link which has no credit risk exposure.

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62. MANAJEMEN RISIKO (lanjutan)

A. Risiko kredit (lanjutan)

- (i) Eksposur maksimum risiko kredit tanpa memperhitungkan agunan dan pendukung kredit lainnya (lanjutan)

Eksposur risiko kredit terhadap rekening administratif setelah cadangan kerugian penurunan nilai adalah sebagai berikut:

	31 Desember 2025/ 31 December 2025
Bank garansi yang diterbitkan	165.372.990
Fasilitas kredit yang diberikan yang belum digunakan ^{*)}	143.992.234
Letter of credit yang tidak dapat dibatalkan yang masih berjalan	23.214.617
Standby letter of credit	18.332.809
	350.912.650

^{*)} Termasuk fasilitas kredit *committed* dan *uncommitted* kartu kredit yang belum digunakan.

Tabel di atas menggambarkan eksposur maksimum aset keuangan atas risiko kredit bagi Bank Mandiri dan Entitas tanpa memperhitungkan agunan atau pendukung kredit lainnya. Untuk aset keuangan dalam laporan posisi keuangan konsolidasian, eksposur di atas ditentukan berdasarkan nilai tercatat seperti yang diungkapkan pada laporan keuangan konsolidasian.

Konsentrasi risiko aset keuangan dengan eksposur risiko kredit

a) Sektor geografis

Tabel berikut menggambarkan rincian eksposur kredit Bank Mandiri dan Entitas Anak pada nilai bruto (tanpa memperhitungkan cadangan kerugian penurunan nilai, agunan atau pendukung kredit lainnya), yang dikategorikan berdasarkan area geografis. Untuk tabel ini, Bank Mandiri dan Entitas Anak telah mengalokasikan eksposur area berdasarkan wilayah geografis dimana kantor pencatatan transaksi dilakukan.

62. RISK MANAGEMENT (continued)

A. Credit risk (continued)

- (i) Maximum exposure to credit risk without considering collateral held and other credit supports (continued)

Credit risk exposures relating to administrative accounts net after allowance for impairment losses are as follows:

	31 Desember 2024/ 31 December 2024	
	137.700.405	Bank guarantees issued
	90.593.269	Unused loan facilities ^{*)}
	22.400.690	Outstanding irrevocable letter of credit
	12.288.826	Standby letter of credit
	262.983.190	

^{*)} Include unused committed and uncommitted credit card facilities.

The above table represents the maximum financial assets exposure on credit risk for Bank Mandiri and Subsidiaries without taking into account any collateral held or other credit support. For financial assets in the consolidated statement of financial position, the exposures set out above are based on carrying amounts as reported in the consolidated financial statements.

Concentration of risks of financial assets with credit risk exposure

a) Geographical sectors

The following table breaks down Bank Mandiri and its Subsidiaries' credit exposure at their gross amounts (without taking into account any allowance for impairment losses, collateral held or other credit support), as categorised by geographical region. In the following table, Bank Mandiri and its Subsidiaries have allocated exposures based on the geographical area where the transactions are recorded.

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62. MANAJEMEN RISIKO (lanjutan)

A. Risiko kredit (lanjutan)

- (i) Eksposur maksimum risiko kredit tanpa memperhitungkan agunan dan pendukung kredit lainnya (lanjutan)

Konsentrasi risiko aset keuangan dengan eksposur risiko kredit (lanjutan)

a) Sektor geografis (lanjutan)

62. RISK MANAGEMENT (continued)

A. Credit risk (continued)

- (i) Maximum exposure to credit risk without considering collateral held and other credit supports (continued)

Concentration of risks of financial assets with credit risk exposure (continued)

a) Geographical sectors (continued)

	31 Desember 2025/31 December 2025						
	Jawa dan/and Bali	Sumatera	Kalimantan	Sulawesi	Lain-lain ¹⁾ / Others ¹⁾	Total	
Giro pada Bank Indonesia	238.289.478	-	-	-	-	238.289.478	Current accounts with Bank Indonesia
Giro pada bank lain	46.605.015	1	46	-	14.347.521	60.952.583	Current accounts with other banks
Penempatan pada Bank Indonesia dan bank lain	47.920.000	-	-	-	2.551.834	50.471.834	Placement with Bank Indonesia and other banks
Efek-efek ²⁾ Pemerintah							Marketable securities ²⁾ Government
Diukur pada nilai wajar melalui laba rugi	14.362.850	-	-	-	5.565.029	19.927.879	Fair value through profit or loss
Diukur pada nilai wajar melalui penghasilan komprehensif lain	-	-	-	-	1.847.374	1.847.374	Fair value through OCI
Diukur pada biaya perolehan diamortisasi	-	-	-	-	741.403	741.403	Amortised cost
Non-pemerintah							Non government
Diukur pada nilai wajar melalui laba rugi	30.491.693	-	-	-	727.022	31.218.715	Fair value through profit or loss
Diukur pada nilai wajar melalui penghasilan komprehensif lain	52.684.318	-	-	-	667.462	53.351.780	Fair value through OCI
Diukur pada biaya perolehan diamortisasi	3.204.715	-	-	-	629.761	3.834.476	Amortised cost
Diukur pada biaya perolehan	2.000.362	-	-	-	-	2.000.362	At cost
Obligasi pemerintah ³⁾							Government bonds ³⁾
Diukur pada nilai wajar melalui laba rugi	19.266.311	-	-	-	141.525	19.407.836	Fair value through profit or loss
Diukur pada nilai wajar melalui penghasilan komprehensif lain	99.693.232	-	-	-	6.341.117	106.034.349	Fair value through OCI
Diukur pada biaya perolehan diamortisasi	127.184.091	-	-	-	10.723.684	137.907.775	Amortised cost
Diukur pada biaya perolehan	15.187.944	-	-	-	-	15.187.944	At cost
Tagihan lainnya - transaksi perdagangan	32.003.261	-	-	-	68.850	32.072.111	Other receivables-trade transactions
Tagihan atas efek-efek yang dibeli dengan janji dijual kembali	3.903.777	-	-	-	-	3.903.777	Securities purchased under agreements to resell
Tagihan derivatif	7.194.107	-	-	-	83.568	7.277.675	Derivatives receivables
Kredit yang diberikan dan piutang/pembiayaan syariah ⁴⁾							Loans and sharia receivables ⁴⁾
Korporasi	535.712.236	52.643.185	16.153.161	21.841.654	136.853.480	763.203.716	Corporate
Komersial	204.855.593	46.561.143	46.991.764	15.716.705	2.582.092	316.707.297	Commercial
Retail	285.729.958	83.597.439	35.677.383	38.434.075	11.806.923	455.245.778	Retail
Syariah	188.620.036	75.658.656	22.610.988	16.915.330	11.006.155	314.811.165	Sharia
Piutang pembiayaan konsumen	25.214.743	7.135.187	4.289.630	4.082.493	141.147	40.863.200	Consumer financing receivables
Investasi bersih dalam sewa pembiayaan	3.305.707	440.512	212.489	182.313	12.719	4.153.740	Net investment finance leases
Tagihan akseptasi	8.053.613	-	-	-	34.665	8.088.278	Acceptance receivables
Aset lain-lain							Other assets
Pendapatan yang masih akan diterima	9.585.234	514.069	261.561	311.923	1.526.579	12.199.366	Accrued income
Piutang transaksi nasabah	5.136.221	-	-	-	-	5.136.221	Receivables from customer transactions
Tagihan terkait dengan transaksi ATM dan kartu kredit	1.756.992	-	-	-	-	1.756.992	Receivables from transactions related to ATM and credit card
Penjualan efek-efek yang masih harus diterima	1.849.957	-	-	-	5.544	1.855.501	Receivables from sales of marketable securities
Tagihan atas obligasi pemerintah yang diagunkan	2.746.074	-	-	-	-	2.746.074	Receivable from government bonds pledged as collateral
	2.012.557.518	266.550.192	126.197.022	97.484.493	208.405.454	2.711.194.679	

¹⁾ Segmen untuk manajemen risiko dikelompokkan menjadi Korporasi, Komersial, Retail dan Syariah.

²⁾ Tidak termasuk efek-efek yang merupakan investasi dari pemegang polis unit-link Entitas Anak yang tidak memiliki risiko kredit.

³⁾ Tidak termasuk obligasi pemerintah yang merupakan investasi dari pemegang polis unit-link Entitas Anak yang tidak memiliki risiko kredit.

⁴⁾ Lain-lain termasuk portofolio di daerah Papua dan cabang luar negeri.

¹⁾ Segments of risk management are classified into Corporate, Commercial, Retail and Sharia.

²⁾ Excluding securities which are the investment of the Subsidiary's unit-link policyholders with no credit risk.

³⁾ Excluding government bonds from investments from Subsidiary's unit-link policyholders with no credit risk.

⁴⁾ Others include portfolios in Papua and overseas branches.

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62. MANAJEMEN RISIKO (lanjutan)

A. Risiko kredit (lanjutan)

- (i) Eksposur maksimum risiko kredit tanpa memperhitungkan agunan dan pendukung kredit lainnya (lanjutan)

Konsentrasi risiko aset keuangan dengan eksposur risiko kredit (lanjutan)

a) Sektor geografis (lanjutan)

62. RISK MANAGEMENT (continued)

A. Credit risk (continued)

- (i) Maximum exposure to credit risk without considering collateral held and other credit supports (continued)

Concentration of risks of financial assets with credit risk exposure (continued)

a) Geographical sectors (continued)

	31 Desember 2024/31 December 2024						
	Jawa dan/and Bali	Sumatera	Kalimantan	Sulawesi	Lain-lain ^{*)/ Others^{*)}}	Total	
Giro pada Bank Indonesia	105.146.044	-	-	-	-	105.146.044	Current accounts with Bank Indonesia
Giro pada bank lain	33.117.502	1	46	-	13.550.890	46.668.439	Current accounts with other banks
Penempatan pada Bank Indonesia dan bank lain	56.227.776	-	125.000	-	6.877.278	63.230.054	Placement with Bank Indonesia and other banks ^{*)}
Efek-efek Pemerintah	-	-	-	-	-	-	Marketable securities ^{*)}
Diukur pada nilai wajar melalui laba rugi	6.307.186	-	-	-	4.579.392	10.886.578	Government Fair value through profit or loss
Diukur pada nilai wajar melalui penghasilan komprehensif lain	-	-	-	-	1.779.038	1.779.038	Fair value through OCI
Diukur pada biaya perolehan diamortisasi	-	-	-	-	718.802	718.802	Amortised cost
Non-pemerintah	-	-	-	-	-	-	Non government
Diukur pada nilai wajar melalui laba rugi	10.835.081	-	-	-	323.275	11.158.356	Fair value through profit or loss
Diukur pada nilai wajar melalui penghasilan komprehensif lain	44.685.969	-	-	-	580.359	45.266.328	Fair value through OCI
Diukur pada biaya perolehan diamortisasi	7.244.141	-	-	-	992.102	8.236.243	Amortised cost
Diukur pada biaya perolehan	3.241.531	-	-	-	-	3.241.531	At cost
Obligasi pemerintah ^{*)}	-	-	-	-	-	-	Government bonds ^{*)}
Diukur pada nilai wajar melalui laba rugi	17.761.405	-	-	-	-	17.761.405	Fair value through profit or loss
Diukur pada nilai wajar melalui penghasilan komprehensif lain	76.832.496	-	-	-	5.233.174	82.065.670	Fair value through OCI
Diukur pada biaya perolehan diamortisasi	142.441.103	-	-	-	10.594.767	153.035.870	Amortised cost
Diukur pada biaya perolehan	22.560.953	-	-	-	-	22.560.953	At cost
Tagihan lainnya - transaksi perdagangan	29.732.692	-	-	-	241.425	29.974.117	Other receivables-trade transactions
Tagihan atas efek-efek yang dibeli dengan janji dijual kembali	8.290.138	-	-	-	-	8.290.138	Securities purchased under agreements to resell
Tagihan derivatif	7.579.322	-	-	-	182.186	7.761.508	Derivatives receivables
Kredit yang diberikan dan piutang/pembiayaan syariah ^{*)}	-	-	-	-	-	-	Loans and sharia receivables ^{*)}
Korporasi	429.370.155	51.095.695	10.616.701	24.396.049	103.201.699	618.680.299	Corporate
Komersial	186.494.470	43.780.899	37.952.463	15.000.003	2.433.125	285.660.960	Commercial
Retail	281.223.501	79.424.315	35.472.524	36.624.422	10.959.965	443.704.727	Retail
Syariah	165.745.732	66.832.059	19.106.724	13.960.948	9.525.163	275.170.626	Sharia
Piutang pembiayaan konsumen	25.550.231	6.342.235	5.162.552	4.346.104	172.184	41.573.306	Consumer financing receivables
Investasi bersih dalam sewa pembiayaan	4.711.290	461.340	336.805	218.446	29.195	5.757.076	Net investment finance leases
Tagihan akseptasi	8.999.195	-	-	-	314.670	9.313.865	Acceptance receivables
Aset lain-lain	-	-	-	-	-	-	Other assets
Pendapatan yang masih akan diterima	8.509.445	481.916	230.879	355.188	1.345.645	10.923.073	Accrued Income
Piutang transaksi nasabah	3.368.645	-	-	-	-	3.368.645	Receivables from customer transactions
Tagihan terkait dengan transaksi ATM dan kartu kredit	2.271.878	-	-	-	-	2.271.878	Receivables from transactions related to ATM and credit card
Tagihan kepada pemegang polis	415.944	-	-	-	-	415.944	Receivables to policyholders
Penjualan efek-efek yang masih harus diterima	150.277	-	-	-	5.352	155.629	Receivables from sales of marketable securities
Tagihan atas obligasi pemerintah yang diagunkan	802.754	-	-	-	-	802.754	Receivable from government bonds pledged as collateral
	1.689.616.856	248.418.460	109.003.694	94.901.160	173.639.686	2.315.579.856	

^{*)} Segmen untuk manajemen risiko dikelompokkan menjadi Korporasi, Komersial, Retail dan Syariah.

^{*)} Tidak termasuk efek-efek yang merupakan investasi dari pemegang polis unit-link Entitas Anak yang tidak memiliki risiko kredit.

^{*)} Tidak termasuk obligasi pemerintah yang merupakan investasi dari pemegang polis unit-link Entitas Anak yang tidak memiliki risiko kredit.

^{*)} Lain-lain termasuk portofolio di daerah Papua dan cabang luar negeri.

^{*)} Segments of risk management are classified into Corporate, Commercial, Retail and Sharia.

^{*)} Excluding securities which are the investment of the Subsidiary's unit-link policyholders with no credit risk.

^{*)} Excluding government bonds from investments from Subsidiary's unit-link policyholders with no credit risk.

^{*)} Others include portfolios in Papua and overseas branches.

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62. MANAJEMEN RISIKO (lanjutan)

A. Risiko kredit (lanjutan)

- (i) Eksposur maksimum risiko kredit tanpa memperhitungkan agunan dan pendukung kredit lainnya (lanjutan)

Konsentrasi risiko aset keuangan dengan eksposur risiko kredit (lanjutan)

a) Sektor geografis (lanjutan)

Eksposur risiko kredit atas rekening administratif adalah sebagai berikut:

31 Desember 2025/31 December 2025

	Jawa dan/and Bali	Sumatera	Kalimantan	Sulawesi	Lain-lain ^{*)} / Others ^{*)}	Total	
Rekening administratif							Administrative accounts
Bank garansi yang diterbitkan	163.260.833	377.725	18.558	19.576	2.363.680	166.040.372	Bank guarantees issued
Fasilitas kredit yang diberikan yang belum digunakan ^{*)}	56.170.456	7.673.239	867.602	235.547	79.229.652	144.176.496	Unused loan facilities ^{*)}
Letter of credit yang tidak dapat dibatalkan yang masih berjalan	21.598.116	61.616	-	-	1.572.050	23.231.782	Outstanding irrevocable letter of credit
Standby letter of credit	17.685.887	81.169	-	-	592.735	18.359.791	Standby letter of credit
	258.715.292	8.193.749	886.160	255.123	83.758.117	351.808.441	

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	Jawa dan/and Bali	Sumatera	Kalimantan	Sulawesi	Lain-lain ^{*)} / Others ^{*)}	Total	
Rekening administratif							Administrative accounts
Bank garansi yang diterbitkan	135.721.611	331.051	32.259	25.680	2.446.902	138.557.503	Bank guarantees issued
Fasilitas kredit yang diberikan yang belum digunakan ^{*)}	50.590.260	6.504.322	1.131.402	267.295	32.298.069	90.791.348	Unused loan facilities ^{*)}
Letter of credit yang tidak dapat dibatalkan yang masih berjalan	21.543.558	18.450	-	-	877.655	22.439.663	Outstanding irrevocable letter of credit
Standby letter of credit	11.697.117	70.124	-	-	541.448	12.308.689	Standby letter of credit
	219.552.546	6.923.947	1.163.661	292.975	36.164.074	264.097.203	

^{*)} Termasuk fasilitas kredit committed dan uncommitted kartu kredit yang belum digunakan.

^{**)} Lain-lain termasuk portofolio di daerah Papua dan cabang luar negeri.

^{*)} Include unused committed and uncommitted credit card facilities.

^{**)} Others include portfolios in Papua and overseas branches.

b) Sektor industri

Tabel berikut ini menggambarkan rincian eksposur kredit Bank pada nilai bruto (tanpa memperhitungkan cadangan kerugian penurunan nilai, agunan atau pendukung kredit lainnya), yang dikategorikan berdasarkan sektor industri.

b) Industry sectors

The following table describe Bank's credit exposure at gross amounts (without taking into account any allowance for impairment losses, collateral held or other credit support), as categorised by industry sectors.

31 Desember 2025/31 December 2025

	Pemerintah/ Government	Lembaga keuangan/ Bank/ Financial institution/ Bank	Industri/ Manufacturing	Pertanian/ Agriculture	Jasa dunia usaha/ Business services	Lain-lain ^{****)} / Others ^{****)}	Total	
Giro pada Bank Indonesia	-	238.289.478	-	-	-	-	238.289.478	Current accounts with Bank Indonesia
Giro pada bank lain	-	60.952.583	-	-	-	-	60.952.583	Current accounts with other banks
Penempatan pada Bank Indonesia dan bank lain	-	50.471.834	-	-	-	-	50.471.834	Placement with Bank Indonesia and other banks

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62. MANAJEMEN RISIKO (lanjutan)

62. RISK MANAGEMENT (continued)

A. Risiko kredit (lanjutan)

A. Credit risk (continued)

- (i) Eksposur maksimum risiko kredit tanpa memperhitungkan agunan dan pendukung kredit lainnya (lanjutan)

- (i) Maximum exposure to credit risk without considering collateral held and other credit supports (continued)

Konsentrasi risiko aset keuangan dengan eksposur risiko kredit (lanjutan)

Concentration of risks of financial assets with credit risk exposure (continued)

b) Sektor industri

b) Industry sectors

31 Desember 2025/31 December 2025

	Pemerintah/ Government	Lembaga keuangan/ Bank/ Financial institution/ Bank	Industri/ Manufacturing	Pertanian/ Agriculture	Jasa dunia usaha/ Business services	Lain-lain ^(*) / Others	Total	
Efek-efek ^(*)								Marketable securities ^(*)
Pemerintah								Government
Diukur pada nilai wajar melalui laba rugi	19.927.879	-	-	-	-	-	19.927.879	Fair value through profit or loss
Diukur pada nilai wajar melalui penghasilan komprehensif lain	1.847.374	-	-	-	-	-	1.847.374	Fair value through other comprehensive income
Diukur pada biaya perolehan diamortisasi	741.403	-	-	-	-	-	741.403	Amortised cost
Non-Pemerintah								Non government
Diukur pada nilai wajar melalui laba rugi	-	31.218.106	195	14	13	387	31.218.715	Fair value through profit or loss
Diukur pada nilai wajar melalui penghasilan komprehensif lain	-	50.870.418	170.233	390.183	510.747	1.410.199	53.351.780	Fair value through other comprehensive income
Diukur pada biaya perolehan diamortisasi	-	1.996.022	270.000	245.000	830.007	493.447	3.834.476	Amortised cost
Diukur pada biaya perolehan	-	2.000.362	-	-	-	-	2.000.362	At cost
Obligasi pemerintah ^(**)								Government bonds ^(**)
Diukur pada nilai wajar melalui laba rugi	19.407.836	-	-	-	-	-	19.407.836	Fair value through profit or loss
Diukur pada nilai wajar melalui penghasilan komprehensif lain	106.034.349	-	-	-	-	-	106.034.349	Fair value through other comprehensive income
Diukur pada biaya perolehan diamortisasi	137.907.775	-	-	-	-	-	137.907.775	Amortised cost
Diukur pada biaya perolehan	15.187.944	-	-	-	-	-	15.187.944	At cost
Tagihan lainnya - transaksi perdagangan	-	333.500	-	-	-	31.738.611	32.072.111	Other receivables - trade transactions
Tagihan atas efek-efek yang dibeli dengan janji dijual kembali	-	3.903.777	-	-	-	-	3.903.777	Securities purchased under resale agreements
Tagihan derivatif	-	3.370.685	669.488	215	2.729.766	507.521	7.277.675	Derivatives receivables
Kredit yang diberikan dan piutang/pembiayaan syariah	114.861.105	6.144.709	123.637.212	78.750.064	192.406.945	247.403.681	763.203.716	Loans and sharia receivables/financing
Korporasi	-	1.844.103	68.321.672	54.945.981	102.893.488	88.702.053	316.707.297	Corporate
Komersial	-	73.919	12.227.525	46.884.583	112.601.203	283.458.548	455.245.778	Commercial
Retail	-	6.264.752	12.900.062	23.408.843	34.273.156	212.281.926	314.811.165	Retail
Syariah	25.682.426	78.108	76.099	62.295	53.693	40.563.992	40.863.200	Sharia
Piutang pembiayaan konsumen	29.013	10.119	11.007	19.003	7.703	4.102.517	4.153.740	Consumer financing receivables
Investasi bersih dalam sewa pembiayaan	3.391	1.717.037	1.590.495	29.820	-	4.750.926	8.088.278	Net investment finance leases
Tagihan akseptasi Aset lain-lain	-	-	-	-	-	-	-	Acceptance receivables
Pendapatan yang masih akan diterima	2.157.818	327.471	1.359.439	192.645	134.072	8.027.921	12.199.366	Other assets
Piutang transaksi nasabah	-	-	-	-	-	5.136.221	5.136.221	Accrued income
Tagihan terkait dengan transaksi	-	-	-	-	-	-	-	Receivables from customer transactions
ATM dan kartu kredit	-	-	-	-	-	1.756.992	1.756.992	Receivables from transactions related to ATM and credit card
Penjualan efek-efek yang masih harus diterima	-	1.855.501	-	-	-	-	1.855.501	Receivable from sales of marketable securities
Tagihan atas obligasi Pemerintah yang diagunkan	-	-	-	-	-	2.746.074	2.746.074	Receivable from government bonds pledged as collateral
	443.788.313	461.722.484	221.233.427	204.928.646	446.440.793	933.081.016	2.711.194.679	

^{*} Segmen untuk manajemen risiko dikelompokkan menjadi Korporasi, Komersial, Retail dan Syariah.

^{**} Tidak termasuk efek-efek yang merupakan investasi dari pemegang polis unit-link Entitas Anak yang tidak memiliki risiko kredit.

^(*) Tidak termasuk obligasi pemerintah yang merupakan investasi dari pemegang polis unit-link Entitas Anak yang tidak memiliki risiko kredit.

^(**) Lain-lain termasuk perdagangan, restoran dan hotel, tambang, pengangkutan, pergudangan dan komunikasi, konstruksi, listrik, gas dan air dan jasa sosial.

^{*} Segments of risk management are classified into Corporate, Commercial, Retail and Sharia.

^{**} Excluding marketable securities from investment from the Subsidiary's unit-link policyholders with no credit risk.

^(*) Excluding government bonds from investments from Subsidiary's unit-link policyholders with no credit risk.

^(**) Others including trading, restaurant and hotel, mining, transportation, warehousing and communication, construction, electricity, gas and water, and social services.

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62. MANAJEMEN RISIKO (lanjutan)

A. Risiko kredit (lanjutan)

- (i) Eksposur maksimum risiko kredit tanpa memperhitungkan agunan dan pendukung kredit lainnya (lanjutan)

Konsentrasi risiko aset keuangan dengan eksposur risiko kredit (lanjutan)

b) Sektor industri (lanjutan)

62. RISK MANAGEMENT (continued)

A. Credit risk (continued)

- (i) Maximum exposure to credit risk without considering collateral held and other credit supports (continued)

Concentration of risks of financial assets with credit risk exposure (continued)

b) Industry sectors (continued)

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	Pemerintah/ Government	Lembaga keuangan/ Bank/ Financial institution/ Bank	Industri/ Manufacturing	Pertanian/ Agriculture	Jasa dunia usaha/ Business services	Lain-lain ^(*) / Others	Total	
Giro pada Bank Indonesia	-	105.146.044	-	-	-	-	105.146.044	Current accounts with Bank Indonesia
Giro pada bank lain	-	46.668.439	-	-	-	-	46.668.439	Current accounts with other banks
Penempatan pada Bank Indonesia dan bank lain	-	63.230.054	-	-	-	-	63.230.054	Placement with Bank Indonesia and other banks
Efek-efek Pemerintah	-	-	-	-	-	-	-	Marketable securities ^(*)
Diukur pada nilai wajar melalui laba rugi	10.886.578	-	-	-	-	-	10.886.578	Government Fair value through profit or loss
Diukur pada nilai wajar melalui penghasilan komprehensif lain	1.779.038	-	-	-	-	-	1.779.038	Fair value through other comprehensive income
Diukur pada biaya perolehan diamortisasi	718.802	-	-	-	-	-	718.802	Amortised cost
Diukur pada biaya perolehan	-	-	-	-	-	-	-	At cost
Non-Pemerintah	-	-	-	-	-	-	-	Non government
Diukur pada nilai wajar melalui laba rugi	-	11.057.404	21.731	15	48.833	30.373	11.158.356	Fair value through profit or loss
Diukur pada nilai wajar melalui penghasilan komprehensif lain	-	42.650.923	119.032	386.277	506.815	1.603.281	45.266.328	Fair value through other comprehensive income
Diukur pada biaya perolehan diamortisasi	-	5.034.926	631.127	245.000	1.586.142	739.048	8.236.243	Amortised cost
Diukur pada biaya perolehan	-	2.682.731	-	-	213.800	345.000	3.241.531	At cost
Obligasi pemerintah ^(**)	-	-	-	-	-	-	-	Government bonds ^(**)
Diukur pada nilai wajar melalui laba rugi	17.761.405	-	-	-	-	-	17.761.405	Fair value through profit or loss
Diukur pada nilai wajar melalui penghasilan komprehensif lain	82.065.670	-	-	-	-	-	82.065.670	Fair value through other comprehensive income
Diukur pada biaya perolehan diamortisasi	153.035.870	-	-	-	-	-	153.035.870	Amortised cost
Diukur pada biaya perolehan	22.560.953	-	-	-	-	-	22.560.953	At cost
Tagihan lainnya - transaksi perdagangan	-	1.753.545	-	-	-	28.220.572	29.974.117	Other receivables - trade transactions
Tagihan atas efek-efek yang dibeli dengan janji dijual kembali	-	8.290.138	-	-	-	-	8.290.138	Securities purchased under resale agreements
Tagihan derivatif	-	3.631.354	877.100	216	2.673.918	578.920	7.761.508	Derivatives receivables
Kredit yang diberikan dan piutang/pembiayaan syariah ^(*)	-	-	-	-	-	-	-	Loans and sharia receivables ^(*)
Korporasi	85.081.375	8.101.679	285.310.062	32.237.613	137.660.676	70.288.894	618.680.299	Corporate
Komersial	-	1.735.764	100.195.185	56.309.051	88.085.089	39.335.871	285.660.960	Commercial
Retail	-	53.922	25.616.926	43.506.687	110.664.838	263.362.354	443.204.727	Retail
Syariah	25.658.512	5.806.852	12.754.202	24.252.209	22.883.334	183.815.517	275.170.626	Sharia financing ^(*)
Piutang pembiayaan konsumen	45.265	120.151	113.459	69.112	67.538	41.157.781	41.573.306	Consumer financing receivables
Investasi bersih dalam sewa pembiayaan	3.938	10.348	19.577	35.238	17.077	5.670.898	5.757.076	Net investment finance leases
Tagihan akseptasi	-	1.056.048	2.726.997	85.489	-	5.445.331	9.313.865	Acceptance receivables
Aset lain-lain	-	-	-	-	-	-	-	Other assets
Pendapatan yang masih akan diterima	1.949.949	420.961	699.472	224.822	140.370	7.487.499	10.923.073	Accrued income
Piutang transaksi nasabah	-	-	-	-	-	3.368.645	3.368.645	Receivables from customer transactions
Tagihan terkait dengan transaksi	-	-	-	-	-	2.271.878	2.271.878	Receivables from transactions related to
ATM dan kartu kredit	-	-	-	-	-	-	-	ATM and credit card
Tagihan kepada pemegang polis	-	415.944	-	-	-	-	415.944	Receivables to policyholders
Penjualan efek-efek yang masih harus diterima	-	155.629	-	-	-	-	155.629	Receivable from sales of marketable securities
Tagihan atas obligasi pemerintah yang diagunkan	-	802.754	-	-	-	-	802.754	Receivables from government bonds pledged as collateral
	401.547.355	308.825.610	429.084.870	157.351.729	364.548.430	653.721.862	2.315.079.856	

^(*) Segmen untuk manajemen risiko dikelompokkan menjadi Korporasi, Komersial, Retail dan Syariah.

^(**) Tidak termasuk efek-efek yang merupakan investasi dari pemegang polis unit-link Entitas Anak yang tidak memiliki risiko kredit.

^(***) Tidak termasuk obligasi pemerintah yang merupakan investasi dari pemegang polis unit-link Entitas Anak yang tidak memiliki risiko kredit.

^(****) Lain-lain termasuk perdagangan, restoran dan hotel, tambang, pengangkutan, pergudangan dan komunikasi, konstruksi, listrik, gas dan air dan jasa sosial.

^(*) Segments of risk management are classified into Corporate, Commercial, Retail and Sharia.

^(**) Excluding marketable securities from investment from the Subsidiary's unit-link policyholders with no credit risk.

^(***) Excluding government bonds from investments from Subsidiary's unit-link policyholders with no credit risk.

^(****) Others including trading, restaurant and hotel, mining, transportation, warehousing and communication, construction, electricity, gas and water, and social services.

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62. MANAJEMEN RISIKO (lanjutan)

A. Risiko kredit (lanjutan)

- (i) Eksposur maksimum risiko kredit tanpa memperhitungkan agunan dan pendukung kredit lainnya (lanjutan)

Konsentrasi risiko aset keuangan dengan eksposur risiko kredit (lanjutan)

b) Sektor industri (lanjutan)

Eksposur risiko kredit atas rekening administratif adalah sebagai berikut:

62. RISK MANAGEMENT (continued)

A. Credit risk (continued)

- (i) Maximum exposure to credit risk without considering collateral held and other credit supports (continued)

Concentration of risks of financial assets with credit risk exposure (continued)

b) Industry sectors (continued)

Credit risk exposure relating to administrative accounts items are as follows:

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	Pemerintah/ Government	Lembaga keuangan/ Bank/ Financial institution/ Bank	Industri/ Manufacturing	Pertanian/ Agriculture	Jasa dunia usaha/ Business services	Lain-lain ^{*)} / Others ^{*)}	Total	
Rekening administratif								Administrative accounts
Bank garansi yang diterbitkan	97.792	65.879.399	56.093.623	446.785	72.457	43.450.316	166.040.372	Bank guarantees issued
Fasilitas kredit yang diberikan yang belum digunakan ^{*)}	71.827.074	2.392.990	4.509.446	4.751.952	1.601	60.693.433	144.176.496	Unused loan facilities ^{*)}
Letter of credit yang tidak dapat dibatalkan yang masih berjalan	-	80.886	10.936.727	415.100	1.698.851	10.100.218	23.231.782	Outstanding irrevocable letter of credit
Standby letter of credit	-	241.102	4.706.767	38.895	1.760.255	11.612.772	18.359.791	Standby letter of credit
	71.924.866	68.594.377	76.246.563	5.652.732	3.533.164	125.856.739	351.808.441	

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	Pemerintah/ Government	Lembaga keuangan/ Bank/ Financial institution/ Bank	Industri/ Manufacturing	Pertanian/ Agriculture	Jasa dunia usaha/ Business services	Lain-lain ^{*)} / Others ^{*)}	Total	
Rekening administratif								Administrative accounts
Bank garansi yang diterbitkan	2.382	51.064.346	40.619.857	568.693	32.156	46.270.069	138.557.503	Bank guarantees issued
Fasilitas kredit yang diberikan yang belum digunakan ^{*)}	26.371.180	2.614.575	5.345.452	3.725.464	47	52.734.630	90.791.348	Unused loan facilities ^{*)}
Letter of credit yang tidak dapat dibatalkan yang masih berjalan	-	25.389	8.366.219	124.537	1.779.398	12.144.120	22.439.663	Outstanding irrevocable letter of credit
Standby letter of credit	-	210.044	2.268.237	38.581	2.065.350	7.726.477	12.308.689	Standby letter of credit
	26.373.562	53.914.354	56.599.765	4.457.275	3.876.951	118.875.296	264.097.203	

^{*)} Termasuk fasilitas kredit committed dan uncommitted kartu kredit yang belum digunakan.
^{**)} Lain-lain termasuk perdagangan, restoran dan hotel, tambang, pengangkutan, pergudangan dan komunikasi, konstruksi, listrik, gas dan air, dan jasa sosial.

^{*)} Include unused committed and uncommitted credit card facilities
^{**)} Others include trade, restaurants and hotels, mining, transportation, warehousing and communications, construction, electricity, gas and water, and social services.

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62. MANAJEMEN RISIKO (lanjutan)

A. Risiko kredit (lanjutan)

(ii) Kualitas aset keuangan

Tabel di bawah menunjukkan kualitas aset keuangan berdasarkan golongan aset untuk semua aset keuangan yang mempunyai risiko kredit (di luar cadangan kerugian penurunan nilai) untuk aset keuangan dari Entitas Anak syariah (untuk kualitas aset keuangan selain dari Entitas Anak syariah dikelompokkan berdasarkan *stage*) (Catatan 5, 6, 7, 8, 9, 12, dan 15):

62. RISK MANAGEMENT (continued)

A. Credit risk (continued)

(ii) Financial assets quality

The following tables show the quality of financial assets by asset class for all financial assets exposed by credit risk (excluding allowance for impairment losses) for financial assets from sharia Subsidiary (for financial assets other than from sharia Subsidiary are classified based on stage) (Note 5, 6, 7, 8, 9, 12, and 15):

31 Desember 2025/31 December 2025						
	Belum jatuh tempo atau tidak mengalami penurunan nilai/ <i>Neither past due nor impaired</i>	Telah jatuh tempo tetapi tidak mengalami penurunan nilai/ <i>Past due but not impaired</i>		Mengalami penurunan nilai/ <i>Impaired</i>	Jumlah/ <i>Total</i>	
	Tingkat tinggi/ <i>High grade</i>	Tingkat standar/ <i>Standard grade</i>				
Aset						Assets
Giro pada Bank Indonesia	29.440.190	-	-	-	29.440.190	Current accounts with Bank Indonesia
Giro pada bank lain	2.718.450	-	-	-	2.718.450	Current accounts with other banks
Penempatan pada bank Indonesia dan bank lain	22.162.853	-	-	-	22.162.853	Placement with Bank Indonesia and other banks
Efek-efek ^{*)}						Marketable securities ^{*)}
Pemerintah	20.988.839	-	-	-	20.988.839	Government
Non pemerintah	4.942.867	-	-	-	4.942.867	Non-government
Obligasi pemerintah ^{*)}	35.482.375	-	-	-	35.482.375	Government bonds ^{*)}
Tagihan lainnya - transaksi perdagangan	1.730.718	-	-	43.429	1.774.147	Other receivables - trade transactions
Kredit yang diberikan dan piutang/pembiayaan syariah	285.542.972	18.113.581	5.427.103	5.727.509	314.811.165	Loans and sharia receivables/financing
Tagihan akseptasi	660.347	-	-	-	660.347	Acceptance receivables
	403.669.611	18.113.581	5.427.103	5.770.938	432.981.233	

^{*)} Termasuk aset keuangan yang diukur pada nilai wajar melalui laba rugi.

^{*)} Include financial assets measured at fair value through profit or loss.

31 Desember 2024/ 31 December 2024						
	Belum jatuh tempo atau tidak mengalami penurunan nilai/ <i>Neither past due nor impaired</i>	Telah jatuh tempo tetapi tidak mengalami penurunan nilai/ <i>Past due but not impaired</i>		Mengalami penurunan nilai/ <i>Impaired</i>	Jumlah/ <i>Total</i>	
	Tingkat tinggi/ <i>High grade</i>	Tingkat standar/ <i>Standard grade</i>				
Aset						Assets
Giro pada Bank Indonesia	13.838.304	-	-	-	13.838.304	Current accounts with Bank Indonesia
Giro pada bank lain	1.480.874	-	-	-	1.480.874	Current accounts with other banks
Penempatan pada bank Indonesia dan bank lain	36.127.975	-	-	-	36.127.975	Placement with Bank Indonesia and other banks
Efek-efek ^{*)}						Marketable securities
Pemerintah	23.303.366	-	-	-	23.303.366	Government
Non pemerintah	5.814.920	-	-	-	5.814.920	Non-government
Obligasi pemerintah ^{*)}	35.419.634	-	-	-	35.419.634	Government bonds ^{*)}
Tagihan lainnya - transaksi perdagangan	319.422	-	-	43.429	362.851	Other receivables - trade transactions
Kredit yang diberikan dan piutang/pembiayaan syariah	255.049.260	9.885.245	4.991.430	5.244.691	275.170.626	Loans and sharia receivables/financing
Tagihan akseptasi	185.145	-	-	-	185.145	Acceptance receivables
	371.538.900	9.885.245	4.991.430	5.288.120	391.703.695	

^{*)} Termasuk aset keuangan yang diukur pada nilai wajar melalui laba rugi.

^{*)} Include financial assets measured at fair value through profit or loss.

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62. MANAJEMEN RISIKO (lanjutan)

A. Risiko kredit (lanjutan)

(ii) Kualitas aset keuangan (lanjutan)

Tabel di bawah menunjukkan kualitas aset keuangan berdasarkan golongan aset untuk semua aset keuangan yang mempunyai risiko kredit (di luar cadangan kerugian penurunan nilai) untuk aset keuangan dari Entitas Anak syariah (untuk kualitas aset keuangan selain dari Entitas Anak syariah dikelompokkan berdasarkan *stage*) (Catatan 5, 6, 7, 8, 9, 12, dan 15): (lanjutan)

31 Desember 2025/31 December 2025					
	Belum jatuh tempo atau tidak mengalami penurunan nilai/ <i>Neither past due nor impaired</i>	Tingkat tinggi/ <i>High grade</i>		Tela	Jumlah/ <i>Total</i>
		standar/ <i>Standard grade</i>	Tela	Mengalami penurunan nilai/ <i>Past due but not impaired</i>	
Rekening administratif					
Bank garansi yang diterbitkan	1.267.138	-	-	-	1.267.138
<i>Letter of credit</i> yang tidak dapat dibatalkan yang masih berjalan	108.179	-	-	-	108.179
<i>Standby letter of credit</i>	1.213.301	-	-	-	1.213.301
	2.588.618	-	-	-	2.588.618

Administrative accounts
Bank guarantees issued
Outstanding irrevocable letter of credit
Standby letter of credit

31 Desember 2024/31 December 2024					
	Belum jatuh tempo atau tidak mengalami penurunan nilai/ <i>Neither past due nor impaired</i>	Tingkat tinggi/ <i>High grade</i>		Tela	Jumlah/ <i>Total</i>
		standar/ <i>Standard grade</i>	Tela	Mengalami penurunan nilai/ <i>Past due but not impaired</i>	
Rekening administratif					
Bank garansi yang diterbitkan	1.301.664	-	-	-	1.301.664
<i>Letter of credit</i> yang tidak dapat dibatalkan yang masih berjalan	364.586	-	-	-	364.586
<i>Standby letter of credit</i>	739.062	-	-	-	739.062
	2.405.312	-	-	-	2.405.312

Administrative accounts
Bank guarantees issued
Outstanding irrevocable letter of credit
Standby letter of credit

Tingkat tinggi

- (a) Giro dan penempatan pada Bank Indonesia, giro dan penempatan pada bank lain yaitu giro atau penempatan pada institusi Pemerintah, institusi Pemerintah Daerah, bank yang terdaftar di bursa serta transaksi dengan bank yang memiliki reputasi baik dengan tingkat kemungkinan gagal bayar atas kewajiban yang rendah.
- (b) Investasi pada surat berharga yaitu surat berharga yang diterbitkan oleh Pemerintah, efek-efek dan obligasi yang termasuk dalam *investment grade* dengan rating minimal idBBB (Pefindo), BBB+ (S&P), Baa1 (Moody's) atau BBB+ (Fitch).

High grade

- (a) Current accounts and placements with Bank Indonesia, current accounts and placements with other banks are current accounts or placements with the Government institutions, Local Government institutions, banks listed on the stock exchange and transactions with reputable banks with low probability of default on liabilities.
- (b) Investments in marketable securities are securities issued by Government, securities and bonds that are included in investment grade with rating at least idBBB (Pefindo), BBB+ (S&P), Baa1 (Moody's) or BBB+ (Fitch).

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62. MANAJEMEN RISIKO (lanjutan)

A. Risiko kredit (lanjutan)

(ii) Kualitas aset keuangan (lanjutan)

Tingkat tinggi (lanjutan)

- (c) Pembiayaan, piutang, dan pinjaman yaitu pembiayaan, piutang, dan pinjaman kepada debitur dengan riwayat pembayaran yang sangat baik dan tidak pernah menunggak sepanjang jangka waktu pembiayaan dan debitur dengan riwayat tidak pernah direstrukturisasi.
- (d) Aset lain-lain yaitu piutang kepada Pemerintah (termasuk Bank Indonesia) atau Pemerintah Daerah seperti piutang pendapatan yang masih akan diterima.

Tingkat standar

- (a) Giro dan penempatan pada bank lain yaitu giro atau penempatan pada bank yang tidak terdaftar di bursa.
- (b) Investasi pada surat berharga yaitu surat berharga yang termasuk dalam *non-investment grade* dengan rating minimal idBB (Pefindo), BBB-(S&P), Baa3 (Moody's) atau BBB-(Fitch).
- (c) Pembiayaan, piutang, dan pinjaman yaitu pembiayaan, piutang, dan pinjaman kepada debitur dengan riwayat pembayaran yang baik dan debitur dengan riwayat pernah direstrukturisasi.
- (d) Aset lain-lain yaitu aset keuangan lainnya selain piutang pendapatan yang masih akan diterima kepada Pemerintah atau Pemerintah Daerah seperti tagihan rupa-rupa kepada pihak ketiga lainnya.

Berdasarkan PSAK 107, aset keuangan yang telah jatuh tempo ditentukan ketika debitur gagal melakukan pembayaran sesuai jadwal. Tabel di bawah menunjukkan *aging analysis* terhadap aset keuangan yang diberikan yang telah jatuh tempo tetapi tidak mengalami penurunan nilai:

	31 Desember 2025/31 December 2025			
	≤ 30 hari/ days	31 - 60 hari/ days	61 - 90 hari/ days	Jumlah/ Total
Kredit yang diberikan dan piutang/pembiayaan syariah				
Piutang <i>murabahah</i>	1.078.254	625.732	600.620	2.304.606
Pinjaman <i>qardh</i>	38.782	10.141	1.435	50.358
Pembiayaan <i>musyarakah</i>	2.783.752	223.474	64.913	3.072.139
	3.900.788	859.347	666.968	5.427.103

Loans and sharia
receivables/financing
Murabahah receivables
Funds of qardh
Musyarakah financing

62. RISK MANAGEMENT (continued)

A. Credit risk (continued)

(ii) Financial assets quality (continued)

High grade (continued)

- (c) Financing, receivables and funds are financing, receivables and funds to debtors with excellent payments history and never being in arrears throughout the financing period and debtors whose accounts have never been restructured.
- (d) Other assets are receivables from Government (including Bank Indonesia) or local government such as income receivables.

Standard grade

- (a) Current accounts and placements with other banks are current accounts or placements with non-listed banks.
- (b) Investments in marketable securities are non-investment grade securities with a minimum rating of idBB (Pefindo), BBB-(S&P), Baa3 (Moody's) or BBB-(Fitch).
- (c) Financing, receivables and funds are financing, receivables and funds to debtors with a good payment history and debtors whose accounts have been restructured.
- (d) Other assets are financial assets other than income receivables from Government or Local Government such as other receivables to third parties.

According to SFAS 107, past due financial assets are determined when the debtor fails to make payments on schedule. The table below shows aging analysis of past due but not impaired of financial assets:

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62. MANAJEMEN RISIKO (lanjutan)

A. Risiko kredit (lanjutan)

(ii) Kualitas aset keuangan (lanjutan)

Berdasarkan PSAK 107, aset keuangan yang telah jatuh tempo ditentukan ketika debitur gagal melakukan pembayaran sesuai jadwal. Tabel di bawah menunjukkan *aging analysis* terhadap aset keuangan yang diberikan yang telah jatuh tempo tetapi tidak mengalami penurunan nilai: (lanjutan)

	31 Desember 2024/31 December 2024			
	≤ 30 hari/ days	31 - 60 hari/ days	61 - 90 hari/ days	Jumlah/ Total
Kredit yang diberikan dan piutang/pembiayaan syariah				
Piutang <i>murabahah</i>	1.051.945	576.261	528.102	2.156.308
Pinjaman <i>qardh</i>	28.917	11.945	2.295	43.157
Pembiayaan <i>musyarakah</i>	2.678.490	76.347	37.128	2.791.965
	3.759.352	664.553	567.525	4.991.430

Loans and sharia receivables/financing
Murabahah receivables
Funds of qardh
Musyarakah financing

B. Risiko pasar dan risiko likuiditas

(i) Manajemen risiko likuiditas

Risiko likuiditas adalah risiko akibat ketidakmampuan Bank untuk memenuhi kewajiban yang jatuh tempo dari sumber pendanaan arus kas dan/atau dari aset likuid berkualitas tinggi yang dapat diagunkan, tanpa mengganggu aktivitas dan kondisi keuangan Bank.

Untuk mengukur besarnya risiko likuiditas, Bank menggunakan beberapa indikator, antara lain adalah rasio Giro Wajib Minimum ("GWM") pada Bank Indonesia dan kas, Penyangga Likuiditas Makroprudensial ("PLM"), cadangan likuiditas, Rasio Intermediasi Makroprudensial ("RIM"), *Liquidity Coverage Ratio* ("LCR"), *Net Stable Funding Ratio* ("NSFR"), dan ketergantungan terhadap pendanaan nasabah besar.

GWM adalah simpanan minimum yang wajib dipelihara oleh Bank dalam bentuk saldo rekening giro pada Bank Indonesia atau surat berharga yang besarnya ditetapkan oleh Bank Indonesia sebesar persentase tertentu dari dana pihak ketiga (DPK). PLM merupakan persentase kepemilikan surat berharga Rupiah yang dapat digunakan dalam operasi pasar terbuka, antara lain SBI, SDBI, SBN, SRBI, dan BI-FRN.

62. RISK MANAGEMENT (continued)

A. Credit risk (continued)

(ii) Financial assets quality (continued)

According to SFAS 107, past due financial assets are determined when the debtor fails to make payments on schedule. The table below shows aging analysis of past due but not impaired of financial assets: (continued)

B. Market risk and liquidity risk

(i) Liquidity risk management

Liquidity risk represents the risk of Bank's inability to fulfill all financial liabilities when they become due from its financing cash flows and/or high quality liquid assets that can be pledged, without negatively impacting the Bank's activities and financial condition.

The Bank's liquidity risk is measured through several indicators, which are minimum statutory reserve ratio ("GWM") in Bank Indonesia and cash, Macroprudential Liquidity Reserve ("PLM"), liquidity reserve, Macroprudential Intermediation Ratio ("RIM"), *Liquidity Coverage Ratio* ("LCR"), *Net Stable Funding Ratio* ("NSFR"), and dependency on large customer deposits.

GWM is a minimum deposits required to be maintained by the Bank in the form of current accounts with Bank Indonesia or marketable securities in which the amount is determined by Bank Indonesia based on certain percentage from total deposits from customers. PLM is an ownership percentage in Rupiah marketable securities which can be used in open market operations i.e., SBI, SDBI, SBN, SRBI, and BI-FRN.

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62. MANAJEMEN RISIKO (lanjutan)

B. Risiko pasar dan risiko likuiditas (lanjutan)

(i) Manajemen risiko likuiditas (lanjutan)

Cadangan likuiditas adalah alat likuid Bank di atas GWM dengan fungsi untuk pemenuhan kebutuhan likuiditas yang tidak terjadwal. Dalam mengelola cadangan likuiditas, Bank memiliki batasan dalam bentuk limit *safety level*, yaitu proyeksi cadangan likuiditas Bank untuk 1 bulan ke depan. Pada tanggal 31 Desember 2025, cadangan likuiditas berada di atas *safety level*.

RIM adalah rasio hasil perbandingan antara kredit yang diberikan dan surat berharga korporasi yang memenuhi persyaratan tertentu yang dimiliki bank terhadap dana pihak ketiga, surat-surat berharga yang memenuhi persyaratan tertentu yang diterbitkan oleh Bank dan pinjaman yang memenuhi persyaratan tertentu yang diterima oleh Bank. Pada tanggal 31 Desember 2025, RIM Bank Mandiri saja sebesar 84,52%.

LCR merupakan rasio antara *High Quality Liquid Assets* (HQLA) dengan estimasi total arus kas keluar bersih (*net cash outflow*) selama 30 (tiga puluh) hari ke depan dalam skenario krisis. LCR bertujuan untuk meningkatkan ketahanan likuiditas jangka pendek Bank dalam kondisi krisis. Pada tanggal 31 Desember 2025, LCR Bank Mandiri saja sebesar 137,40%.

NSFR merupakan rasio perbandingan antara pendanaan stabil yang tersedia (*available stable funding*) dengan pendanaan stabil yang diperlukan (*required stable funding*). Pada tanggal 31 Desember 2025, NSFR Bank Mandiri saja sebesar 109,95%.

Kondisi likuiditas Bank di masa mendatang diproyeksikan melalui metodologi *liquidity gap*, yang merupakan *maturity mismatch* antara komponen-komponen aset dan liabilitas (termasuk *off-balance sheet*), yang disusun ke dalam periode waktu (*time bucket*) berdasarkan *contractual maturity* ataupun *behavioral maturity*. Pada tanggal 31 Desember 2025, proyeksi likuiditas Bank sampai dengan 12 bulan ke depan berada dalam posisi surplus. Meskipun proyeksi likuiditas 12 bulan ke depan surplus, Bank selalu mempersiapkan alternatif *funding* apabila kondisi likuiditas pasar menjadi ketat atau tidak sesuai dengan prediksi Bank.

62. RISK MANAGEMENT (continued)

B. Market risk and liquidity risk (continued)

(i) Liquidity risk management (continued)

Liquidity reserve is the Bank's liquidity on top of GWM to anticipate unscheduled liquidity needs. In managing the liquidity reserve, Bank has liquidity reserve limit in the form of safety level limit, which represents the Bank's liquidity reserve projection for one following month. As of 31 December 2025, the liquidity reserve balance is above the safety level.

RIM is a ratio of loans and qualified marketable securities owned by the Bank to the customer deposits, qualified debt securities issued by the Bank and qualified borrowing received by the Bank. As of 31 December 2025, The Bank's RIM is 84.52%.

LCR is a ratio between High Quality Liquid Assets (HQLA) with the estimation of total net cash outflow for the next 30 (thirty) days under a crisis scenario. LCR is used to improve the short-term liquidity of the Bank under a crisis conditions. As of 31 December 2025, The Bank's LCR is 137.40%.

NSFR is a ratio comparing the available stable funding to required stable funding. As of 31 December 2025, The Bank's NSFR is 109.95%.

The Bank uses liquidity gap methodology to project its liquidity conditions for the future. Liquidity gap is basically a maturity mismatch between components of assets and liabilities (including off-balance sheet), which are classified into time bucket based on their contractual maturity or behavioral maturity. As of 31 December 2025, the Bank's liquidity forecast up to next 12 months is at a surplus position. Even in the surplus position for the next 12 months, the Bank always prepares for alternative funding to anticipate tight liquidity in the market or the liquidity is not as expected.

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62. MANAJEMEN RISIKO (lanjutan)

B. Risiko pasar dan risiko likuiditas (lanjutan)

(i) Manajemen risiko likuiditas (lanjutan)

Untuk mengetahui dampak perubahan faktor pasar maupun faktor internal pada kondisi ekstrim (krisis) terhadap kondisi likuiditas, Bank melakukan *stress testing* risiko likuiditas secara berkala. Hasil *stress testing* yang dilakukan telah dipaparkan kepada Manajemen. Hasil *stress testing* menunjukkan bahwa Bank dapat bertahan pada kondisi krisis likuiditas.

Meskipun hasil *stress testing* menunjukkan bahwa risiko likuiditas dapat dikelola dengan baik, Bank memiliki *Liquidity Contingency Plan* (LCP) yang meliputi strategi pendanaan dan strategi *pricing* dalam kondisi krisis, antara lain pinjaman pasar uang, *repo*, pinjaman bilateral, *FX swap* dan *wholesale funding*. Dalam LCP, penetapan kondisi likuiditas dan strategi-strategi pendanaan telah mempertimbangkan kondisi internal dan eksternal.

Dalam rangka mengantisipasi timbulnya risiko likuiditas akibat adanya perubahan faktor ekonomi global, Bank Mandiri memonitor indikator - indikator eksternal di antaranya: indONIA, suku bunga kebijakan Bank Indonesia (BI Rate), *yield* SUN 10 tahun, *outstanding* likuiditas perbankan Rupiah, Indeks Harga Saham Gabungan (IHSG), *rate interbank call money*, *yield* UST 10 tahun, nilai tukar USD/IDR, *Credit Default Swap* (CDS) 5 tahun Indonesia, serta informasi pasar terkini.

Pelaporan jatuh tempo pada tanggal 31 Desember 2025 dan 2024, didasarkan pada jangka waktu yang tersisa sejak tanggal-tanggal tersebut. Secara historis, terdapat bagian dari simpanan dalam jumlah yang cukup besar yang diperpanjang pada saat jatuh tempo. Selain itu, jika terdapat keperluan likuiditas, obligasi pemerintah (portofolio diukur pada nilai wajar melalui laba rugi dan tersedia untuk dijual diukur pada nilai wajar melalui penghasilan komprehensif lain) dapat dicairkan dengan menggunakannya sebagai jaminan dalam pasar antar bank.

62. RISK MANAGEMENT (continued)

B. Market risk and liquidity risk (continued)

(i) Liquidity risk management (continued)

To determine the impact of changes in market factors and internal factors under extreme conditions (crisis) to the liquidity, the Bank conducts stress testing of liquidity risk on a regular basis. The results of stress testing performed was presented to the Management. The stress testing result showed that the Bank will be able to survive under liquidity crisis conditions.

Although the stress testing result showed liquidity risk is well managed, Bank has Liquidity Contingency Plan (LCP) in crisis condition which covers funding strategy and pricing strategy including money market borrowing, *repo*, bilateral borrowing, *FX swap* and *wholesale funding*. In LCP, determination of liquidity situations and funding strategies have considered internal and external conditions.

To anticipate liquidity risks due to volatility of global economic condition, Bank Mandiri monitors external indicators, including indONIA, BI Rate, 10-years SUN Yield, Rupiah Banking Liquidity Outstanding, Composite Stock Price Index (IHSG), Rate Interbank Call Money, 10-years UST Yield, USD/IDR Exchange Rate, Indonesia's 5-years Credit Default Swap (CDS) and the current market informations.

The maturity profile as of 31 December 2025 and 2024 are based on the remaining period from these dates. Historically, there were a large portion of deposits to be renewed upon maturity. In addition, if there is a need for liquidity, Government bonds (at fair value through profit or loss and fair value through other comprehensive income) can be exercised by utilising as collateral in interbank market.

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62. MANAJEMEN RISIKO (lanjutan)

62. RISK MANAGEMENT (continued)

B. Risiko pasar dan risiko likuiditas (lanjutan)

B. Market risk and liquidity risk (continued)

(i) Manajemen risiko likuiditas (lanjutan)

(i) Liquidity risk management (continued)

Pelaporan jatuh tempo aset dan liabilitas keuangan dengan metode arus kas *discounted* adalah sebagai berikut:

The maturity profile of financial assets and liabilities presented using discounted cash flows method are as follows:

31 Desember 2025/31 December 2025									
Keterangan	Total	Tidak mempunyai kontrak jatuh tempo/ No maturity contract	≤ 1 bulan/ ≤ 1 month	> 1 bulan - ≤ 3 bulan/ > 1 month ≤ 3 months	> 3 bulan - ≤ 6 bulan/ > 3 months ≤ 6 months	> 6 bulan - ≤ 12 bulan/ > 6 months ≤ 12 months	> 1 tahun - ≤ 3 tahun/ > 1 year ≤ 3 years	> 3 tahun/ > 3 years	Description
Aset									Assets
Giro pada Bank Indonesia	238.289.478	-	238.289.478	-	-	-	-	-	Current accounts with Bank Indonesia
Giro pada bank lain - bruto	60.952.583	-	60.952.583	-	-	-	-	-	Current accounts with other banks - gross
Penempatan pada Bank Indonesia dan bank lain - bruto	50.471.834	-	47.136.177	783.757	1.250	1.085.872	1.448.627	16.151	Placement with Bank Indonesia and other banks - gross
Efek-efek - bruto	124.768.694	10.591.337	16.075.159	12.173.571	31.235.184	28.307.743	15.700.759	10.684.941	Marketable securities - gross
Obligasi Pemerintah	292.817.548	-	1.733.900	14.504.692	11.439.951	20.078.695	50.338.484	194.721.826	Government bonds
Tagihan lainnya - transaksi perdagangan - bruto	32.072.111	-	6.052.769	12.509.515	11.576.988	496.417	-	1.436.422	Other receivables - trade transactions - gross
Tagihan atas efek-efek yang dibeli dengan janji dijual kembali - bruto	3.903.777	-	3.768.270	61.544	73.963	-	-	-	Securities purchased under resale agreements - gross
Tagihan derivatif - bruto	7.277.675	-	307.711	224.139	233.649	142.154	2.956.038	3.413.984	Derivative receivables - gross
Kredit yang diberikan dan piutang/pembiayaan syariah - bruto	1.849.967.956	-	58.945.663	65.382.096	95.854.018	108.640.956	281.298.930	1.239.846.293	Loans and sharia receivables/financing - gross
Piutang pembiayaan konsumen - bruto	40.863.200	-	1.570.542	3.089.043	4.347.230	7.983.759	18.834.385	5.038.241	Consumer financing receivables - gross
Investasi bersih dalam sewa pembiayaan - bruto	4.153.740	-	230.241	436.348	607.305	1.006.233	1.686.919	186.694	Net Investment finance leases - gross
Tagihan akseptasi - bruto	8.088.278	-	2.292.677	2.574.776	2.390.249	451.400	159.543	219.633	Acceptance receivables - gross
Aset lain-lain - bruto ¹⁾	23.694.154	-	14.175.358	811.864	551.536	805.509	2.703.683	4.646.204	Other asset - gross ²⁾
	2.737.321.028	10.591.337	451.530.528	112.551.345	158.311.323	168.998.738	375.127.368	1.460.210.389	
Cadangan kerugian penurunan nilai	50.755.400								Allowance for impairment losses
Jumlah	2.686.565.628								Total
Liabilitas									Liabilities
Simpanan dari nasabah Giro dan giro wadiah	666.109.590	-	666.109.590	-	-	-	-	-	Deposits from customers Demand deposits and wadiah demand deposits
Tabungan dan tabungan wadiah	621.914.970	-	621.914.970	-	-	-	-	-	Saving deposits and wadiah saving deposits
Deposito berjangka	528.872.648	-	262.810.972	229.974.627	23.757.084	11.667.888	662.077	-	Time deposits
Simpanan dari bank lain Giro, giro wadiah dan tabungan	6.022.469	-	6.022.469	-	-	-	-	-	Deposits from other banks Demand deposits, wadiah demand deposits and saving deposits
Interbank call money	8.013.882	-	3.567.462	2.730.143	1.716.277	-	-	-	Interbank call money
Deposito berjangka	6.719.192	-	3.112.992	2.343.800	686.900	75.250	500.250	-	Time deposits
Liabilitas atas efek-efek yang dijual dengan janji dibeli kembali	39.955.889	-	4.534.866	7.681.072	2.532.068	6.767.959	14.891.359	3.548.565	Securities sold under agreements to repurchase
Liabilitas derivatif	6.841.621	-	317.745	135.811	350.176	74.201	2.626.799	3.336.889	Derivative liabilities
Liabilitas akseptasi	7.919.333	-	2.273.964	2.516.119	2.298.674	451.400	159.543	219.633	Acceptance liabilities
Efek-efek yang diterbitkan	62.205.231	-	5.398.174	-	12.403.215	7.887.915	29.397.162	7.118.765	Debt securities issued
Beban yang masih harus dibayar	6.168.983	-	6.168.983	-	-	-	-	-	Accrued expenses
Liabilitas lain-lain ³⁾	15.094.279	-	9.917.099	1.147.635	-	207.915	3.525.260	296.370	Other liabilities ⁴⁾
Pinjaman yang diterima	154.672.422	-	17.606.517	17.910.812	33.636.905	13.611.421	64.407.888	7.498.879	Fund borrowings
Pinjaman dan efek-efek subordinasi	389.779	-	-	-	45.023	45.090	-	299.666	Subordinated loans and marketable securities
	2.130.900.288	-	1.609.755.803	264.440.019	77.426.322	40.789.039	116.170.338	22.318.767	
Perbedaan jatuh tempo	606.420.740	10.591.337	(1.158.225.275)	(151.888.674)	80.885.001	128.209.699	258.957.030	1.437.891.622	Maturity gap
Posisi neto setelah cadangan kerugian penurunan nilai	555.665.340								Net positions, net of allowance for impairment losses

¹⁾ Aset lain-lain terdiri dari pendapatan yang masih akan diterima, tagihan atas obligasi pemerintah yang diagunkan, piutang transaksi nasabah, penjualan efek-efek yang masih akan diterima, tagihan terkait dengan transaksi ATM dan kartu kredit, dan tagihan kepada pemegang polis.

²⁾ Liabilitas lain-lain terdiri dari utang transaksi nasabah, liabilitas terkait dengan transaksi ATM dan kartu kredit, setoran jaminan, pembelian efek-efek yang masih harus dibayar, liabilitas terkait dengan transaksi transfer nasabah, liabilitas sewa dan utang klaim.

³⁾ Other assets consists of accrued income, receivables from government bonds pledged as collateral, receivables from customer transactions, receivables from sales of marketable securities, receivables related to ATM and credit card transaction and receivables from policyholders.

⁴⁾ Other liabilities consists of customers transfer transaction, liabilities related to ATM and credit card transactions, guarantee deposits, lease liabilities, liabilities related to customer transfer transactions and claim payables.

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62. MANAJEMEN RISIKO (lanjutan)

62. RISK MANAGEMENT (continued)

B. Risiko pasar dan risiko likuiditas (lanjutan)

B. Market risk and liquidity risk (continued)

(i) Manajemen risiko likuiditas (lanjutan)

(i) Liquidity risk management (continued)

Pelaporan jatuh tempo aset dan liabilitas keuangan dengan metode arus kas *discounted* adalah sebagai berikut: (lanjutan)

The maturity profile of financial assets and liabilities presented using discounted cash flows method are as follows: (continued)

31 Desember 2024/31 December 2024									
Keterangan	Total	Tidak mempunyai kontrak jatuh tempo/ No maturity contract	≤ 1 bulan/ ≤ 1 month	> 1 bulan - ≤ 3 bulan/ ≤ 3 months	> 3 bulan - ≤ 6 bulan/ ≤ 6 months	> 6 bulan - ≤ 12 bulan/ ≤ 12 months	> 1 tahun - ≤ 3 tahun/ ≤ 3 years	> 3 tahun/ > 3 years	Description
Aset									Assets
Giro pada Bank Indonesia	105.146.044	-	105.146.044	-	-	-	-	-	Current accounts with Bank Indonesia
Giro pada bank lain - bruto	46.668.439	-	46.668.439	-	-	-	-	-	Current accounts with other banks - gross
Penempatan pada Bank Indonesia dan bank lain - bruto	63.230.054	-	59.897.069	791.323	170.963	14.663	1.947.702	408.334	Placement with Bank Indonesia and other banks - gross
Efek-efek - bruto	95.529.548	13.407.281	16.202.127	11.657.726	12.046.470	16.366.408	15.035.589	10.813.947	Marketable securities - gross
Obligasi Pemerintah	287.272.659	-	1.192.305	177.536	9.874.148	19.554.725	58.923.440	197.550.505	Government bonds
Tagihan lainnya - transaksi perdagangan - bruto	29.974.117	-	6.224.035	10.952.067	10.687.347	720.460	82.687	1.307.521	Other receivables - trade transactions - gross
Tagihan atas efek-efek yang dibeli dengan janji dijual kembali - bruto	8.290.138	-	8.159.589	86.333	44.216	-	-	-	Securities purchased under agreements to resell - gross
Tagihan derivatif - bruto	7.761.508	-	738.867	531.533	249.969	213.035	2.023.738	4.004.366	Derivative receivables - gross
Kredit yang diberikan dan piutang/pembiayaan syariah - bruto	1.623.216.612	-	8.666.977	45.622.290	51.729.617	93.688.409	218.664.320	1.204.844.999	Loans and sharia receivables/financing - gross
Piutang pembiayaan konsumen - bruto	41.573.306	-	1.572.853	3.129.605	4.216.125	7.784.544	19.367.032	5.503.147	Consumer financing receivables - gross
Investasi bersih dalam sewa pembiayaan - bruto	5.757.076	-	294.226	559.844	773.167	1.311.781	2.589.072	228.986	Net Investment finance leases - gross
Tagihan akseptasi - bruto	9.313.865	-	2.021.864	4.486.214	2.525.858	30.962	248.967	-	Acceptance receivables - gross
Aset lain-lain - bruto ¹⁾	17.937.923	415.944	10.849.946	418.823	509.680	915.082	2.853.266	1.975.182	Other asset - gross ¹⁾
	2.341.671.289	13.823.225	267.634.341	78.413.294	92.827.560	140.600.069	321.735.813	1.426.636.987	
Cadangan kerugian penurunan nilai	(51.937.342)								Allowance for impairment losses
Jumlah	2.289.733.947								Total
Liabilitas									Liabilities
Simpanan dari nasabah Giro dan giro wadiah	568.576.009	-	568.576.009	-	-	-	-	-	Deposits from customers Demand deposits and wadiah demand deposits
Tabungan dan tabungan wadiah	580.191.796	-	580.191.796	-	-	-	-	-	Saving deposits and wadiah saving deposits
Deposito berjangka	297.467.152	-	170.652.188	105.011.637	17.733.699	3.462.951	606.677	-	Time deposits
Simpanan dari bank lain Giro, giro wadiah dan tabungan	9.090.038	-	9.090.038	-	-	-	-	-	Deposits from other banks Demand deposits, wadiah demand deposits and saving deposits
Interbank call money	9.961.554	-	5.910.063	3.097.868	953.623	-	-	-	Interbank call money
Deposito berjangka	7.991.117	-	4.974.980	846.350	1.545.427	12.750	611.610	-	Time deposits
Liabilitas atas efek-efek yang dijual dengan janji dibeli kembali	90.256.225	-	58.120.983	-	100.213	1.901.365	23.845.349	6.288.315	Securities sold under agreements to repurchase
Liabilitas derivatif	7.336.998	-	782.342	584.340	218.497	56.678	1.972.353	3.722.788	Derivative liabilities
Liabilitas akseptasi	9.136.013	-	1.999.943	4.441.668	2.414.473	30.962	248.967	-	Acceptance liabilities
Efek-efek yang diterbitkan	41.141.067	-	3.343.089	851.315	2.950.000	8.778.449	19.377.140	5.841.074	Debt securities issued
Beban yang masih harus dibayar	5.466.461	-	4.480.819	-	-	985.642	-	-	Accrued expenses
Liabilitas lain-lain ²⁾	10.853.170	198.737	7.669.606	1.368.247	-	204.450	1.412.130	-	Other liabilities ²⁾
Pinjaman yang diterima	147.915.981	-	24.344.976	8.223.779	17.389.140	44.543.861	30.202.160	23.212.065	Fund borrowings
Pinjaman dan efek-efek subordinasi	403.562	-	20.797	-	-	20.797	62.421	299.547	Subordinated loans and marketable securities
	1.785.787.143	198.737	1.440.157.629	124.425.204	43.305.072	59.997.905	78.338.807	39.363.789	
Perbedaan jatuh tempo	555.884.146	13.624.488	(1.172.523.288)	(46.011.910)	49.522.488	80.602.164	243.397.006	1.387.273.198	Maturity gap
Posisi neto setelah cadangan kerugian penurunan nilai	503.946.804								Net positions, net of allowance for impairment losses

¹⁾ Aset lain-lain terdiri dari pendapatan yang masih akan diterima, tagihan atas obligasi pemerintah yang diagunkan, piutang transaksi nasabah, penjualan efek-efek yang masih akan diterima, tagihan terkait dengan transaksi ATM dan kartu kredit, tagihan terkait *bancassurance*, dan tagihan kepada pemegang polis.

²⁾ Liabilitas lain-lain terdiri dari utang transaksi nasabah, liabilitas terkait dengan transaksi ATM dan kartu kredit, setoran jaminan, pembelian efek-efek yang masih harus dibayar, liabilitas terkait dengan transaksi transfer nasabah, liabilitas sewa dan utang klaim.

¹⁾ Other assets consists of accrued income, receivables from government bonds pledged as collateral, receivables from customer transactions, receivables from sales of marketable securities, receivables related to ATM and credit card transactions, receivables from *bancassurance*, and receivables from policyholders.

²⁾ Other liabilities consists of customers transfer transaction, liabilities related to ATM and credit card transactions, guarantee deposits, lease liabilities, liabilities related to customer transfer transactions and claim payables.

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62. MANAJEMEN RISIKO (lanjutan)

B. Risiko pasar dan risiko likuiditas (lanjutan)

(i) Manajemen risiko likuiditas (lanjutan)

Tabel jatuh tempo berikut ini menyajikan informasi mengenai perkiraan jatuh tempo dari liabilitas keuangan sesuai kontrak berdasarkan arus kas *undiscounted* adalah sebagai berikut:

62. RISK MANAGEMENT (continued)

B. Market risk and liquidity risk (continued)

(i) Liquidity risk management (continued)

The following maturity table provides information regarding contractual maturities of financial liabilities based on undiscounted cash flows as follows:

31 Desember 2025/31 December 2025								
Keterangan	Total	Tidak mempunyai kontrak jatuh tempo/ No maturity contract	≤ 1 bulan/ ≤ 1 month	> 1 bulan - ≤ 3 bulan/ > 1 month ≤ 3 months	> 3 bulan - ≤ 6 bulan/ > 3 months ≤ 6 months	> 6 bulan - ≤ 12 bulan/ > 6 months ≤ 12 months	> 1 tahun - ≤ 3 tahun/ > 1 year ≤ 3 years	> 3 tahun/ > 3 years
Description								
Liabilitas								
Simpanan dari nasabah								
Giro dan giro wadiah	667.056.903	-	667.056.903	-	-	-	-	-
Tabungan dan tabungan wadiah	622.069.951	-	621.553.139	9.160	23.840	3.064	297.811	182.937
Deposito berjangka	532.203.788	-	259.046.729	231.548.968	24.661.823	16.282.686	663.582	-
Simpanan dari bank lain								
Giro, giro wadiah dan tabungan	6.025.647	-	6.025.647	-	-	-	-	-
Interbank call money	8.072.518	-	3.602.864	2.747.325	1.722.329	-	-	-
Deposito berjangka	6.851.479	-	3.334.900	2.195.443	717.263	77.952	525.921	-
Liabilitas atas efek-efek yang dijual dengan janji dibeli kembali	42.515.045	-	5.821.880	8.173.575	2.942.823	7.107.386	15.627.435	2.841.946
Liabilitas derivatif	6.450.520	-	559.051	175.965	352.446	111.032	2.279.555	2.972.471
Liabilitas akseptasi	7.919.333	-	2.273.964	2.516.119	2.298.674	451.400	159.543	219.633
Efek-efek yang diterbitkan	66.841.929	-	5.526.896	402.535	12.785.371	9.197.659	31.342.472	7.586.996
Beban yang masih harus dibayar	6.168.983	-	6.168.983	-	-	-	-	-
Liabilitas lain-lain	15.094.279	-	9.917.099	1.147.635	-	207.915	3.525.260	296.370
Pinjaman yang diterima	164.163.848	-	17.941.124	18.479.714	35.707.712	15.191.408	68.756.418	8.087.472
Pinjaman dan efek-efek subordinasi	412.629	-	690	1.380	47.092	49.229	13.671	300.567
Total	2.151.846.852	-	1.608.829.869	267.397.819	81.259.373	48.679.731	123.191.668	22.488.392
31 Desember 2024/31 December 2024								
Keterangan	Total	Tidak mempunyai kontrak jatuh tempo/ No maturity contract	≤ 1 bulan/ ≤ 1 month	> 1 bulan - ≤ 3 bulan/ > 1 month ≤ 3 months	> 3 bulan - ≤ 6 bulan/ > 3 months ≤ 6 months	> 6 bulan - ≤ 12 bulan/ > 6 months ≤ 12 months	> 1 tahun - ≤ 3 tahun/ > 1 year ≤ 3 years	> 3 tahun/ > 3 years
Description								
Liabilitas								
Simpanan dari nasabah								
Giro dan giro wadiah	570.039.119	-	570.039.119	-	-	-	-	-
Tabungan dan tabungan wadiah	580.417.481	-	579.873.299	58.155	60.400	133.985	187.629	104.013
Deposito berjangka	298.980.027	-	171.463.879	104.944.671	18.209.643	3.745.716	616.118	-
Simpanan dari bank lain								
Giro, giro wadiah dan tabungan	9.095.981	-	9.095.981	-	-	-	-	-
Interbank call money	10.018.970	-	5.943.085	3.118.591	957.294	-	-	-
Deposito berjangka	8.202.915	-	6.898.370	589.475	69.254	8.584	637.232	-
Liabilitas atas efek-efek yang dijual dengan janji dibeli kembali	92.939.218	-	58.171.723	-	100.213	2.069.384	25.760.123	6.837.775
Liabilitas derivatif	6.693.221	-	6.136.589	109.394	56.717	13.330	209.074	168.117
Liabilitas akseptasi	9.136.013	-	1.999.943	4.441.668	2.414.473	30.962	248.967	-
Efek-efek yang diterbitkan	44.040.348	-	133.702	1.018.639	303.337	8.714.857	20.573.732	13.296.081
Beban yang masih harus dibayar	5.466.461	-	4.480.819	-	-	985.642	-	-
Liabilitas lain-lain	10.853.170	198.737	7.669.606	1.368.247	-	204.450	1.412.130	-
Pinjaman yang diterima	155.074.787	-	23.536.068	21.165.046	28.596.949	17.468.924	55.101.229	9.206.571
Pinjaman dan efek-efek subordinasi	228.353	-	21.373	1.153	22.526	65.881	113.384	4.036
Total	1.801.186.064	198.737	1.445.463.556	136.815.039	50.790.806	33.441.715	104.859.618	29.616.593

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62. MANAJEMEN RISIKO (lanjutan)

B. Risiko pasar dan risiko likuiditas (lanjutan)

(i) Manajemen risiko likuiditas (lanjutan)

Tabel jatuh tempo berikut ini menyajikan informasi mengenai perkiraan jatuh tempo dari rekening administratif sesuai kontrak berdasarkan arus kas *undiscounted* adalah sebagai berikut:

31 Desember 2025/31 December 2025								
Keterangan	Total	Tidak mempunyai kontrak jatuh tempo/ No maturity contract	≤ 1 bulan/ ≤ 1 month	> 1 bulan - ≤ 3 bulan/ > 1 month ≤ 3 months	> 3 bulan ≤ 6 bulan/ > 3 months ≤ 6 months	> 6 bulan - ≤ 12 bulan/ > 6 months ≤ 12 months	> 1 tahun - ≤ 3 tahun/ > 1 year ≤ 3 years	> 3 tahun/ > 3 years
Rekening administratif								Administrative accounts
Bank garansi yang diterbitkan	166.040.372	-	166.040.372	-	-	-	-	Bank guarantees issued
Fasilitas kredit yang diberikan yang belum digunakan*)	144.176.496	-	144.176.496	-	-	-	-	Unused loan facilities ⁹⁾
Letter of credit yang tidak dapat dibatalkan yang masih berjalan	23.231.782	-	5.270.703	8.815.727	3.171.248	2.290.109	3.683.975	Outstanding irrevocable letter of credit
Standby letter of credit	18.359.791	-	18.359.791	-	-	-	-	Standby letter of credit
	351.808.441	-	333.847.362	8.815.727	3.171.248	2.290.109	3.683.975	20
31 Desember 2024/31 December 2024								
Keterangan	Total	Tidak mempunyai kontrak jatuh tempo/ No maturity contract	≤ 1 bulan/ ≤ 1 month	> 1 bulan - ≤ 3 bulan/ > 1 month ≤ 3 months	> 3 bulan ≤ 6 bulan/ > 3 months ≤ 6 months	> 6 bulan - ≤ 12 bulan/ > 6 months ≤ 12 months	> 1 tahun - ≤ 3 tahun/ > 1 year ≤ 3 years	> 3 tahun/ > 3 years
Rekening administratif								Administrative accounts
Bank garansi yang diterbitkan	138.557.503	-	138.557.503	-	-	-	-	Bank guarantees issued
Fasilitas kredit yang diberikan yang belum digunakan*)	90.791.348	-	90.791.348	-	-	-	-	Unused loan facilities ⁹⁾
Letter of credit yang tidak dapat dibatalkan yang masih berjalan	22.439.663	-	5.779.806	7.335.780	1.920.992	2.156.983	5.109.344	Outstanding irrevocable letter of credit
Standby letter of credit	12.308.689	-	12.308.689	-	-	-	-	Standby letter of credit
	264.097.203	-	247.437.346	7.335.780	1.920.992	2.156.983	5.109.344	136.758

⁹⁾ Termasuk fasilitas kredit *committed* dan *uncommitted* kartu kredit yang belum digunakan.

⁹⁾ Include unused *committed* and *uncommitted* credit card facilities

(ii) Manajemen risiko suku bunga *portfolio banking book*

Risiko pasar adalah risiko pada posisi neraca dan rekening administratif, termasuk transaksi derivatif, akibat perubahan secara keseluruhan dari kondisi pasar, termasuk risiko perubahan harga *option*.

Pengelolaan risiko pasar *banking book* dilakukan dengan mengoptimalkan struktur laporan posisi keuangan Bank untuk mendapatkan imbal hasil yang maksimal sesuai tingkat risiko yang dapat diterima Bank. Pengendalian risiko pasar *banking book* dilakukan dengan menetapkan *limit* yang mengacu pada ketentuan Regulator dan internal yang dimonitor secara mingguan maupun bulanan oleh *Market Risk Management Unit*.

62. RISK MANAGEMENT (continued)

B. Market risk and liquidity risk (continued)

(i) Liquidity risk management (continued)

The following maturity table provides information regarding contractual maturities of administrative accounts based on undiscounted cash flows as follows:

(ii) Interest rate risk management on banking book portfolio

Market risk is the risk of balance sheet position and administrative accounts, including derivative transactions, resulted from changes in market conditions, including changes in option price risk.

Managing market risk on banking book is performed by optimising the structure of the Bank's statement of financial position to obtain maximum yield of return at acceptable risk level to the Bank. The monitoring of market risk on banking book is performed by setting a limit which is refer to the regulator requirements and the internal policies, which are monitored on a weekly and monthly basis by the Market Risk Management Unit.

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62. MANAJEMEN RISIKO (lanjutan)

B. Risiko pasar dan risiko likuiditas (lanjutan)

(ii) Manajemen risiko suku bunga *portfolio banking book* (lanjutan)

Sumber risiko suku bunga *banking book* adalah *repricing risk* (*repricing mismatch* antara komponen aset dan liabilitas), *basis risk* (penggunaan suku bunga acuan yang berbeda), *yield curve risk* (perubahan bentuk dan *slope yield curve*) dan *option risk* (pelunasan kredit atau pencairan deposito sebelum jatuh tempo). Bank menggunakan *repricing gap* dan melakukan *sensitivity analysis* guna memperoleh proyeksi perubahan *Net Interest Income* ("NII").

a. Sensitivitas terhadap pendapatan bunga - neto

Tabel di bawah ini mengikhtisarkan sensitivitas pendapatan bunga - neto Bank Mandiri untuk 1 (satu) tahun ke depan terhadap pergerakan suku bunga dari *portfolio aset dan liabilitas* yang memiliki suku bunga (Bank Mandiri saja) yaitu:

	Peningkatan 400 bps/ Increased by 400 bps	Penurunan 400 bps/ Decreased by 400 bps	
31 Desember 2025			31 December 2025
Menambah/(mengurangi) pendapatan bunga - neto	(3.823.449)	(2.831.637)	Increase/(decrease) net interest income
31 Desember 2024			31 December 2024
Menambah/(mengurangi) pendapatan bunga - neto	1.198.553	(4.378.629)	Increase/(decrease) net interest income

Proyeksi di atas mengasumsikan bahwa seluruh variabel lainnya adalah konstan pada tanggal pelaporan keuangan.

b. Sensitivitas pendapatan bunga untuk kelompok nilai wajar melalui pendapatan komprehensif lain

Tabel di bawah ini mengikhtisarkan sensitivitas pendapatan bunga untuk kelompok nilai wajar melalui pendapatan komprehensif lain yang akan jatuh tempo dalam 12 (dua belas) bulan atas perubahan tingkat suku bunga (Bank Mandiri saja) yaitu:

	Peningkatan 400 bps/ Increased by 400 bps	Penurunan 400 bps/ Decreased by 400 bps	
31 Desember 2025			31 December 2025
Menambah/(mengurangi) pendapatan bunga - neto	471.862	(479.384)	Increase/(decrease) net interest income

62. RISK MANAGEMENT (continued)

B. Market risk and liquidity risk (continued)

(ii) Interest rate risk management on banking book portfolio (continued)

The sources of banking book's interest rate risk are *repricing risk* (*repricing mismatch between asset and liability components*), *basis risk* (*usage of different interest rate reference*), *yield curve risk* (*changes in shape and slope of the yield curve*) and the *option risk* (*loan repayment or redeem of deposit before maturity*). The Bank uses the *repricing gap* and performs *sensitivity analysis* to obtain the projected *Net Interest Income* ("NII").

a. Sensitivity of net interest income - net

The table below shows the sensitivity of net income for the next 1 (one) year to interest rate movement of interest bearing assets and liabilities of Bank Mandiri (Bank Mandiri only) as follows:

	Peningkatan 400 bps/ Increased by 400 bps	Penurunan 400 bps/ Decreased by 400 bps
--	--	--

31 December 2025
Increase/(decrease)
net interest income

	Peningkatan 400 bps/ Increased by 400 bps	Penurunan 400 bps/ Decreased by 400 bps
--	--	--

31 December 2024
Increase/(decrease)
net interest income

The above projections assumed that all other variables are held constant at reporting date.

b. Sensitivity of interest income from financial assets classified at fair value through other comprehensive income

The table below shows the sensitivity of Bank Mandiri's interest income from available for sale marketable securities to movement of interest rates which will be due in 12 (twelve) months due to interest rate changes (Bank Mandiri only) as follows:

	Peningkatan 400 bps/ Increased by 400 bps	Penurunan 400 bps/ Decreased by 400 bps
--	--	--

31 December 2025
Increase/(decrease)
net interest income

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62. MANAJEMEN RISIKO (lanjutan)

B. Risiko pasar dan risiko likuiditas (lanjutan)

(ii) Manajemen risiko suku bunga *portfolio banking book* (lanjutan)

- b. Sensitivitas pendapatan bunga untuk kelompok nilai wajar melalui pendapatan komprehensif lain

Tabel di bawah ini mengikhtisarkan sensitivitas pendapatan bunga untuk kelompok nilai wajar melalui pendapatan komprehensif lain yang akan jatuh tempo dalam 12 (dua belas) bulan atas perubahan tingkat suku bunga (Bank Mandiri saja) yaitu: (lanjutan)

	Peningkatan 400 bps/ Increased by 400 bps	Penurunan 400 bps/ Decreased by 400 bps
31 Desember 2024		
Menambah/(mengurangi) pendapatan bunga - neto	134.562	(132.419)

Proyeksi di atas mengasumsikan bahwa seluruh variabel lainnya adalah konstan pada tanggal pelaporan keuangan.

Sensitivitas pendapatan bunga untuk kelompok nilai wajar melalui pendapatan komprehensif lain, tidak memperhitungkan efek dari lindung nilai dan tindakan-tindakan Bank Mandiri untuk mengurangi risiko atas tingkat suku bunga. Dalam kenyataannya, Bank Mandiri secara proaktif melakukan mitigasi atas efek prospektif pergerakan tingkat suku bunga.

- c. Eksposur Bank Mandiri terhadap risiko tingkat suku bunga (*repricing gap*)

Tabel di bawah ini mengikhtisarkan aset dan liabilitas keuangan Bank Mandiri pada nilai tercatat, yang dikategorikan menurut mana yang lebih dulu antara tanggal *repricing* secara kontraktual atau tanggal jatuh tempo:

31 Desember 2025/31 December 2025									
Dikenakan bunga/Interest bearing									
Kurang dari sama dengan 1 bulan/ Less than or equal to 1 month	Lebih dari 1 bulan tapi tidak lebih dari 3 bulan/ Over 1 month but not more than 3 months	Lebih dari 3 bulan tapi tidak lebih dari 1 tahun/ Over 3 months but not more than 1 year	Lebih dari 1 tahun tapi tidak lebih dari 2 tahun/ Over 1 year but not more than 2 years	Lebih dari 2 tahun tapi tidak lebih dari 3 tahun/ Over 2 years but not more than 3 years	Lebih dari 3 tahun tapi tidak lebih dari 4 tahun/ Over 3 years but not more than 4 years	Lebih dari 4 tahun tapi tidak lebih dari 5 tahun/ Over 4 years but not more than 5 years	Lebih dari 5 tahun/ Over 5 years	Tidak dikenakan bunga/ Non-interest bearing	Total
Giro pada Bank Indonesia	-	-	-	-	-	-	-	238.289.478	238.289.478
Giro pada bank lain	58.234.133	-	-	-	-	-	-	2.718.450	60.952.583
Penempatan pada Bank Indonesia dan bank lain	28.421.724	591.447	(359.425)	-	-	-	-	21.818.088	50.471.834

Demand deposits
with Bank
Indonesia
Current accounts
with other banks
Placements with
Bank Indonesia
and other banks

62. RISK MANAGEMENT (continued)

B. Market risk and liquidity risk (continued)

(ii) Interest rate risk management on banking book portfolio (continued)

- b. Sensitivity of interest income from financial assets classified at fair value through other comprehensive income

The table below shows the sensitivity of Bank Mandiri's interest income from available for sale marketable securities to movement of interest rates which will be due in 12 (twelve) months due to interest rate changes (Bank Mandiri only) as follows: (continued)

The above projections assumed that all other variables are held constant at reporting date.

The sensitivities of interest income from fair value through other comprehensive income without considering the effect of hedging and actions that Bank Mandiri would take to mitigate the impact of this interest rate risk. In practice, Bank Mandiri proactively seeks to mitigate the effect of prospective interest movements.

- c. Bank Mandiri's exposure to interest rate risk (*repricing gap*)

The tables below summarise Bank Mandiri's financial asset and liabilities at carrying amounts categorised by earlier of contractual repricing date or maturity dates:

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62. MANAJEMEN RISIKO (lanjutan)

62. RISK MANAGEMENT (continued)

B. Risiko pasar dan risiko likuiditas (lanjutan)

B. Market risk and liquidity risk (continued)

(ii) Manajemen risiko suku bunga *portfolio banking book* (lanjutan)

(ii) Interest rate risk management on banking book *portfolio* (continued)

c. Eksposur Bank Mandiri terhadap risiko tingkat suku bunga (*repricing gap*) (lanjutan)

c. Bank Mandiri's exposure to interest rate risk (*repricing gap*) (continued)

31 Desember 2025/31 December 2025											
Dikenakan bunga/Interest bearing											
	Kurang dari sama dengan 1 bulan/ Less than or equal to 1 month	Lebih dari 1 bulan tapi tidak lebih dari 3 bulan/ Over 1 month but not more than 3 months	Lebih dari 3 bulan tapi tidak lebih dari 1 tahun/ Over 3 months but not more than 1 year	Lebih dari 1 tahun tapi tidak lebih dari 2 tahun/ Over 1 year but not more than 2 years	Lebih dari 2 tahun tapi tidak lebih dari 3 tahun/ Over 2 years but not more than 3 years	Lebih dari 3 tahun tapi tidak lebih dari 4 tahun/ Over 3 years but not more than 4 years	Lebih dari 4 tahun tapi tidak lebih dari 5 tahun/ Over 4 years but not more than 5 years	Lebih dari 5 tahun/ Over 5 years	Tidak dikenakan bunga/ Non-interest bearing	Total	
Efek-efek Obligasi	12.714.741	6.844.973	50.214.203	14.546.598	3.334.201	2.448.145	3.556.674	4.680.443	26.428.716	124.768.694	Marketable securities
pemerintah	544.414	1.254.908	37.200.132	28.083.297	24.375.306	35.277.823	32.298.239	133.783.429	-	292.817.548	Government bonds
Tagihan lainnya - transaksi perdagangan	6.032.332	12.322.800	10.466.349	14.639	-	-	88.608	-	3.147.383	32.072.111	Other receivables - trade transactions
Tagihan atas efek-efek yang dibeli dengan janji dijual kembali	3.768.269	61.545	73.963	-	-	-	-	-	-	3.903.777	Securities purchased under resale agreements
Tagihan derivatif	307.710	224.140	375.802	1.629.822	1.326.216	2.280.995	1.012.028	120.962	-	7.277.675	Derivative receivables
Kredit yang diberikan dan piutang/ pembiayaan syariah ¹	310.472.978	725.470.251	265.105.763	62.535.922	43.759.305	26.814.413	15.451.120	85.547.039	314.811.165	1.849.967.956	Loans and sharia receivables/ financing ²
Piutang pembiayaan konsumen	1.570.542	3.089.044	12.330.988	11.505.434	7.328.952	3.764.703	1.204.735	68.802	-	40.863.200	Consumer financing receivables
Investasi bersih dalam sewa pembiayaan	230.240	436.348	1.613.538	1.218.281	468.638	145.436	28.695	12.564	-	4.153.740	Net investment finance leases
Tagihan akseptasi	-	-	-	-	-	-	-	-	8.088.278	8.088.278	Acceptance receivables
Aset lain-lain	14.175.358	811.864	551.536	805.509	2.703.683	4.646.204	-	-	-	23.694.154	Other assets
	436.472.441	751.107.320	377.572.849	120.339.502	83.296.301	75.377.719	53.640.099	224.213.239	615.301.558	2.737.321.028	
Simpanan dari nasabah											Deposits from customers
Giro dan Tabungan	352.418.037	8.053.552	36.240.982	48.321.309	48.321.309	48.321.309	48.321.309	48.321.309	27.790.474	666.109.590	Demand deposits and wadiah
Tabungan dan tabungan Wadiah	147.020.013	11.588.513	52.133.992	69.679.433	69.570.611	69.554.279	69.542.787	69.514.221	63.311.121	621.914.970	demand deposits and wadiah
Deposito berjangka	285.610.832	203.182.883	28.182.240	11.896.213	480	-	-	-	-	528.872.648	Saving deposits
Simpanan dari bank lain											Time deposits
Giro, giro wadiah dan tabungan	3.716.245	61.984	278.928	371.904	371.904	371.904	371.904	371.904	105.792	6.022.469	Deposits from other banks
Interbank call money	3.805.933	2.491.672	1.716.277	-	-	-	-	-	-	8.013.882	Demand deposits, wadiah demand deposits and saving deposits
Deposito berjangka	5.170.817	369.350	678.775	500.250	-	-	-	-	-	6.719.192	deposits
Liabilitas atas efek-efek yang dijual dengan janji dibeli kembali	3.841.278	8.446.698	9.227.989	12.610.447	3.304.086	2.525.391	-	-	-	39.955.889	Deposits from other banks
Liabilitas derivatif	317.745	135.811	424.377	1.597.753	1.029.045	2.262.163	998.003	76.724	-	6.841.621	Demand deposits, wadiah demand deposits and saving deposits
Liabilitas akseptasi	-	-	-	-	-	-	-	-	7.919.333	7.919.333	deposits
Efek-efek yang diterbitkan	-	-	19.006.625	2.523.154	23.835.525	2.960.278	2.215.862	-	11.663.787	62.205.231	Interbank call money
Beban yang masih harus dibayar	-	-	-	-	-	-	-	-	-	-	Time deposits
Liabilitas lain-lain	9.917.099	1.147.635	-	207.915	3.525.260	296.370	-	-	6.168.983	6.168.983	Securities sold under agreements to repurchase
Pinjaman yang diterima	17.359.653	92.187.076	32.175.434	5.948.185	(523.456)	3.051.986	855.679	3.617.865	-	154.672.422	Derivative payables
Pinjaman dan efek-efek subordinasi	-	-	-	-	-	-	-	189.779	200.000	389.779	Acceptance payables
	829.177.652	327.665.174	180.065.619	153.656.563	149.434.764	129.343.680	122.305.544	122.091.802	117.159.490	2.130.900.288	Debt securities issued
Total repricing gap suku bunga	(392.705.211)	423.442.146	197.507.230	(33.317.061)	(66.138.463)	(53.965.961)	(68.665.445)	102.121.437	498.142.068	606.420.740	Total interest repricing gap

¹ Termasuk piutang/dan pembiayaan Entitas Anak yang menjalankan usaha secara syariah dimana menerima imbalan berupa margin dan bagi hasil

² Represent receivables/and financing from Subsidiary engaged in sharia business which earn margin and profit sharing.

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62. MANAJEMEN RISIKO (lanjutan)

62. RISK MANAGEMENT (continued)

B. Risiko pasar dan risiko likuiditas (lanjutan)

B. Market risk and liquidity risk (continued)

(ii) Manajemen risiko suku bunga *portfolio banking book* (lanjutan)

(ii) Interest rate risk management on banking book *portfolio* (continued)

c. Eksposur Bank Mandiri terhadap risiko tingkat suku bunga (*repricing gap*) (lanjutan)

c. Bank Mandiri's exposure to interest rate risk (*repricing gap*) (continued)

31 Desember 2024/31 December 2024

	Dikenakan bunga/Interest bearing									
	Kurang dari sama dengan 1 bulan/ Less than or equal to 1 month	Lebih dari 1 bulan tapi tidak lebih dari 3 bulan/ Over 1 month but not more than 3 months	Lebih dari 3 bulan tapi tidak lebih dari 1 tahun/ Over 3 months but not more than 1 year	Lebih dari 1 tahun tapi tidak lebih dari 2 tahun/ Over 1 year but not more than 2 years	Lebih dari 2 tahun tapi tidak lebih dari 3 tahun/ Over 2 years but not more than 3 years	Lebih dari 3 tahun tapi tidak lebih dari 4 tahun/ Over 3 years but not more than 4 years	Lebih dari 4 tahun tapi tidak lebih dari 5 tahun/ Over 4 years but not more than 5 years	Lebih dari 5 tahun/ Over 5 years	Tidak dikenakan bunga/ Non-interest bearing	Total
Giro pada Bank Indonesia	-	-	-	-	-	-	-	-	105.146.044	105.146.044
Giro pada bank lain	45.187.565	-	-	-	-	-	-	-	1.480.874	46.668.439
Penempatan pada Bank Indonesia dan bank lain	21.523.169	155.798	156.365	440.848	-	1.866.502	-	-	39.087.372	63.230.054
Efek-efek Obligasi pemerintah	21.988.643	3.741.619	18.072.279	5.272.650	8.126.793	2.376.911	2.218.345	4.187.119	29.545.189	95.529.548
Tagihan lainnya - transaksi perdagangan	3.639.987	107.534	19.873.009	32.647.761	13.303.790	9.634.768	33.397.254	139.248.922	35.419.634	287.272.659
Tagihan atas efek-efek yang dibeli dengan janji dijual kembali	6.224.035	10.952.067	11.407.807	82.687	1.307.521	-	-	-	-	29.974.117
Tagihan derivatif	8.113.681	132.240	44.217	-	-	-	-	-	-	8.290.138
Kredit yang diberikan dan piutang/ pembiayaan syariah ¹⁾	753.470	542.038	471.997	447.324	1.615.679	1.045.009	2.745.171	140.820	-	7.761.508
Piutang pembiayaan konsumen	274.907.445	584.062.214	257.636.297	61.015.616	45.598.711	23.885.976	13.455.614	87.484.113	275.170.626	1.623.216.612
Investasi bersih dalam sewa pembiayaan	1.572.853	3.129.605	12.000.669	11.812.941	7.554.091	4.007.187	1.379.561	116.399	-	41.573.306
Tagihan akseptasi	294.226	559.844	2.084.949	1.820.435	768.637	178.480	50.505	-	-	5.757.076
Aset lain-lain	-	-	-	-	-	-	-	-	9.313.865	9.313.865
	10.849.946	418.823	509.680	915.082	2.853.266	1.975.182	-	-	415.944	17.937.923
	395.055.020	603.801.782	322.257.269	114.455.344	81.128.488	44.970.015	53.246.450	231.177.373	495.579.548	2.341.671.289
Simpanan dari nasabah										
Giro dan giro wadiah	317.911.225	6.521.625	29.347.315	39.129.753	39.129.753	39.129.753	39.129.753	39.129.753	19.147.079	568.576.009
Tabungan dan tabungan wadiah	149.933.058	10.604.237	47.656.190	63.393.930	63.363.085	63.327.651	63.321.756	63.311.822	55.280.067	580.191.796
Deposito berjangka	175.497.380	99.408.058	18.675.678	3.885.676	360	-	-	-	-	297.467.152
Simpanan dari bank lain										
Giro, giro wadiah dan tabungan	5.773.453	88.246	397.105	529.474	529.474	529.474	529.474	529.474	183.864	9.090.038
Interbank call money	3.334.863	2.293.118	4.333.573	-	-	-	-	-	-	9.961.554
Deposito berjangka	6.855.923	496.106	27.478	128.760	482.850	-	-	-	-	7.991.117
Liabilitas atas efek-efek yang dijual dengan janji dibeli kembali	58.138.164	-	2.000.559	13.724.484	12.052.057	1.995.091	2.345.870	-	-	90.256.225
Liabilitas derivatif	782.342	584.340	275.175	443.776	1.528.575	958.146	2.668.461	96.183	-	7.336.998
Liabilitas akseptasi	-	-	-	-	-	-	-	-	9.136.013	9.136.013
Efek-efek yang diterbitkan	-	1.009.447	8.745.765	15.643.531	3.564.594	3.665.142	2.260.225	-	6.252.363	41.141.067
Beban yang masih harus dibayar	-	-	-	-	-	-	-	-	5.466.461	5.466.461
Liabilitas lain-lain	7.669.606	1.368.247	-	204.450	1.412.130	-	-	-	198.737	10.853.170
Pinjaman yang diterima	2.577.152	14.111.847	46.682.264	24.507.489	31.209.765	4.186.787	1.473.585	3.749.229	19.417.863	147.915.981
Pinjaman dan efek-efek subordinasi	-	-	-	-	-	-	-	203.562	200.000	403.562
	728.473.166	136.485.271	158.141.102	161.591.323	153.272.643	113.792.044	111.729.124	107.020.023	115.282.447	1.785.787.143
Total repricing gap suku bunga (333.418.146)	467.316.511	164.116.167	(47.135.979)	(72.144.155)	(68.822.029)	(58.482.674)	124.157.350	380.297.101	555.884.146	Total interest repricing gap

¹⁾ Termasuk piutang/dan pembiayaan Entitas Anak yang menjalankan usaha secara syariah dimana menerima imbalan berupa margin dan bagi hasil

²⁾ Represent receivables/and financing from Subsidiary engaged in sharia business which earn margin and profit sharing.

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62. MANAJEMEN RISIKO (lanjutan)

B. Risiko pasar dan risiko likuiditas (lanjutan)

(ii) Manajemen risiko suku bunga *portfolio banking book* (lanjutan)

Untuk mengetahui dampak perubahan suku bunga dan nilai tukar pada kondisi ekstrim (krisis) terhadap pendapatan dan modal, Bank melakukan *stress testing* risiko pasar *banking book* secara berkala.

(iii) Manajemen *pricing*

Bank menerapkan kebijakan *pricing* baik untuk produk dana maupun produk kredit. Kebijakan *pricing* merupakan salah satu strategi untuk memaksimalkan *Net Interest Margin* ("NIM") dan sekaligus mendukung Bank menguasai *market share* dengan mempertimbangkan kondisi persaingan.

Bank secara konsisten berupaya menerapkan strategi sebagai *market leader* dalam hal *pricing* pendanaan. Namun demikian, dengan mempertimbangkan kondisi likuiditas dan kebutuhan dana, Bank dapat menerapkan strategi agresif (lebih besar dari pesaing utama) atau defensif (sama atau lebih kecil dari pesaing utama).

Dalam menetapkan suku bunga kredit, Bank menerapkan *risk based pricing* yaitu pemberian suku bunga kredit kepada nasabah bervariasi berdasarkan tingkat risiko kreditnya. Dalam rangka meminimalkan risiko suku bunga, maka suku bunga kredit disesuaikan dengan suku bunga sumber dana pembiayaan. Selain biaya dana, suku bunga kredit ditetapkan dengan mempertimbangkan biaya *overhead*, premi risiko kredit dan margin keuntungan Bank dengan tetap memperhatikan *competitiveness* dengan pesaing utama. Suku bunga kredit dapat berupa suku bunga mengambang (*floating rate*) atau suku bunga tetap (*fixed rate*) untuk tenor tertentu.

Risiko nilai tukar adalah potensi kerugian yang timbul akibat pergerakan nilai tukar di pasar yang berlawanan pada saat Bank memiliki posisi terbuka. Bank menerapkan manajemen risiko nilai tukar yang memadai sehingga terhindar dari kerugian akibat perubahan atau volatilitas nilai tukar. Risiko nilai tukar berasal dari transaksi valuta asing dengan nasabah atau *counterparty* yang menyebabkan posisi terbuka dalam valuta asing maupun posisi struktural dalam valuta asing akibat penyertaan modal. Bank mengelola risiko nilai tukar dengan melakukan pemantauan dan pengelolaan Posisi Devisa Neto ("PDN") sesuai dengan limit internal dan ketentuan Bank Indonesia.

62. RISK MANAGEMENT (continued)

B. Market risk and liquidity risk (continued)

(ii) Interest rate risk management on banking book portfolio (continued)

To assess the impact of changes in interest rates and exchange rates at extreme conditions (crisis) to earnings and capital, the Bank conducts stress testing on the market risk of banking book regularly.

(iii) Pricing management

The Bank implements pricing policy for loans or deposit products. The pricing policy is one of the Bank's strategy to maximise Net Interest Margin ("NIM") and to support the Bank to dominate the market share by considering the competition condition.

The Bank consistently manages to apply the strategy as market leader in terms of fund pricing. However, considering the liquidity conditions and funding needs, the Bank may implement an aggressive strategy (greater than major competitors) or defensive (equal to or smaller than major competitors).

In determine interest rates, the Bank implements risk-based pricing by providing a range of interest rate of loan to customers based on credit risk level. In order to minimize interest rate risk, the loan interest rate is adjusted with interest rate from cost of funds. Other than cost of funds, loan interest rates are determined with consideration to overhead costs, credit risk premiums and profit margins as well as taking into account the Bank's competitiveness with its major competitors. Interest rates for loan can be either a floating or a fixed rate for certain tenors.

Exchange rate risk represents potential loss arising from unfavourable exchange rate movements in the market when the Bank has an open position. The Bank applies a proper foreign exchange risk management to avoid loss arising from exchange rate changes or volatility. Exchange rate risk arises from foreign exchange currency transactions with customer or counterparty which leads to an open position in foreign currency or structural positions in foreign currencies due to capital investment. The Bank manages exchange rate risk by monitoring and managing the Net Open Position ("NOP") in accordance with internal limits and the regulation of Bank Indonesia.

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62. MANAJEMEN RISIKO (lanjutan)

B. Risiko pasar dan risiko likuiditas (lanjutan)

(iv) Manajemen risiko nilai tukar

Perhitungan PDN pada tanggal 31 Desember 2025 dan 2024 berdasarkan Peraturan Bank Indonesia No. 12/10/PBI/2010 tanggal 1 Juli 2010 yang telah diperbaharui oleh Peraturan Bank Indonesia No. 17/5/PBI/2015 tanggal 29 Mei 2015 yang mengatur mengenai penghapusan peraturan PDN 30 menit. Sesuai dengan Peraturan Bank Indonesia, rasio PDN secara keseluruhan adalah penjumlahan nilai absolut dari selisih bersih antara aset dan liabilitas dalam laporan posisi keuangan untuk setiap mata uang asing yang dinyatakan dalam Rupiah ditambah dengan selisih bersih dari tagihan dan liabilitas komitmen dan kontinjensi, yang dicatat dalam rekening administratif, untuk setiap mata uang asing, yang dinyatakan dalam Rupiah. PDN untuk laporan posisi keuangan adalah selisih bersih jumlah aset dan jumlah liabilitas dalam mata uang asing yang dinyatakan dalam Rupiah. Terhitung tanggal 20 Maret 2020 sesuai dengan Surat BI No. 22/53/DPPK/Srt/B, transaksi *Domestic Non-Deliverable Forward* ("DNDF") disertakan ke dalam perhitungan PDN.

a. Eksposur Bank Mandiri atas risiko nilai tukar mata uang asing

Tabel di bawah ini mengikhtisarkan eksposur Grup atas risiko nilai tukar mata uang asing. Termasuk di dalamnya adalah instrumen keuangan Grup pada nilai tercatat, dikategorikan berdasarkan jenis mata uang.

62. RISK MANAGEMENT (continued)

B. Market risk and liquidity risk (continued)

(iv) Foreign exchange risk management

The calculation of the net open position as of 31 December 2025 and 2024 is based on Bank Indonesia's Regulation No. 12/10/PBI/2010 dated 1 July 2010 which amended by Bank Indonesia's Regulation No. 17/5/PBI/2015 dated on 29 May 2015 regarding removal implementation NOP 30 minutes. In accordance with Bank Indonesia Regulation, the overall NOP ratio is the total absolute amount from the net difference between assets and liabilities for each foreign currency on statement of financial position which presented in Rupiah added with the net difference between receivables and payables of commitments and contingencies for each foreign currency recorded in administrative which presented in Rupiah. The net open position for the statement of financial position is the net difference between total assets and liabilities for each foreign currency which presented in Rupiah. As of 20 March 2020, in accordance with BI Letter No. 22/53/DPPK/Srt/B, Domestic Non-Deliverable Forward ("DNDF") transactions are included in the NOP calculation.

a. Bank Mandiri exposure to foreign currency exchange rate risk

The table below summarizes the Group's exposure of foreign currency exchange rate risk. Included in the table are the Group's financial instruments at carrying amount, categorised by currencies.

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	Dolar Amerika Serikat/ United States Dollar	Euro Eropa/ European Euro	Dolar Singapura/ Singapore Dollar	Yen Jepang/ Japanese Yen	Dolar Australia/ Australian Dollar	Yuan China/ Chinese Yuan	Pound Sterling Inggris/ Great Britain Pound- sterling	Lain-lain/ Others	Total	
Aset										Assets
Kas	1.689.981	373.434	276.815	65.795	330.111	3.041	30.690	439.853	3.209.720	Cash
Giro pada Bank Indonesia	18.737.295	-	-	-	-	-	-	-	18.737.295	Current accounts with Bank Indonesia
Giro pada bank lain	39.201.743	6.630.289	1.938.399	4.461.066	305.901	4.431.280	714.096	3.046.495	60.729.269	Current accounts with other banks
Penempatan pada Bank Indonesia dan bank lain	30.277.690	-	-	-	-	811.639	-	-	31.089.329	Placement with Bank Indonesia and other banks
Efek-efek	27.198.421	-	785.333	4.272.997	-	128.784	-	-	32.385.535	Marketable securities
Obligasi pemerintah	50.311.415	690.935	-	265.597	2.788	-	-	-	51.270.735	Government bonds
Tagihan lainnya - transaksi perdagangan	12.110.898	246.134	25.680	101.085	-	321.237	65.579	119.601	12.990.214	Other receivables - trade transactions
Tagihan derivatif	6.136.746	4.283	297	2.017	967	15.333	3.600	-	6.163.243	Derivative receivables
Kredit yang diberikan dan piutang/pembiayaan syariah	318.939.286	5.781.666	1.550.163	-	2.155.845	8.183.357	688.120	-	337.298.437	Loans and sharia receivables/financing
Tagihan akseptasi	3.231.641	146.656	2.136	16.442	-	623.143	-	61.572	4.081.590	Acceptance receivables
Aset lain-lain	4.368.855	94.723	8.723	844	8.406	43.906	10.295	106	4.535.858	Other assets
Total aset	512.203.971	13.968.120	4.587.546	9.185.843	2.804.018	14.561.720	1.512.380	3.667.627	562.491.225	Total asset

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62. MANAJEMEN RISIKO (lanjutan)

B. Risiko pasar dan risiko likuiditas (lanjutan)

(iv) Manajemen risiko nilai tukar (lanjutan)

a. Eksposur Bank Mandiri atas risiko nilai tukar mata uang asing (lanjutan)

Tabel di bawah ini mengikhtisarkan eksposur Grup atas risiko nilai tukar mata uang asing. Termasuk di dalamnya adalah instrumen keuangan Grup pada nilai tercatat, dikategorikan berdasarkan jenis mata uang. (lanjutan)

62. RISK MANAGEMENT (continued)

B. Market risk and liquidity risk (continued)

(iv) Foreign exchange risk management (continued)

a. Bank Mandiri exposure to foreign currency exchange rate risk (continued)

The table below summarizes the Group's exposure of foreign currency exchange rate risk. Included in the table are the Group's financial instruments at carrying amount, categorised by currencies. (continued)

31 Desember 2025/31 December 2025									
	Dolar Amerika Serikat/ United States Dollar	Euro Eropa/ European Euro	Dolar Singapura/ Singapore Dollar	Yen Jepang/ Japanese Yen	Dolar Australia/ Australian Dollar	Yuan China/ Chinese Yuan	Pound Sterling Inggris/ Great Britain Pound-sterling	Lain-lain/ Others	Total
Liabilitas									
Simpanan dari nasabah									
Giro dan giro wadiah	166.820.298	4.408.139	726.410	411.816	107.284	3.619.995	16.848	776.595	176.887.385
Tabungan dan tabungan wadiah	41.542.031	997.906	1.339.055	7.879.437	198.222	630.204	177.059	216.929	52.980.843
Deposito berjangka	55.461.040	29.366	1.042.130	38.110	24.592	1.663.650	1.975	52.608	58.313.471
Simpanan dari bank lain									
Giro, giro wadiah dan tabungan	2.117.104	399	1.765	432	-	8.270	-	44	2.128.014
Interbank call money	2.501.250	-	-	-	-	5.512.632	-	-	8.013.882
Deposito berjangka	4.237.324	-	-	-	-	-	-	-	4.237.324
Liabilitas atas efek-efek yang dijual dengan janji dibeli kembali	38.154.501	-	-	-	-	-	-	-	38.154.501
Liabilitas derivatif	5.987.560	8.841	902	58.470	-	2.632	19	833	6.059.257
Liabilitas akseptansi	3.231.641	146.656	2.136	16.442	-	623.143	-	61.572	4.081.590
Efek-efek yang diterbitkan	23.277.310	-	-	-	-	-	-	-	23.277.310
Beban yang masih harus dibayar	1.430.892	16.413	46.911	143	150	54.540	55	8.351	1.557.455
Liabilitas lain-lain	1.098.958	10.586	152.978	17.581	6.477	267.133	1.956	125.850	1.681.519
Pinjaman yang diterima	128.631.209	-	-	-	-	-	-	-	128.631.209
Pinjaman dan efek-efek subordinasi	90.112	-	-	-	-	-	-	-	90.112
Total liabilitas	474.581.230	5.618.306	3.312.287	8.422.431	336.725	12.382.199	197.912	1.242.782	506.093.872
Laporan posisi keuangan bersih	37.622.741	8.349.814	1.275.259	763.412	2.467.293	2.179.521	1.314.468	2.424.845	56.397.354
Rekening administratif bersih	5.839.445	(7.799.168)	(1.034.859)	(733.995)	(2.424.166)	(80.958)	(1.353.462)	(1.178.684)	(8.765.847)
31 Desember 2024/31 December 2024									
	Dolar Amerika Serikat/ United States Dollar	Euro Eropa/ European Euro	Dolar Singapura/ Singapore Dollar	Yen Jepang/ Japanese Yen	Dolar Australia/ Australian Dollar	Yuan China/ Chinese Yuan	Pound Sterling Inggris/ Great Britain Pound-sterling	Lain-lain/ Others	Total
Aset									
Kas	2.336.137	306.836	231.324	67.744	273.072	5.379	31.811	435.539	3.687.842
Giro pada Bank Indonesia	13.738.349	-	-	-	-	-	-	-	13.738.349
Giro pada bank lain	29.598.431	5.920.871	905.392	5.858.813	229.755	1.784.098	1.048.389	918.300	46.264.049
Penempatan pada Bank Indonesia dan bank lain	30.350.296	-	35.889	-	-	201.757	-	105.729	30.693.671
Efek-efek	24.727.200	-	644.529	10.385	-	73.676	-	-	25.455.790
Obligasi pemerintah	50.464.201	1.138.143	-	-	-	-	-	-	51.602.344
Tagihan lainnya - transaksi perdagangan	11.446.140	85.543	30.726	11.585	-	152.884	40.038	18.321	11.785.237
Tagihan derivatif	6.530.888	26.749	4	13.091	42	23.694	2.515	133	6.597.116
Kredit yang diberikan dan piutang/ pembiayaan syariah	271.899.002	5.309.651	1.662.946	32.067	1.130.626	4.829.413	516.849	-	285.380.554
Tagihan akseptansi	3.080.537	255.283	2.869	54.769	-	366.435	-	40.036	3.799.929
Aset lain-lain	3.371.087	95.210	10.644	259	6.203	28.771	8.829	76	3.521.079
Total aset	447.542.268	13.138.286	3.524.323	6.048.713	1.639.698	7.466.107	1.648.431	1.518.134	482.525.960
Assets									
Cash	2.336.137	306.836	231.324	67.744	273.072	5.379	31.811	435.539	3.687.842
Current accounts with Bank Indonesia	13.738.349	-	-	-	-	-	-	-	13.738.349
Current accounts with other banks	29.598.431	5.920.871	905.392	5.858.813	229.755	1.784.098	1.048.389	918.300	46.264.049
Placement with Bank Indonesia and other banks	30.350.296	-	35.889	-	-	201.757	-	105.729	30.693.671
Marketable securities	24.727.200	-	644.529	10.385	-	73.676	-	-	25.455.790
Government bonds	50.464.201	1.138.143	-	-	-	-	-	-	51.602.344
Other receivables - trade transactions	11.446.140	85.543	30.726	11.585	-	152.884	40.038	18.321	11.785.237
Derivative receivables	6.530.888	26.749	4	13.091	42	23.694	2.515	133	6.597.116
Loans and sharia receivables/ financing	271.899.002	5.309.651	1.662.946	32.067	1.130.626	4.829.413	516.849	-	285.380.554
Acceptance receivables	3.080.537	255.283	2.869	54.769	-	366.435	-	40.036	3.799.929
Other assets	3.371.087	95.210	10.644	259	6.203	28.771	8.829	76	3.521.079
Total asset	447.542.268	13.138.286	3.524.323	6.048.713	1.639.698	7.466.107	1.648.431	1.518.134	482.525.960

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62. MANAJEMEN RISIKO (lanjutan)

B. Risiko pasar dan risiko likuiditas (lanjutan)

(iv) Manajemen risiko nilai tukar (lanjutan)

- b. Saldo aset dan liabilitas moneter dalam mata uang asing adalah sebagai berikut:

62. RISK MANAGEMENT (continued)

B. Market risk and liquidity risk (continued)

(iv) Foreign exchange risk management (continued)

- b. The balance of monetary assets and liabilities in foreign currencies are as follows:

	31 Desember 2025/ 31 December 2025		
	Ekuivalen Rupiah (dalam jutaan)/ Rupiah equivalent (in million)	Mata uang asing (dalam ribuan)/ Foreign currencies (in thousand)	
Aset			Assets
Kas			Cash
Dolar Amerika Serikat	1.689.981	101.348	United States Dollar
Dolar Singapura	276.815	21.351	Singapore Dollar
Euro Eropa	373.434	19.081	European Euro
Dolar Australia	330.111	29.600	Australian Dollar
Yen Jepang	65.795	617.793	Japanese Yen
Pound Sterling Inggris	30.690	1.368	Great Britain Pound Sterling
Yuan China	3.041	1.275	Chinese Yuan
Lain-lain	439.853	31.816	Others
	3.209.720	823.632	
Giro pada			Current accounts with
Bank Indonesia			Bank Indonesia
Dolar Amerika Serikat	18.737.295	1.123.676	United States Dollar
Giro pada			Current accounts with
bank lain			other banks
Dolar Amerika Serikat	39.201.743	2.350.929	United States Dollar
Euro Eropa	6.630.289	338.774	European Euro
Yen Jepang	4.461.066	41.887.944	Japanese Yen
Yuan China	4.431.280	1.858.197	Chinese Yuan
Dolar Singapura	1.938.399	149.510	Singapore Dollar
Pound Sterling Inggris	714.096	31.823	Great Britain Pound Sterling
Dolar Australia	305.901	27.430	Australian Dollar
Lain-lain	3.046.495	395.013	Others
	60.729.269	47.039.620	
Penempatan pada			Placement with
Bank Indonesia dan bank lain			Bank Indonesia and other banks
Dolar Amerika Serikat	30.277.690	1.815.754	United States Dollar
Yuan China	811.639	340.350	Chinese Yuan
	31.089.329	2.156.104	
Efek-efek			Marketable securities
Dolar Amerika Serikat	27.198.421	1.631.091	United States Dollar
Dolar Singapura	785.333	60.573	Singapore Dollar
Yuan China	128.784	54.004	Chinese Yuan
Yen Jepang	4.272.997	40.122.038	Japanese Yen
	32.385.535	41.867.706	
Obligasi pemerintah			Government bonds
Dolar Amerika Serikat	50.311.415	3.017.176	United States Dollar
Euro Eropa	690.935	35.303	European Euro
Yen Jepang	265.597	2.493.869	Japanese Yen
Dolar Australia	2.788	250	Australian Dollar
	51.270.735	5.546.598	
Tagihan lainnya - transaksi			Other receivables - trade
perdagangan			transactions
Dolar Amerika Serikat	12.110.898	726.291	United States Dollar
Euro Eropa	246.134	12.576	European Euro
Yuan China	321.237	134.706	Chinese Yuan
Pound Sterling Inggris	65.579	2.922	Great Britain Pound Sterling
Yen Jepang	101.085	949.155	Japanese Yen
Dolar Singapura	25.680	1.981	Singapore Dollar
Lain-lain	119.601	7.172	Others
	12.990.214	1.834.803	

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62. MANAJEMEN RISIKO (lanjutan)

B. Risiko pasar dan risiko likuiditas (lanjutan)

(iv) Manajemen risiko nilai tukar (lanjutan)

b. Saldo aset dan liabilitas moneter dalam mata uang asing adalah sebagai berikut: (lanjutan)

62. RISK MANAGEMENT (continued)

B. Market risk and liquidity risk (continued)

(iv) Foreign exchange risk management (continued)

b. The balance of monetary assets and liabilities in foreign currencies are as follows: (continued)

	31 Desember 2025/ 31 December 2025		
	Ekuivalen Rupiah (dalam jutaan)/ Rupiah equivalent (in million)	Mata uang asing (dalam ribuan)/ Foreign currencies (in thousand)	
Aset (lanjutan)			Assets (continued)
Tagihan derivatif			Derivative receivables
Dolar Amerika Serikat	6.136.746	368.021	United States Dollar
Euro Eropa	4.283	219	European Euro
Dolar Singapura	297	23	Singapore Dollar
Yuan China	15.333	6.430	Chinese Yuan
Pound Sterling Inggris	3.600	160	Great Britain Pound Sterling
Yen Jepang	2.017	18.939	Japanese Yen
Dolar Australia	967	87	Australian Dollar
	6.163.243	393.879	
Kredit yang diberikan dan piutang/pembiayaan syariah			Loan and sharia loan/financing
Dolar Amerika Serikat	318.939.286	19.126.794	United States Dollar
Yuan China	8.183.357	3.431.580	Chinese Yuan
Euro Eropa	5.781.666	295.413	European Euro
Dolar Singapura	1.550.163	119.565	Singapore Dollar
Dolar Australia	2.155.845	193.310	Australian Dollar
Pound Sterling Inggris	688.120	30.665	Great Britain Pound Sterling
	337.298.437	23.197.327	
Tagihan akseptasi			Acceptance receivables
Dolar Amerika Serikat	3.231.641	193.802	United States Dollar
Yuan China	623.143	261.307	Chinese Yuan
Euro Eropa	146.656	7.493	European Euro
Yen Jepang	16.442	154.385	Japanese Yen
Dolar Singapura	2.136	165	Singapore Dollar
Lain-lain	61.572	3.692	Others
	4.081.590	620.844	
Aset lain-lain			Other assets
Dolar Amerika Serikat	4.368.855	262.001	United States Dollar
Euro Eropa	94.723	4.840	European Euro
Yuan China	43.906	18.412	Chinese Yuan
Dolar Australia	8.406	754	Australian Dollar
Dolar Singapura	8.723	673	Singapore Dollar
Pound Sterling Inggris	10.295	459	Great Britain Pound Sterling
Yen Jepang	844	7.925	Japanese Yen
Lain-lain	106	6	Others
	4.535.858	295.070	
Total aset	562.491.225	124.899.259	Total assets
Liabilitas			Liabilities
Simpanan dari nasabah			Deposits from customers
Giro dan giro wadiah			Demand deposits and wadiah demand deposits
Dolar Amerika Serikat	166.820.298	10.004.216	United States Dollar
Euro Eropa	4.408.139	225.233	European Euro
Yuan China	3.619.995	1.517.996	Chinese Yuan
Dolar Singapura	726.410	56.028	Singapore Dollar
Yen Jepang	411.816	3.866.817	Japanese Yen
Dolar Australia	107.284	9.620	Australian Dollar
Pound Sterling Inggris	16.848	751	Great Britain Pound Sterling
Lain-lain	776.595	208.433	Others
	176.887.385	15.889.094	

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62. MANAJEMEN RISIKO (lanjutan)

- B. Risiko pasar dan risiko likuiditas (lanjutan)
- (iv) Manajemen risiko nilai tukar (lanjutan)
- b. Saldo aset dan liabilitas moneter dalam mata uang asing adalah sebagai berikut: (lanjutan)

62. RISK MANAGEMENT (continued)

- B. Market risk and liquidity risk (continued)
- (iv) Foreign exchange risk management (continued)
- b. The balance of monetary assets and liabilities in foreign currencies are as follows: (continued)

	31 Desember 2025/ 31 December 2025		
	Ekuivalen Rupiah (dalam jutaan)/ Rupiah equivalent (in million)	Mata uang asing (dalam ribuan)/ Foreign currencies (in thousand)	
Liabilitas (lanjutan)			Liabilities (continued)
Simpanan dari nasabah (lanjutan)			Deposits from customers (continued)
Tabungan dan tabungan wadiah			Saving deposits and wadiah saving deposits
Dolar Amerika Serikat	41.542.031	2.491.277	United States Dollar
Yen Jepang	7.879.437	73.985.324	Japanese Yen
Dolar Singapura	1.339.055	103.282	Singapore Dollar
Euro Eropa	997.906	50.988	European Euro
Dolar Australia	198.222	17.774	Australian Dollar
Pound Sterling Inggris	177.059	7.890	Great Britain Pound Sterling
Yuan China	630.204	264.268	Chinese Yuan
Lain-lain	216.929	19.519	Others
	52.980.843	76.940.322	
Deposito berjangka			Time deposits
Dolar Amerika Serikat	55.461.040	3.325.999	United States Dollar
Dolar Singapura	1.042.130	80.380	Singapore Dollar
Yuan China	1.663.650	697.629	Chinese Yuan
Yen Jepang	38.110	357.840	Japanese Yen
Euro Eropa	29.366	1.500	European Euro
Dolar Australia	24.592	2.205	Australian Dollar
Pound Sterling Inggris	1.975	88	Great Britain Pound Sterling
Lain-lain	52.608	24.557	Others
	58.313.471	4.490.198	
Simpanan dari bank lain			Deposits from other banks
Giro, giro wadiah dan tabungan			Demand deposits, wadiah demand deposits and saving deposits
Dolar Amerika Serikat	2.117.104	129.963	United States Dollar
Dolar Singapura	1.765	136	Singapore Dollar
Yuan China	8.270	3.468	Chinese Yuan
Yen Jepang	432	4.056	Japanese Yen
Euro Eropa	399	20	European Euro
Lain-lain	44	3	Others
	2.128.014	137.646	
<i>Interbank call money</i>			<i>Interbank call money</i>
Yuan China			Chinese Yuan
Dolar Amerika Serikat	2.501.250	150.000	United States Dollar
Yuan China	5.512.632	2.311.647	Chinese Yuan
	8.013.882	2.461.647	
Deposito berjangka			Time deposits
Dolar Amerika Serikat	4.237.324	254.112	United States Dollar
Liabilitas atas efek-efek yang dijual dengan janji dibeli kembali			Securities sold under agreements to repurchase
Dolar Amerika Serikat	38.154.501	2.288.126	United States Dollar
Liabilitas derivatif			Derivative payables
Dolar Amerika Serikat	5.987.560	359.074	United States Dollar
Yen Jepang	58.470	549.014	Japanese Yen
Euro Eropa	8.841	452	European Euro
Dolar Singapura	902	70	Singapore Dollar
Pound Sterling Inggris	19	1	Great Britain Pound Sterling
Yuan China	2.632	1.104	Chinese Yuan
Dolar Australia	833	50	Australian Dollar
	6.059.257	909.765	

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62. RISK MANAGEMENT (continued)

B. Risiko pasar dan risiko likuiditas (lanjutan)

B. Market risk and liquidity risk (continued)

(iv) Manajemen risiko nilai tukar (lanjutan)

(iv) Foreign exchange risk management (continued)

b. Saldo aset dan liabilitas moneter dalam mata uang asing adalah sebagai berikut: (lanjutan)

b. The balance of monetary assets and liabilities in foreign currencies are as follows: (continued)

	31 Desember 2025/ 31 December 2025		
	Ekuivalen Rupiah (dalam jutaan)/ Rupiah equivalent (in million)	Mata uang asing (dalam ribuan)/ Foreign currencies (in thousand)	
Liabilitas (lanjutan)			Liabilities (continued)
Liabilitas akseptasi			Acceptance payables
Dolar Amerika Serikat	3.231.641	193.802	United States Dollar
Yuan China	623.143	261.307	Chinese Yuan
Euro Eropa	146.656	7.493	European Euro
Yen Jepang	16.442	154.385	Japanese Yen
Dolar Singapura	2.136	165	Singapore Dollar
Lain-lain	61.572	3.692	Others
	4.081.590	620.844	
Efek - efek yang diterbitkan			Debt securities issued
Dolar Amerika Serikat	23.277.310	1.395.941	United States Dollar
Beban yang masih harus dibayar			Accrued expenses
Dolar Amerika Serikat	1.430.892	85.811	United States Dollar
Dolar Singapura	46.911	3.618	Singapore Dollar
Yuan China	54.540	22.871	Chinese Yuan
Euro Eropa	16.413	839	European Euro
Dolar Australia	150	13	Australian Dollar
Yen Jepang	143	1.343	Japanese Yen
Pound Sterling Inggris	55	2	Great Britain Pound Sterling
Lain-lain	8.351	3.898	Others
	1.557.455	118.395	
Liabilitas lain-lain			Other liabilities
Dolar Amerika Serikat	1.098.957	65.905	United States Dollar
Yuan China	267.133	112.018	Chinese Yuan
Dolar Singapura	152.978	11.799	Singapore Dollar
Euro Eropa	10.586	541	European Euro
Dolar Australia	6.477	581	Australian Dollar
Pound Sterling Inggris	1.956	87	Great Britain Pound Sterling
Yen Jepang	17.581	165.080	Japanese Yen
Lain-lain	125.850	30.870	Others
	1.681.518	386.881	
Pinjaman yang diterima			Fund borrowings
Dolar Amerika Serikat	128.631.210	7.714.016	United States Dollar
Pinjaman dan efek-efek subordinasi			Subordinated loans and marketable securities
Dolar Amerika Serikat	90.112	5.404	United States Dollar
Total liabilitas	506.093.872	113.609.391	Total liabilities

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62. RISK MANAGEMENT (continued)

B. Risiko pasar dan risiko likuiditas (lanjutan)

B. Market risk and liquidity risk (continued)

(iv) Manajemen risiko nilai tukar (lanjutan)

(iv) Foreign exchange risk management (continued)

b. Saldo aset dan liabilitas moneter dalam mata uang asing adalah sebagai berikut: (lanjutan)

b. The balance of monetary assets and liabilities in foreign currencies are as follows: (continued)

	31 Desember 2024/ 31 December 2024		
	Ekuivalen Rupiah (dalam jutaan)/ Rupiah equivalent (in million)	Mata uang asing (dalam ribuan)/ Foreign currencies (in thousand)	
Aset			Assets
Kas			Cash
Dolar Amerika Serikat	2.336.137	145.147	United States Dollar
Euro Eropa	306.836	18.310	European Euro
Dolar Australia	273.072	27.270	Australian Dollar
Dolar Singapura	231.324	19.530	Singapore Dollar
Yen Jepang	67.744	657.517	Japanese Yen
Pound Sterling Inggris	31.811	1.573	Great Britain Pound Sterling
Yuan China	5.379	2.439	Chinese Yuan
Lain-lain	435.539	32.537	Others
	3.687.842	904.323	
Giro pada Bank Indonesia			Current accounts with Bank Indonesia
Dolar Amerika Serikat	13.738.349	853.579	United States Dollar
Giro pada bank lain			Current accounts with other banks
Dolar Amerika Serikat	29.598.431	1.838.983	United States Dollar
Euro Eropa	5.920.871	353.314	European Euro
Yen Jepang	5.858.813	56.865.117	Japanese Yen
Yuan China	1.784.098	809.118	Chinese Yuan
Pound Sterling Inggris	1.048.389	51.853	Great Britain Pound Sterling
Dolar Singapura	905.392	76.439	Singapore Dollar
Dolar Australia	229.755	22.945	Australian Dollar
Lain-lain	918.300	81.519	Others
	46.264.049	60.099.288	
Penempatan pada Bank Indonesia dan bank lain			Placement with Bank Indonesia and other banks
Dolar Amerika Serikat	30.350.296	1.885.697	United States Dollar
Yuan China	201.757	91.500	Chinese Yuan
Dolar Singapura	35.889	3.030	Singapore Dollar
Lain-lain	105.729	51.000	Others
	30.693.671	2.031.227	
Efek-efek			Marketable securities
Dolar Amerika Serikat	24.727.200	1.536.329	United States Dollar
Dolar Singapura	644.529	54.416	Singapore Dollar
Yuan China	73.676	33.413	Chinese Yuan
Yen Jepang	10.385	100.796	Japanese
	25.455.790	1.724.954	
Obligasi pemerintah			Government bonds
Dolar Amerika Serikat	50.464.201	3.135.396	United States Dollar
Euro Eropa	1.138.143	67.916	European Euro
	51.602.344	3.203.312	
Tagihan lainnya - transaksi perdagangan			Other receivables - trade transactions
Dolar Amerika Serikat	11.446.140	711.161	United States Dollar
Yuan China	152.884	69.335	Chinese Yuan
Euro Eropa	85.543	5.105	European Euro
Pound Sterling Inggris	40.038	1.980	Great Britain Pound Sterling
Dolar Singapura	30.726	2.594	Singapore Dollar
Yen Jepang	11.585	112.443	Japanese Yen
Lain-lain	18.321	1.138	Others
	11.785.237	903.756	

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62. MANAJEMEN RISIKO (lanjutan)

62. RISK MANAGEMENT (continued)

B. Risiko pasar dan risiko likuiditas (lanjutan)

B. Market risk and liquidity risk (continued)

(iv) Manajemen risiko nilai tukar (lanjutan)

(iv) Foreign exchange risk management (continued)

b. Saldo aset dan liabilitas moneter dalam mata uang asing adalah sebagai berikut: (lanjutan)

b. The balance of monetary assets and liabilities in foreign currencies are as follows: (continued)

	31 Desember 2024/ 31 December 2024		
	Ekuivalen Rupiah (dalam jutaan)/ Rupiah equivalent (in million)	Mata uang asing (dalam ribuan)/ Foreign currencies (in thousand)	
Aset (lanjutan)			Assets (continued)
Tagihan derivatif			Derivative receivables
Dolar Amerika Serikat	6.530.888	405.771	United States Dollar
Euro Eropa	26.749	1.596	European Euro
Yuan China	23.694	10.746	Chinese Yuan
Yen Jepang	13.091	127.060	Japanese Yen
Pound Sterling Inggris	2.515	124	Great Britain Pound Sterling
Dolar Australia	42	4	Australian Dollar
Dolar Singapura	4	-	Singapore Dollar
Lain-lain	133	8	Others
	6.597.116	545.309	
Kredit yang diberikan dan piutang/pembiayaan syariah			Loan and sharia loan/financing
Dolar Amerika Serikat	271.899.002	16.893.383	United States Dollar
Euro Eropa	5.309.651	316.840	European Euro
Yuan China	4.829.413	2.190.220	Chinese Yuan
Dolar Singapura	1.662.946	140.397	Singapore Dollar
Dolar Australia	1.130.626	112.910	Australian Dollar
Pound Sterling Inggris	516.849	25.563	Great Britain Pound Sterling
Yen Jepang	32.067	311.239	Japanese Yen
	285.380.554	19.990.552	
Tagihan akseptasi			Acceptance receivables
Dolar Amerika Serikat	3.080.537	191.397	United States Dollar
Yuan China	366.435	166.184	Chinese Yuan
Euro Eropa	255.283	15.233	European Euro
Yen Jepang	54.769	531.583	Japanese Yen
Dolar Singapura	2.869	242	Singapore Dollar
Lain-lain	40.036	2.487	Others
	3.799.929	907.126	
Aset lain-lain			Other assets
Dolar Amerika Serikat	3.371.087	209.450	United States Dollar
Euro Eropa	95.210	5.681	European Euro
Yuan China	28.771	13.048	Chinese Yuan
Dolar Singapura	10.644	898	Singapore Dollar
Pound Sterling Inggris	8.829	437	Great Britain Pound Sterling
Dolar Australia	6.203	619	Australian Dollar
Yen Jepang	259	2.514	Japanese Yen
Lain-lain	76	13	Others
	3.521.079	232.660	
Total aset	482.525.960	91.396.086	Total assets
Liabilitas			Liabilities
Simpanan dari nasabah			Deposits from customers
Giro dan giro wadiah			Demand deposits and wadiah demand deposits
Dolar Amerika Serikat	177.865.251	11.050.963	United States Dollar
Euro Eropa	4.164.814	248.525	European Euro
Yuan China	2.199.676	997.590	Chinese Yuan
Yen Jepang	1.479.829	14.363.088	Japanese Yen
Dolar Singapura	601.942	50.820	Singapore Dollar
Dolar Australia	154.963	15.475	Australian Dollar
Pound Sterling Inggris	68.938	3.410	Great Britain Pound Sterling
Lain-lain	100.613	8.996	Others
	186.636.026	26.738.867	

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62. MANAJEMEN RISIKO (lanjutan)

62. RISK MANAGEMENT (continued)

B. Risiko pasar dan risiko likuiditas (lanjutan)

B. Market risk and liquidity risk (continued)

(iv) Manajemen risiko nilai tukar (lanjutan)

(iv) Foreign exchange risk management (continued)

b. Saldo aset dan liabilitas moneter dalam mata uang asing adalah sebagai berikut: (lanjutan)

b. The balance of monetary assets and liabilities in foreign currencies are as follows: (continued)

	31 Desember 2024/ 31 December 2024		
	Ekuivalen Rupiah (dalam jutaan)/ Rupiah equivalent (in million)	Mata uang asing (dalam ribuan)/ Foreign currencies (in thousand)	
Liabilitas (lanjutan)			Liabilities (continued)
Simpanan dari nasabah (lanjutan)			Deposits from customers (continued)
Tabungan dan tabungan wadiah			Saving deposits and wadiah saving deposits
Dolar Amerika Serikat	39.539.856	2.456.656	United States Dollar
Yen Jepang	3.786.159	36.748.122	Japanese Yen
Dolar Singapura	702.088	59.275	Singapore Dollar
Euro Eropa	480.402	28.667	European Euro
Dolar Australia	217.302	21.701	Australian Dollar
Pound Sterling Inggris	179.728	8.889	Great Britain Pound Sterling
Yuan China	53.919	24.453	Chinese Yuan
Lain-lain	44.900	8.234	Others
	45.004.354	39.355.997	
Deposito berjangka			Time deposits
Dolar Amerika Serikat	37.559.481	2.333.612	United States Dollar
Dolar Singapura	608.155	51.345	Singapore Dollar
Yuan China	776.103	351.976	Chinese Yuan
Yen Jepang	36.194	351.296	Japanese Yen
Euro Eropa	19.941	1.190	European Euro
Dolar Australia	30.906	3.086	Australian Dollar
Pound Sterling Inggris	1.611	80	Great Britain Pound Sterling
Lain-lain	35.125	16.943	Others
	39.067.516	3.109.528	
Simpanan dari bank lain			Deposits from other banks
Giro, giro wadiah, dan tabungan			Demand deposits, wadiah demand deposits and saving deposits
Dolar Amerika Serikat	5.032.056	312.647	United States Dollar
Dolar Singapura	1.608	136	Singapore Dollar
Yuan China	476	216	Chinese Yuan
Yen Jepang	419	4.067	Japanese Yen
Euro Eropa	345	21	European Euro
Lain-lain	43	3	Others
	5.034.947	317.090	
<i>Interbank call money</i>			<i>Interbank call money</i>
Dolar Amerika Serikat	5.713.725	355.000	United States Dollar
Yuan China	3.547.829	1.609.000	Chinese Yuan
	9.261.554	1.964.000	
Deposito berjangka			Time deposits
Dolar Amerika Serikat	3.255.487	202.267	United States Dollar
Liabilitas atas efek-efek yang dijual dengan janji dibeli kembali			Securities sold under agreements to repurchase
Dolar Amerika Serikat	32.671.051	2.029.888	United States Dollar
Liabilitas derivatif			Derivative payables
Dolar Amerika Serikat	6.414.612	398.547	United States Dollar
Yen Jepang	96.580	937.397	Japanese Yen
Yuan China	17.476	7.926	Chinese Yuan
Euro Eropa	672	40	European Euro
Dolar Australia	30	3	Australian Dollar
Dolar Singapura	31	3	Singapore Dollar
Lain-lain	20	1	Others
	6.529.421	1.343.917	

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62. MANAJEMEN RISIKO (lanjutan)

62. RISK MANAGEMENT (continued)

B. Risiko pasar dan risiko likuiditas (lanjutan)

B. Market risk and liquidity risk (continued)

(iv) Manajemen risiko nilai tukar (lanjutan)

(iv) Foreign exchange risk management (continued)

b. Saldo aset dan liabilitas moneter dalam mata uang asing adalah sebagai berikut: (lanjutan)

b. The balance of monetary assets and liabilities in foreign currencies are as follows: (continued)

	31 Desember 2024/ 31 December 2024		
	Ekuivalen Rupiah (dalam jutaan)/ Rupiah equivalent (in million)	Mata uang asing (dalam ribuan)/ Foreign currencies (in thousand)	
Liabilitas (lanjutan)			Liabilities (continued)
Liabilitas akseptasi			Acceptance payables
Dolar Amerika Serikat	3.080.537	191.397	United States Dollar
Yuan China	366.435	166.184	Chinese Yuan
Euro Eropa	255.283	15.233	European Euro
Yen Jepang	54.769	531.583	Japanese Yen
Dolar Singapura	2.869	242	Singapore Dollar
Lain-lain	40.036	2.487	Others
	3.799.929	907.126	
Efek - efek yang diterbitkan			Debt securities issued
Dolar Amerika Serikat	17.676.520	1.098.262	United States Dollar
Beban yang masih harus dibayar			Accrued expenses
Dolar Amerika Serikat	1.366.463	84.900	United States Dollar
Dolar Singapura	49.275	4.160	Singapore Dollar
Yuan China	42.149	19.115	Chinese Yuan
Dolar Hong Kong	6.897	3.327	Hong Kong Dollar
Euro Eropa	1.247	74	European Euro
Yen Jepang	138	1.339	Japanese Yen
Pound Sterling Inggris	58	3	Great Britain Pound Sterling
Dolar Australia	140	14	Australian Dollar
Lain-lain	9	1	Others
	1.466.376	112.933	
Liabilitas lain-lain			Other liabilities
Dolar Amerika Serikat	599.223	37.231	United States Dollar
Yuan China	391.407	177.509	Chinese Yuan
Dolar Singapura	153.625	12.970	Singapore Dollar
Yen Jepang	42.659	414.044	Japanese Yen
Euro Eropa	26.618	1.589	European Euro
Dolar Australia	19.647	1.962	Australian Dollar
Pound Sterling Inggris	2.719	134	Great Britain Pound Sterling
Lain-lain	60.220	6.713	Others
	1.296.118	652.152	
Pinjaman yang diterima			Fund borrowings
Dolar Amerika Serikat	97.213.556	6.039.985	United States Dollar
Pinjaman dan efek-efek subordinasi			Subordinated loans and marketable securities
Dolar Amerika Serikat	104.015	6.463	United States Dollar
Total liabilitas	449.016.870	83.878.475	Total liabilities

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62. MANAJEMEN RISIKO (lanjutan)

B. Risiko pasar dan risiko likuiditas (lanjutan)

(iv) Manajemen risiko nilai tukar (lanjutan)

c. Sensitivitas terhadap laba bersih

Tabel di bawah ini mengikhtisarkan sensitivitas laba bersih Bank Mandiri atas perubahan nilai tukar mata uang asing yaitu:

	Peningkatan 5%/ Increased by 5%	Penurunan 5%/ Decreased by 5%
31 Desember 2025		
Menambah/(mengurangi) laba bersih	118.207	(118.207)
31 Desember 2024		
Menambah/(mengurangi) laba bersih	(84.975)	84.975

Proyeksi di atas hanya mengasumsikan perubahan nilai tukar mata uang asing Dolar Amerika Serikat sedangkan nilai tukar mata uang asing lainnya tidak berubah. Dolar Amerika Serikat merupakan komponen terbesar mata uang asing yang dimiliki Bank. Proyeksi dalam hal ini juga mengasumsikan bahwa seluruh variabel lainnya adalah konstan pada tanggal pelaporan keuangan.

(v) Nilai wajar aset dan liabilitas keuangan

Penilaian/valuasi juga merupakan komponen penting yang dibutuhkan untuk mengelola hampir semua risiko perbankan termasuk risiko pasar, risiko kredit dan risiko likuiditas. Proses valuasi dilakukan atas seluruh posisi *trading book* termasuk efek-efek yang dimiliki Grup dalam portofolio diukur pada nilai wajar melalui penghasilan komprehensif lain.

Tabel di bawah ini menganalisis instrumen keuangan yang dicatat pada nilai wajar berdasarkan tingkatan metode penilaian. Perbedaan pada setiap tingkatan metode penilaian dijelaskan sebagai berikut:

- Harga kuotasian (tidak disesuaikan) dari pasar yang aktif untuk aset atau liabilitas yang identik (Tingkat 1);
- *Input* selain harga yang kuotasian 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 2);
- *Input* untuk aset atau liabilitas yang tidak didasarkan pada data pasar yang dapat diobservasi (informasi yang tidak dapat diobservasi) (Tingkat 3).

62. RISK MANAGEMENT (continued)

B. Market risk and liquidity risk (continued)

(iv) Foreign exchange risk management (continued)

c. Sensitivity to net income

The table below shows the sensitivity of Bank Mandiri's net income to movement of foreign exchange rates:

31 December 2025
Increase/(decrease) net income
31 December 2024
Increase/(decrease) net income

The projection above assumes only changes in foreign currency exchange rate of US Dollar while other foreign exchange rates remain unchanged. US Dollars is the major foreign exchange rate held by the Bank. The projection also assumes that all other variables are held constant at reporting date.

(v) Fair value of financial assets and liabilities

Valuation is also an important component to manage most risks in banking industry including market risk, credit risk and liquidity risk. Valuation process is performed for all trading book position including marketable securities owned by the Group's portfolio measured at fair value through other comprehensive income.

The table below shows analysis of financial instruments carried at fair value based on method of valuation levels. The difference at each level of assessment methods is described as follows:

- Quoted prices (not adjusted) from active market for asset or liability which are the same/identical (Level 1);
- Inputs other than quoted market prices included in Level 1 that are observable for the asset and liability, either directly (as a price) or indirectly (derived from prices) (Level 2);
- Inputs for the asset or liability that are not based on observable market data (unobservable information) (Level 3).

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62. MANAJEMEN RISIKO (lanjutan)

62. RISK MANAGEMENT (continued)

B. Risiko pasar dan risiko likuiditas (lanjutan)

B. Market risk and liquidity risk (continued)

(v) Nilai wajar aset dan liabilitas keuangan (lanjutan)

(v) Fair value of financial assets and liabilities (continued)

Tabel berikut menyajikan aset dan liabilitas Grup yang diukur sebesar nilai wajar:

The table below shows the Group's assets and liabilities that are measured at fair value:

31 Desember 2025/31 December 2025					
	Nilai tercatat / Carrying value	Nilai wajar/Fair value			Total
		Tingkat 1/ Level 1	Tingkat 2/ Level 2	Tingkat 3/ Level 3	
Aset yang diukur sebesar nilai wajar					Assets measured at fair value
Efek-efek					Marketable securities
Diukur pada nilai wajar melalui laba rugi	62.993.300	52.596.196	10.397.104	-	Fair value through profit or loss
Diukur pada nilai wajar melalui penghasilan komprehensif lain	55.199.153	22.272.019	32.927.134	-	Fair value through other comprehensive income
Obligasi pemerintah					Government bonds
Diukur pada nilai wajar melalui laba rugi	33.687.479	31.458.904	2.228.575	-	Fair value through profit or loss
Diukur pada nilai wajar melalui penghasilan komprehensif lain	106.034.349	87.899.905	18.134.444	-	Fair value through other comprehensive income
Kredit yang diberikan dan piutang/pembiayaan syariah					Loans and sharia receivables/financing
Diukur pada nilai wajar melalui penghasilan komprehensif lain	7.287.028	-	-	7.287.028	Fair value through other comprehensive income
Tagihan derivatif	7.277.675	-	7.277.675	-	Derivative receivables
Penyertaan saham	1.930.234	11.735	-	1.918.499	Investments in shares
Liabilitas yang diukur sebesar nilai wajar					Liabilities measured at fair value
Liabilitas derivatif	6.841.621	-	6.841.621	-	Derivative payables
31 Desember 2024/31 December 2024					
	Nilai tercatat / Carrying value	Nilai wajar/Fair value			Total
		Tingkat 1/ Level 1	Tingkat 2/ Level 2	Tingkat 3/ Level 3	
Aset yang diukur sebesar nilai wajar					Assets measured at fair value
Efek-efek					Marketable securities
Diukur pada nilai wajar melalui laba rugi	18.188.560	17.386.563	801.997	-	Fair value through profit or loss
Diukur pada nilai wajar melalui penghasilan komprehensif lain	20.796.893	2.663.221	18.133.672	-	Fair value through other comprehensive income
Obligasi pemerintah					Government bonds
Diukur pada nilai wajar melalui laba rugi	6.962.445	6.844.756	117.689	-	Fair value through profit or loss
Diukur pada nilai wajar melalui penghasilan komprehensif lain	46.345.877	46.345.877	-	-	Fair value through other comprehensive income
Kredit yang diberikan dan piutang/pembiayaan syariah					Loans and sharia receivables/financing
Diukur pada nilai wajar melalui penghasilan komprehensif lain	5.462.851	-	-	5.462.851	Fair value through other comprehensive income
Tagihan derivatif	7.761.508	-	7.761.508	-	Derivative receivables
Penyertaan saham	1.966.608	678.712	1.267.899	19.997	Investments in shares
Liabilitas yang diukur sebesar nilai wajar					Liabilities measured at fair value
Liabilitas derivatif	7.336.998	-	7.336.998	-	Derivative payables

Pada tanggal 31 Desember 2025 dan 2024, untuk aset dan liabilitas yang dimiliki pada akhir tahun laporan diukur pada nilai wajar secara berulang, Bank dan Entitas Anak tidak memiliki transfer antara Tingkat 1 dan Tingkat 2 dari hierarki. Selain itu pada posisi tanggal yang sama, tidak terdapat Surat Berharga yang masuk ke dalam Tingkat 3.

As of 31 December 2025 and 2024, assets and liabilities held at the end of the reporting year are measured at fair value on a recurring basis. The Bank and its Subsidiaries have no transfers between Level 1 and Level 2 of the hierarchy. In addition at the same date, there is no Marketable Securities included in Level 3.

Nilai wajar instrumen keuangan yang diperdagangkan dalam pasar aktif (misalnya efek yang diukur pada nilai wajar melalui laba rugi dan nilai wajar melalui penghasilan komprehensif lain) ditentukan berdasarkan harga pasar kuotasian pada tanggal pelaporan.

The fair value of financial instruments traded in active markets (such as marketable securities which are measured at fair value through profit or loss and fair value through other comprehensive income) was determined based on quoted market prices at the reporting date.

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62. MANAJEMEN RISIKO (lanjutan)

B. Risiko pasar dan risiko likuiditas (lanjutan)

(v) Nilai wajar aset dan liabilitas keuangan (lanjutan)

Suatu pasar dianggap aktif apabila informasi mengenai kuotasi dapat dengan mudah dan secara berkala tersedia dari suatu bursa, pedagang efek, atau *broker*, kelompok penilai harga pasar industri tertentu, regulator dan harga-harga tersebut mencerminkan transaksi pasar yang aktual dan reguler pada tingkat yang wajar. Harga pasar kuotasi untuk aset keuangan yang dimiliki Grup adalah harga penawaran sekarang. Instrumen-instrumen tersebut termasuk dalam Tingkat 1. Instrumen yang termasuk dalam Tingkat 1 umumnya meliputi investasi ekuitas dan surat hutang terdaftar di Bursa Efek Indonesia yang diklasifikasikan sebagai surat berharga yang diukur pada nilai wajar melalui laba rugi dan nilai wajar melalui penghasilan komprehensif lain.

Nilai wajar instrumen keuangan yang tidak diperdagangkan pada pasar aktif (meliputi derivatif *over the counter* dan obligasi pemerintah yang tidak aktif) ditentukan dengan teknik penilaian internal.

Teknik-teknik penilaian tersebut memaksimalkan penggunaan data pasar yang dapat diobservasi dan sedapat mungkin meminimalisir penggunaan estimasi yang bersifat spesifik dari entitas. Seluruh input yang dibutuhkan untuk menentukan nilai wajar instrumen keuangan dapat diobservasi dari pasar, oleh karena itu instrumen tersebut termasuk dalam Tingkat 2. Sebaliknya, jika salah satu atau lebih data tidak didasarkan pada data pasar yang dapat diobservasi, instrumen ini termasuk dalam Tingkat 3.

Nilai tercatat dari aset dan liabilitas keuangan Bank Mandiri memiliki nilai yang hampir sama dengan nilai wajarnya kecuali untuk instrumen berikut:

62. RISK MANAGEMENT (continued)

B. Market risk and liquidity risk (continued)

(v) Fair value of financial assets and liabilities (continued)

A market is considered active if the information regarding price quotations can be easily obtained and regularly available from an exchange, securities dealer or broker, the market price of a particular industry assessors, regulators and those price reflects actual and regular market transactions at a fair value. Quoted market price for financial assets owned by the Group are using current offering price. These instruments are included in Level 1. The instruments included in Level 1 generally include investments in shares in IDX and debt securities classified as held for trading and fair value through other comprehensive income.

The fair value of financial instruments that are not traded in an active market (include over-the-counter derivatives and inactive government bonds) are determined by internal valuation techniques.

The valuation techniques maximise the use of observable market data when available and as far as possible to minimise the use of specific estimates of the entity. If all the inputs needed to determine the fair value of financial instruments are observable from market, therefore the instrument is included in Level 2. Instead, if one or more data is not based on observable market data, these instrument are included in Level 3.

The carrying value of the Bank's financial assets and liabilities approximates their fair value except for the following financial instruments:

31 Desember 2025/31 December 2025						
Aset yang disajikan sebesar nilai wajar Efek-efek ¹	Nilai wajar/Fair value					Assets disclosed at fair value Marketable securities ¹
	Nilai tercatat / Carrying value	Tingkat 1/ Level 1	Tingkat 2/ Level 2	Tingkat 3/ Level 3	Total	
Diukur pada biaya perolehan diamortisasi	4.567.465	3.054.399	1.507.210	-	4.561.609	At amortised cost
Diukur pada biaya perolehan Obligasi pemerintah ¹	1.997.673	-	1.997.673	-	1.997.673	At cost Government bonds ¹
Diukur pada biaya perolehan diamortisasi	137.907.775	138.085.633	-	-	138.085.633	At amortised cost
Diukur pada biaya perolehan Kredit yang diberikan dan piutang/pembiayaan syariah	15.187.944	-	15.187.944	-	15.187.944	At cost Loans and sharia receivables/financing
Piutang pembiayaan konsumen	1.794.647.181	-	442.370.983	1.352.290.726	1.794.661.709	Consumer financing receivables
Investasi bersih dalam sewa pembiayaan	39.813.630	-	36.472.769	-	36.472.769	Net investment finance leases
	4.018.753	-	3.822.543	-	3.822.543	

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62. MANAJEMEN RISIKO (lanjutan)

B. Risiko pasar dan risiko likuiditas (lanjutan)

(v) Nilai wajar aset dan liabilitas keuangan (lanjutan)

Nilai tercatat dari aset dan liabilitas keuangan Bank Mandiri memiliki nilai yang hampir sama dengan nilai wajarnya kecuali untuk instrumen berikut:

62. RISK MANAGEMENT (continued)

B. Market risk and liquidity risk (continued)

(v) Fair value of financial assets and liabilities (continued)

The carrying value of the Bank's financial assets and liabilities approximates their fair value except for the following financial instruments:

31 Desember 2025/31 December 2025					
Nilai wajar/Fair value					
Nilai tercatat / Carrying value	Tingkat 1/ Level 1	Tingkat 2/ Level 2	Tingkat 3/ Level 3	Total	
Liabilitas yang disajikan sebesar nilai wajar					Liabilities disclosed at fair value
Efek-efek yang diterbitkan	62.205.231	-	62.851.830	-	62.851.830
Pinjaman yang diterima	154.672.422	-	153.805.872	-	153.805.872
Pinjaman dan efek-efek subordinasi	189.778	-	192.618	-	192.618
					Debt securities issued
					Fund borrowings
					Subordinated loans and marketable securities
31 Desember 2024/31 December 2024					
Nilai wajar/Fair value					
Nilai tercatat / Carrying value	Tingkat 1/ Level 1	Tingkat 2/ Level 2	Tingkat 3/ Level 3	Total	
Aset yang disajikan sebesar nilai wajar					Assets disclosed at fair value
Efek-efek ¹⁾					Marketable securities ²⁾
Diukur pada biaya perolehan diamortisasi	8.938.993	7.114.298	1.832.588	-	8.946.886
Diukur pada biaya perolehan Obligasi pemerintah ¹⁾	3.231.978	-	3.231.978	-	3.231.978
Diukur pada biaya perolehan diamortisasi	153.035.870	-	153.220.759	-	153.220.759
Diukur pada biaya perolehan	22.560.953	-	22.560.953	-	22.560.953
Kredit yang diberikan dan piutang/pembiayaan syariah	1.568.399.116	-	425.920.051	1.140.427.108	1.566.347.159
Piutang pembiayaan konsumen	40.638.953	-	38.855.572	-	38.855.572
Investasi bersih dalam sewa pembiayaan	5.653.739	-	5.376.317	-	5.376.317
					At amortised cost
					At cost
					Government bonds ¹⁾
					At amortised cost
					At cost
					Loans and sharia receivables/financing
					Consumer financing receivables
					Net investment finance leases
Liabilitas yang disajikan sebesar nilai wajar					Liabilities disclosed at fair value
Efek-efek yang diterbitkan	41.141.067	-	41.820.420	-	41.820.420
Pinjaman yang diterima	147.915.981	-	146.931.089	-	146.931.089
Pinjaman dan efek-efek subordinasi	403.562	-	403.562	-	403.562
					Debt securities issued
					Fund borrowings
					Subordinated loans and marketable securities

¹⁾ Efek-efek dan obligasi pemerintah yang dimiliki Entitas Anak sesuai dengan PSAK 410 "Akuntansi Sukuk".

²⁾ Marketable securities and government bonds owned by Subsidiary in accordance with SFAS 410 "Accounting for Sukuk".

- (i) Giro pada Bank Indonesia, giro pada bank lain, penempatan pada Bank Indonesia dan bank lain, tagihan lainnya - transaksi perdagangan, tagihan atas efek-efek yang dibeli dengan janji dijual kembali, tagihan akseptasi dan aset lain-lain

Penempatan pada Bank Indonesia dan bank lain merupakan penanaman dana dalam bentuk *deposit facility*, FASBI syariah, *call money*, penempatan "*fixed term*", deposito berjangka dan lain-lain.

- (i) Current accounts with Bank Indonesia, current accounts with other banks, placement with Bank Indonesia and other banks, other receivables - trading transactions, securities purchased under agreements to resell, acceptance receivables and other assets

Placements with Bank Indonesia and other banks represent placements in the form of *deposit facility*, sharia FASBI, *call money*, *fixed-term placements*, *time deposits* and others.

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62. MANAJEMEN RISIKO (lanjutan)

B. Risiko pasar dan risiko likuiditas (lanjutan)

(v) Nilai wajar aset dan liabilitas keuangan (lanjutan)

- (i) Giro pada Bank Indonesia, giro pada bank lain, penempatan pada Bank Indonesia dan bank lain, tagihan lainnya - transaksi perdagangan, tagihan atas efek-efek yang dibeli dengan janji dijual kembali, tagihan akseptasi dan aset lain-lain (lanjutan)

Nilai tercatat dari giro pada Bank Indonesia dan bank lain, penempatan *overnight* dengan suku bunga mengambang adalah perkiraan yang layak atas nilai wajar.

Estimasi nilai wajar terhadap penempatan dengan suku bunga tetap, tagihan lainnya - transaksi perdagangan, tagihan atas efek-efek yang dibeli dengan janji dijual kembali, tagihan akseptasi dan aset lain-lain ditetapkan berdasarkan diskonto arus kas dengan menggunakan suku bunga pasar uang yang berlaku untuk utang dengan risiko kredit dan sisa jatuh tempo yang serupa. Dikarenakan sisa jatuh tempo di bawah satu tahun, nilai tercatat dari penempatan dengan suku bunga tetap, tagihan lainnya - transaksi perdagangan, tagihan atas efek-efek yang dibeli dengan janji dijual kembali, tagihan akseptasi dan aset lain-lain adalah perkiraan yang layak atas nilai wajar.

- (ii) Efek-efek dan obligasi pemerintah (diukur pada biaya perolehan dan biaya perolehan diamortisasi)

Nilai wajar untuk efek-efek dan obligasi pemerintah yang diukur pada biaya perolehan dan biaya perolehan diamortisasi ditetapkan berdasarkan harga pasar atau harga kuotasi perantara (*broker*)/pedagang efek (*dealer*). Jika informasi ini tidak tersedia, nilai wajar diestimasi dengan menggunakan harga pasar kuotasi efek yang memiliki karakteristik kredit, jatuh tempo dan *yield* yang serupa atau dinilai dengan menggunakan metode valuasi internal.

62. RISK MANAGEMENT (continued)

B. Market risk and liquidity risk (continued)

(v) Fair value of financial assets and liabilities (continued)

- (i) Current accounts with Bank Indonesia, current accounts with other banks, placement with Bank Indonesia and other banks, other receivables - trading transactions, securities purchased under agreements to resell, acceptance receivables and other assets (continued)

The carrying amount of current accounts with Bank Indonesia and other banks, placements and overnight deposits, which uses floating rate, is a reasonable approximation of fair value.

The estimated fair value of fixed interest bearing placements, other receivables - trading transactions, securities purchased under agreements to resell, acceptance receivables and other assets is based on discounted cash flows using prevailing money market interest rates for debts with similar credit risk and remaining maturity. Since the remaining maturity is below one year, the carrying amount of fixed interest bearing placements, other receivables - trading transactions, securities purchased under agreements to resell, acceptance receivables and other assets is a reasonable approximation of fair value.

- (ii) Marketable securities and government bonds (measured at cost and amortised cost)

The fair value for marketable securities and government bonds measured at cost and amortised cost is determined based on market prices or intermediary (*broker*)/dealer quotes. If this information is not available, the fair value is estimated using market prices of similar credit, maturity and yield securities or evaluated using internal valuation methods.

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62. MANAJEMEN RISIKO (lanjutan)

B. Risiko pasar dan risiko likuiditas (lanjutan)

(v) Nilai wajar aset dan liabilitas keuangan (lanjutan)

(iii) Kredit yang diberikan dan piutang/ pembiayaan syariah, piutang pembiayaan konsumen serta investasi bersih dalam sewa pembiayaan

Kredit yang diberikan dan piutang/pembiayaan syariah, piutang pembiayaan konsumen serta investasi bersih dalam sewa pembiayaan dinyatakan berdasarkan jumlah nilai tercatat setelah dikurangi dengan penurunan nilai. Estimasi nilai wajar dari kredit yang diberikan dan piutang/pembiayaan syariah, piutang pembiayaan konsumen serta investasi bersih dalam sewa pembiayaan mencerminkan jumlah diskonto dari estimasi kini dari arus kas masa depan yang diharapkan akan diterima. Nilai wajar dari kredit yang diberikan dan piutang/pembiayaan syariah, piutang pembiayaan konsumen serta investasi bersih dalam sewa pembiayaan ditentukan dengan mendiskontokan arus kas yang diharapkan pada tingkat suku bunga pasar terkini.

(iv) Simpanan dari nasabah dan simpanan dari bank lain, liabilitas atas efek-efek yang dijual dengan janji dibeli kembali, liabilitas akseptasi dan liabilitas lain-lain

Estimasi nilai wajar simpanan yang bisa ditarik kembali sewaktu-waktu, termasuk simpanan tanpa bunga, adalah sebesar jumlah terutang/nilai tercatat ketika utang tersebut dibayarkan.

Estimasi nilai wajar simpanan dengan tingkat suku bunga tetap, liabilitas atas efek-efek yang dijual dengan janji dibeli kembali, liabilitas akseptasi dan liabilitas lain-lain yang tidak memiliki kuotasi di pasar aktif ditetapkan berdasarkan diskonto arus kas dengan menggunakan suku bunga utang baru dengan sisa jatuh tempo yang serupa. Dikarenakan sisa jatuh tempo di bawah satu tahun, nilai tercatat dari simpanan dengan tingkat bunga tetap, liabilitas akseptasi dan liabilitas lain-lain adalah perkiraan yang layak atas nilai wajar.

62. RISK MANAGEMENT (continued)

B. Market risk and liquidity risk (continued)

(v) Fair value of financial assets and liabilities (continued)

(iii) Loans and sharia receivables/financing, consumer financing receivables and net investment in finance leases

Loans and sharia receivables/financing, consumer financing receivables and net investment in finance leases are recorded at carrying amount net of charges for impairment. The estimated fair value of loans and sharia receivables/financing, consumer financing receivables, and net investment in finance leases represents the discounted amount of estimated future cash flows expected to be received. The fair value of loans and sharia receivables/financing, consumer financing receivables, and net investment in finance leases is determined by discounting the expected future cash flows at current market interest rates.

(iv) Deposits from customers and other banks, securities sold under agreements to repurchase, acceptance payables and other liabilities

The estimated fair value of deposits that can be withdrawn at any time, includes non-interest bearing deposits, is the payable amount/carrying amount when the payable is paid.

The estimated fair value of fixed interest bearing deposits, securities sold under agreements to repurchase, acceptance payables and other liabilities not quoted in an active market is based on discounted cash flows using interest rates for new debts with similar remaining maturity. As the remaining maturity is below one year, the carrying amount of fixed interest bearing deposits, acceptance payables and other liabilities is a reasonable approximation of fair value.

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62. MANAJEMEN RISIKO (lanjutan)

B. Risiko pasar dan risiko likuiditas (lanjutan)

(v) Nilai wajar aset dan liabilitas keuangan (lanjutan)

(v) Efek-efek yang diterbitkan, pinjaman yang diterima dan pinjaman dan efek-efek subordinasi

Nilai wajar agregat dihitung berdasarkan harga pasar kuotasi. Jika informasi ini tidak tersedia, model diskonto arus kas digunakan berdasarkan kurva *yield* terkini yang sesuai dengan sisa periode jatuh temponya.

(vi) Value at Risk (VaR)

Dalam pelaksanaan pengelolaan risiko pasar *trading*, Bank menerapkan prinsip *segregation of duties* dengan cara melakukan pemisahan antara unit *front office* (melaksanakan transaksi *trading*), unit *middle office* (melaksanakan proses manajemen risiko serta menyusun kebijakan dan prosedur) dan unit *back office* (melaksanakan proses *settlement* transaksi).

Analisa risiko pasar atas aktivitas *trading treasury* dilakukan secara harian menggunakan pendekatan sesuai *best practice* yang ada dan mengacu pada ketentuan internal dan eksternal yang berlaku, salah satunya melalui perhitungan VaR.

VaR adalah potensi kerugian maksimum dari posisi portofolio Bank (*open position*) dengan *confidence level* dan *holding period* tertentu dalam kondisi pasar yang normal. Metode perhitungan VaR yang digunakan Bank yaitu metode *Historical Simulation* yang tidak membutuhkan asumsi bahwa pergerakan faktor pasar terdistribusi normal. Bank menghitung VaR berdasarkan 250 hari data faktor pasar historis.

Realisasi VaR (tidak diaudit) adalah sebagai berikut:

62. RISK MANAGEMENT (continued)

B. Market risk and liquidity risk (continued)

(v) Fair value of financial assets and liabilities (continued)

(v) Debt securities issued, fund borrowings and subordinated loans and marketable securities

The aggregate fair values are calculated based on quoted market prices. When information is not available, a discounted cash flow model is used based on the current yield curve appropriate for the remaining term to maturity.

(vi) Value at Risk (VaR)

The implementation of managing market risk of *trading*, the Bank applies *segregation of duties* principle by separation of front office unit (conduct *trading transaction*), middle office unit (conduct process of risk management as well as develop policies and procedures) and back office unit (conduct process of *settlement transaction*).

Market risk analysis of *trading treasury* daily activities using best practice approach by consider internal and external policies, such as through calculation of VaR.

VaR is the maximum potential loss from the Bank's portfolio position (*open position*) with a certain *confidence level* and *holding period* under normal market conditions. The VaR calculation method used by the Bank is the *Historical Simulation* method which does not require the assumption that the movement of market factors is normally distributed. The Bank calculates VaR based on 250 days of historical market factor data.

VaR realisation (unaudited) are as follows:

31 Desember 2025/31 December 2025					Type of risk
Jenis risiko	VaR Rata-rata/ Average VaR	VaR Maksimum/ Maximum VaR	VaR Minimum/ Minimum VaR	VaR Akhir tahun/ End of year VaR	
Risiko suku bunga ^{*)}	33.259	63.561	11.173	33.534	Interest rate risk ^{*)}
Risiko nilai tukar	28.355	61.741	2.423	45.257	Foreign exchange risk
Total	38.127	69.331	14.587	42.358	Total

^{*)} Hanya posisi *trading book*.

^{*)} Only *trading book position*.

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62. MANAJEMEN RISIKO (lanjutan)

B. Risiko pasar dan risiko likuiditas (lanjutan)

(vi) Value at Risk (VaR) (lanjutan)

Realisasi VaR (tidak diaudit) adalah sebagai berikut: (lanjutan)

	31 Desember 2024/ 31 December 2024				
	VaR Rata-rata/ Average VaR	VaR Maksimum/ Maximum VaR	VaR Minimum/ Minimum VaR	VaR Akhir tahun/ End of year VaR	
Jenis risiko					Type of risk
Risiko suku bunga ^{*)}	20.675	57.586	6.845	15.803	Interest rate risk ^{*)}
Risiko nilai tukar	14.272	40.349	1.760	8.948	Foreign exchange risk
Total	24.019	58.801	7.571	22.164	Total

^{*)} Hanya posisi trading book.

Bank melakukan *backtesting* untuk memastikan keakuratan metode perhitungan VaR dalam memprediksi laba/rugi aktivitas *treasury*. Metode *backtesting* dilakukan dengan membandingkan laba/rugi harian dengan nilai VaR yang dihitung oleh Bank.

Hasil *backtesting* tahun Desember 2025 menunjukkan bahwa perhitungan VaR yang telah dilakukan akurat, dimana tidak terdapat penyimpangan Laba/Rugi terhadap *daily* VaR masih dapat diterima.

(vii) Manajemen kas

Kas terdiri atas:

	31 Desember 2025/ 31 December 2025		31 Desember 2024/ 31 December 2024		
	Jumlah ekuivalen nosional mata uang asing (dalam ribuan)/ Notional amount of foreign currency equivalent (in thousands)	Rupiah	Jumlah ekuivalen nosional mata uang asing (dalam ribuan)/ Notional amount of foreign currency equivalent (in thousands)	Rupiah	
Rupiah	-	30.647.501	-	27.977.240	Rupiah
Mata uang asing					Foreign currencies
Dolar Amerika Serikat	101.348	1.689.981	145.147	2.336.137	United States Dollar
Dolar Singapura	21.351	276.815	19.530	231.324	Singapore Dollar
Euro Eropa	19.081	373.434	18.310	306.836	European Euro
Dolar Australia	29.600	330.111	27.270	273.072	Australian Dollar
Yen Jepang	617.793	65.795	657.517	67.744	Japanese Yen
Pound Sterling Inggris	1.368	30.690	1.573	31.811	Great Britain Pound Sterling
Dolar Hong Kong	6.240	13.368	6.286	13.031	Hong Kong Dollar
Yuan China	1.275	3.041	2.439	5.379	Chinese Yuan
Lain-lain	25.576	426.485	26.251	422.508	Others
	823.632	33.857.221	904.323	31.665.082	

Pada tanggal 31 Desember 2025 dan 2024 saldo kas tersebut, sudah termasuk uang dalam mesin ATM (Anjungan Tunai Mandiri) serta kas dalam perjalanan untuk ATM masing-masing sebesar Rp7.578.538 dan Rp7.138.793.

62. RISK MANAGEMENT (continued)

B. Market risk and liquidity risk (continued)

(vi) Value at Risk (VaR) (continued)

VaR realisation (unaudited) are as follows: (continued)

	31 Desember 2024/ 31 December 2024				
	VaR Rata-rata/ Average VaR	VaR Maksimum/ Maximum VaR	VaR Minimum/ Minimum VaR	VaR Akhir tahun/ End of year VaR	
Jenis risiko					Type of risk
Risiko suku bunga ^{*)}	20.675	57.586	6.845	15.803	Interest rate risk ^{*)}
Risiko nilai tukar	14.272	40.349	1.760	8.948	Foreign exchange risk
Total	24.019	58.801	7.571	22.164	Total

^{*)} Only trading book position

The Bank performs *backtesting* to ensure the accuracy of the VaR calculation method in predicting the profit/loss of treasury activities. *Backtesting* method compares the daily profit/loss with the VaR calculated by the Bank.

Backtesting result for the year December 2025 shows that the VaR calculation has been performed accurately, where there are no irregularities of Profit/Loss to the daily VaR is still acceptable.

(vii) Cash management

Details of cash are as follows:

	31 Desember 2025/ 31 December 2025		31 Desember 2024/ 31 December 2024		
	Jumlah ekuivalen nosional mata uang asing (dalam ribuan)/ Notional amount of foreign currency equivalent (in thousands)	Rupiah	Jumlah ekuivalen nosional mata uang asing (dalam ribuan)/ Notional amount of foreign currency equivalent (in thousands)	Rupiah	
Rupiah	-	30.647.501	-	27.977.240	Rupiah
Mata uang asing					Foreign currencies
Dolar Amerika Serikat	101.348	1.689.981	145.147	2.336.137	United States Dollar
Dolar Singapura	21.351	276.815	19.530	231.324	Singapore Dollar
Euro Eropa	19.081	373.434	18.310	306.836	European Euro
Dolar Australia	29.600	330.111	27.270	273.072	Australian Dollar
Yen Jepang	617.793	65.795	657.517	67.744	Japanese Yen
Pound Sterling Inggris	1.368	30.690	1.573	31.811	Great Britain Pound Sterling
Dolar Hong Kong	6.240	13.368	6.286	13.031	Hong Kong Dollar
Yuan China	1.275	3.041	2.439	5.379	Chinese Yuan
Lain-lain	25.576	426.485	26.251	422.508	Others
	823.632	33.857.221	904.323	31.665.082	

As of 31 December 2025 and 2024, the cash balance, including money in ATM (Automatic Teller Machine) and cash in transit for ATM amounted to Rp7,578,538 and Rp7,138,793, respectively.

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62. MANAJEMEN RISIKO (lanjutan)

B. Risiko pasar dan risiko likuiditas (lanjutan)

(viii) Dampak Reformasi Acuan Suku Bunga

a. LIBOR

Pada tahun 2017, *Financial Conduct Authority* (FCA) Inggris mengumumkan rencana untuk menghentikan penggunaan LIBOR pada akhir tahun 2020. Pada November 2020, *ICE Benchmark Administration* (IBA) mengumumkan secara resmi rencana untuk menghentikan publikasi suku bunga acuan LIBOR. Sebagai tanggapan atas kondisi terbaru, pada tanggal 5 Maret 2021, FCA mengumumkan rencana penundaan sebagian penghentian publikasi suku bunga acuan LIBOR oleh IBA tersebut yang telah diadakan dalam 2 (dua) tahap sebagai berikut:

1. Pada tanggal 31 Desember 2021 untuk suku bunga acuan LIBOR semua tenor dalam mata uang GBP, EUR, CHF dan JPY serta dalam mata uang USD untuk tenor 1 (satu) minggu dan 2 (dua) bulan.
2. Pada tanggal 31 Desember 2023 untuk suku bunga acuan LIBOR dalam mata uang USD untuk tenor *overnight*, 1 (satu) bulan, 3 (tiga) bulan, 6 (enam) bulan dan 12 (dua belas) bulan.

Eksposur risiko Bank yang secara langsung terdampak dari reformasi acuan suku bunga terdiri dari *portfolio* kredit korporasi, transaksi derivatif dan *borrowing* yang menggunakan suku bunga acuan USD LIBOR.

Saat ini Bank telah menggunakan suku bunga acuan *Secured Overnight Financing Rate* (SOFR) atau suku bunga acuan lain yang disepakati untuk menggantikan suku bunga acuan USD LIBOR. Terkait suku bunga acuan SOFR, terdapat beberapa perbedaan antara USD LIBOR dan SOFR. USD LIBOR adalah "*term rate*", yang berarti USD LIBOR dipublikasikan untuk beberapa periode pinjaman (sebagai contoh 3 (tiga) bulanan atau 6 (enam) bulanan) dan bersifat "*forward looking*" (LIBOR dipublikasikan pada awal periode), sedangkan SOFR merupakan suku bunga acuan yang bersifat "*backward looking*", berdasarkan suku bunga *overnight* dari transaksi *actual*, dan dipublikasikan pada akhir periode *overnight*.

62. RISK MANAGEMENT (continued)

B. Market risk and liquidity risk (continued)

(viii) Impact of Interest Rate Benchmark Reform

a. LIBOR

In 2017, the UK *Financial Conduct Authority* (FCA) announced plans to stop using LIBOR by the end of 2020. In November 2020, the *ICE Benchmark Administration* (IBA) officially announced plans to stop publishing the LIBOR benchmark interest rate. In response to the latest conditions, on 5 March 2021, FCA announced a plan to partially suspend the publication of the LIBOR benchmark interest rate by the IBA which has held in 2 (two) stages as follows:

1. As of 31 December 2021, the reference interest rate is LIBOR for all tenors in GBP, EUR, CHF and JPY and in USD for 1 (one) week and 2 (two) months tenors.
2. On 31 December 2023, the reference interest rate is LIBOR in USD for the overnight tenor, 1 (one) month, 3 (three) months, 6 (six) months and 12 (twelve) months.

The Bank's risk exposures that are directly affected by the interest rate benchmark reform consist of a portfolio of corporate loans, derivative transactions and borrowing using the USD LIBOR benchmark interest rate.

Currently, the Bank has used to use the *Secured Overnight Financing Rate* (SOFR) benchmark interest rate or other agreed benchmark interest rate to replace the USD LIBOR benchmark interest rate. Regarding the SOFR benchmark interest rate, there are several differences between USD LIBOR and SOFR. USD LIBOR is the "*term rate*", which means that USD LIBOR is published for several loan periods (for example 3 (three) months or 6 (six) months) and is "*forward looking*" (LIBOR is published at the beginning of the period), while SOFR is the rate "*backward-looking*" benchmark interest rate, based on the overnight interest rate of actual transactions, and published at the end of the overnight period.

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B. Risiko pasar dan risiko likuiditas (lanjutan)

(viii) Dampak Reformasi Acuan Suku Bunga (lanjutan)

a. LIBOR (lanjutan)

Selain itu, LIBOR merupakan tingkat suku bunga yang telah memperhitungkan *credit spread*, sementara SOFR saat ini adalah suku bunga yang hampir *risk free* berdasarkan transaksi pasar *repurchase agreement* (repo) US Treasury.

Untuk melakukan transisi atas kontrak dan perjanjian yang saat ini mengacu ke USD LIBOR menjadi mengacu ke suku bunga acuan alternatif (SOFR), diperlukan penyesuaian untuk memastikan bahwa kedua suku bunga acuan tersebut secara ekonomis setara.

Dari segi manajemen risiko pasar, Bank telah mengidentifikasi dan mengantisipasi perubahan yang terjadi pada aspek - aspek antara lain perubahan *market data*, yang selanjutnya berdampak pada hasil perhitungan *mark to market*, perhitungan dan monitoring VaR, dan perhitungan lain - lain terkait risiko pasar. Terhadap perubahan-perubahan yang terjadi tersebut, Bank telah melakukan penyesuaian pada sistem manajemen risiko pasar dan ketentuan internal terkait, serta telah melaporkan realisasi *enhancement* pada sistem ke regulator. Pada tahun 2024, seluruh transaksi derivatif *treasury* dengan mata uang USD telah menggunakan USD SOFR sebagai suku bunga acuannya.

Dalam hal kaitannya dengan risiko likuiditas, perubahan atas suku bunga acuan LIBOR menjadi suku bunga acuan alternatif lain juga dapat berdampak pada kondisi likuiditas Bank. Dalam hal ini, perubahan nominal pembayaran bunga kredit, transaksi derivatif dan/atau bunga pinjaman dapat berpengaruh pada nilai arus kas yang diterima atau dibayarkan oleh Bank, antara lain yang terukur dalam indikator *Liquidity Coverage Ratio* (LCR) dan *Net Stable Funding Ratio* (NSFR). Namun demikian, dampak tersebut diperkirakan tidak signifikan mempengaruhi kondisi likuiditas Bank secara keseluruhan.

Sebagai bentuk mitigasi risiko pasar, per posisi 31 Desember 2025 dan 2024, Bank telah mengidentifikasi kebutuhan perubahan pada sistem informasi dan Bank telah melakukan penyesuaian pada sistem tersebut. Bank juga telah melakukan kajian yang dibutuhkan dalam proses transisi terkait proses dan model valuasi instrumen keuangan.

62. RISK MANAGEMENT (continued)

B. Market risk and liquidity risk (continued)

(viii) Impact of Interest Rate Benchmark Reform (continued)

a. LIBOR (continued)

In addition, LIBOR is an interest rate that has taken into account credit spreads, while SOFR is currently an almost risk free interest rate based on US Treasury repurchase agreement (repo) market transactions.

In order to make the transition of contracts and agreements that currently refer to USD LIBOR to refer to the alternative benchmark interest rate (SOFR), adjustments are needed to ensure that the two benchmark interest rates are economically equivalent.

In terms of market risk management, the Bank has identified and anticipated changes that occurred in aspects including changes in market data, which in turn will have an impact on the results of the mark to market calculation, VaR calculation and monitoring, and other calculations related to market risk. With regard to these changes, the Bank has made adjustments to the market risk management system and has reported system enhancement realisation to the regulator. In 2024, all treasury derivative transactions with USD currency have used USD SOFR as benchmark interest rate.

In terms of liquidity risk, changes in the LIBOR benchmark interest rate to another alternative benchmark interest rate may also have an impact on the Bank's liquidity condition. In this case, changes in the nominal payment of credit interest, derivative transactions and/or loan interest may affect the value of cash flows received or paid by the Bank, including those measured in the Liquidity Coverage Ratio (LCR) and Net Stable Funding Ratio (NSFR) indicators. However, this impact is not expected to significantly affect the Bank's overall liquidity condition.

As a form of market risk mitigation, as of 31 December 2025 and 2024, the Bank has identified the need for changes to the information system and the Bank has made adjustments to the system. The Bank has also conducted studies needed in the transition process related to the process and model of the valuation of financial instruments.

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B. Risiko pasar dan risiko likuiditas (lanjutan)

(viii) Dampak Reformasi Acuan Suku Bunga (lanjutan)

a. LIBOR (lanjutan)

Pada tahun 2023, Bank telah melakukan komunikasi dengan *counterparty* dan/atau nasabah yang terdampak untuk memberikan informasi terkini terkait perubahan yang mungkin terjadi akibat dari reformasi acuan suku bunga, secara khusus USD LIBOR, baik melalui sosialisasi, diskusi maupun tertulis. Bank telah mengidentifikasi area yang memiliki risiko yang signifikan terhadap penghentian USD LIBOR, yaitu melakukan pengembangan pada sistem informasi dan penyesuaian proses bisnis untuk dapat mengakomodasi penggunaan suku bunga acuan alternatif, melakukan amendemen kontrak/*repapering* dan/atau melakukan kajian *fallback clause* pada kontrak *existing*.

Selain melakukan usaha berkelanjutan dalam pemantauan kondisi terkini terkait transisi USD LIBOR, Bank juga telah melakukan diskusi lebih intensif dengan pelaku industri baik yang berasal dari dalam maupun luar negeri dalam rangka *benchmark* serta komunikasi dengan Regulator untuk memastikan transisi perubahan suku bunga acuan dari USD LIBOR ke suku bunga acuan alternatif berjalan dengan baik, sekaligus meminimalisasi risiko yang muncul dari proses transisi tersebut.

Bank telah mengidentifikasi area yang memiliki risiko yang signifikan terhadap penghentian USD LIBOR, yaitu melakukan pengembangan pada sistem informasi dan penyesuaian proses bisnis untuk dapat mengakomodasi penggunaan suku bunga acuan alternatif, melakukan amendemen kontrak/*repapering* dan/atau melakukan kajian *fallback clause* pada kontrak *existing*. Selain melakukan usaha berkelanjutan dalam pemantauan kondisi terkini terkait transisi USD LIBOR, Bank juga telah melakukan diskusi lebih intensif dengan pelaku industri baik yang berasal dari dalam maupun luar negeri dalam rangka *benchmark* serta komunikasi dengan Regulator untuk memastikan transisi perubahan suku bunga acuan dari USD LIBOR ke suku bunga acuan alternatif berjalan dengan baik, sekaligus meminimalisasi risiko yang muncul dari proses transisi tersebut.

62. RISK MANAGEMENT (continued)

B. Market risk and liquidity risk (continued)

(viii) Impact of Interest Rate Benchmark Reform (continued)

a. LIBOR (continued)

In 2023, the Bank has communicated with affected counterparties and/or customers to provide the latest information regarding changes that may occur as a result of the reform of the interest rate reference, specifically USD LIBOR, either through socialization, discussion or in writing. The Bank has identified areas that have a significant risk of discontinuing USD LIBOR, namely developing information systems and adjusting business processes to accommodate the use of alternative reference interest rates, conducting contract amendments/*repapering* and/or reviewing fallback clauses on existing contracts.

In addition to carrying out continuous efforts in monitoring the latest conditions related to the USD LIBOR transition, the Bank has also conducted more intensive discussions with industry players both from within and outside the country in the context of benchmarking and communication with Regulators to ensure the transition of changes in the benchmark interest rate from USD LIBOR to alternative interest rates went well, also to minimize the risk arising from the transition process.

The Bank has identified areas that have a significant risk of discontinuing USD LIBOR, namely developing information systems and adjusting business processes to accommodate the use of alternative benchmark interest rates, conducting contract amendments/*repapering* and/or reviewing fallback clauses on existing contracts. In addition to carrying out continuous efforts in monitoring the latest conditions related to the USD LIBOR transition, the Bank has also conducted more intensive discussions with industry players both from within and outside the country in the context of benchmarking and communication with Regulators to ensure the transition of changes in the benchmark interest rate from USD LIBOR to alternative interest rates went well, also to minimize the risk arising from the transition process.

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B. Risiko pasar dan risiko likuiditas (lanjutan)

(viii) Dampak Reformasi Acuan Suku Bunga (lanjutan)

a. LIBOR (lanjutan)

Berikut adalah informasi kuantitatif tentang instrumen keuangan yang belum beralih ke acuan suku bunga alternatif yang menunjukkan secara terpisah aset keuangan non derivatif kredit korporasi, liabilitas keuangan non derivatif *borrowing* dan derivatif (Bank Mandiri saja).

	31 Desember 2025/ 31 December 2025		
	Nilai kontrak USD (nilai penuh)/ USD contract value (full amount)	Nilai wajar/ Fair value	
Derivatif			Derivatives
Tagihan derivatif	20.000.000	4.848	Derivatives receivables
	31 Desember 2024/ 31 December 2024		
	Nilai kontrak USD (nilai penuh)/ USD contract value (full amount)	Nilai wajar/ Fair value	
Derivatif			Derivatives
Tagihan derivatif	61.450.000	32.613	Derivatives receivables
Liabilitas derivatif	10.000.000	(4.035)	Derivatives liabilities

b. JIBOR

Pada tanggal 27 September 2024 *National Working Group on Benchmark Reform* (NWGBR) yang terdiri dari BI, OJK, Kementerian Keuangan, Asosiasi Pelaku Pasar Uang dan Pasar Valuta Asing Indonesia (APUVINDO) telah menetapkan *timeline* transisi suku bunga *Jakarta Interbank Offered Rate* (JIBOR) menjadi *Indonesia Overnight Index Average* (IndONIA) yang dipublikasikan melalui *press release* dan publikasi panduan transisi JIBOR.

Bank Indonesia akan menghentikan publikasi JIBOR secara permanen pada tanggal 1 Januari 2026 dan IndONIA digunakan secara penuh (*fully adopted*) menggantikan JIBOR. Penghentian publikasi suku bunga acuan JIBOR tersebut direncanakan akan diadakan dalam 3 (tiga) tahap sebagai berikut:

1. Pada tanggal 1 Januari 2025 untuk tenor suku bunga acuan *overnight* hingga 1 minggu.
2. Pada tanggal 1 April 2025 untuk tenor suku bunga acuan 1 bulan hingga 3 bulan.
3. Pada tanggal 1 Juni 2025 untuk tenor suku bunga acuan 6 bulan hingga 12 bulan.

62. RISK MANAGEMENT (continued)

B. Market risk and liquidity risk (continued)

(viii) Impact of Interest Rate Benchmark Reform (continued)

a. LIBOR (continued)

The following is quantitative information on financial instruments that have not yet switched to alternative benchmark interest rates which separately shows non-derivative corporate credit financial assets, borrowing, and derivative non-derivative financial liabilities (bank only).

b. JIBOR

On 27 September 2024 *National Working Group on Benchmark Reform* (NWGBR) consisting of BI, FSA, the Ministry of Finance, Indonesian Association of Money Market and Foreign Exchange Market Participants (APUVINDO) established the transition timeline for the *Jakarta Interbank Offered Rate* (JIBOR) to the *Indonesia Overnight Index Average* (IndONIA) was announced through a press release and the publication of a JIBOR transition guide.

Bank Indonesia will permanently discontinue the publication of JIBOR on 1 January 2026, and IndONIA will be fully adopted as its replacement. The discontinuation of the JIBOR benchmark interest rate is planned to take place in three (3) stages as follows:

1. As of 1 January 2025, for interest rate tenors for overnight up to 1 week.
2. As of 1 April 2025, for interest rate tenors for 1 month up to 3 months.
3. As of 1 June 2025, for interest rate tenors for 6 months up to 12 months.

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B. Risiko pasar dan risiko likuiditas (lanjutan)

(viii) Dampak Reformasi Acuan Suku Bunga (lanjutan)

b. JIBOR (lanjutan)

Exposure risiko Bank yang secara langsung terdampak dari reformasi acuan suku bunga terdiri dari portofolio kredit, derivatif, surat berharga dan penggunaan lainnya (seperti *trade finance*) yang menggunakan suku bunga acuan JIBOR.

Terkait suku bunga acuan IndONIA, terdapat beberapa perbedaan antara JIBOR dan IndONIA. JIBOR adalah "*term rate*", yang berarti JIBOR dipublikasikan untuk beberapa periode pinjaman (sebagai contoh 3 (tiga) bulanan atau 6 (enam) bulanan) dan bersifat "*forward looking*" (JIBOR dipublikasikan pada awal periode), sedangkan indONIA merupakan suku bunga acuan yang bersifat "*backward-looking*", berdasarkan suku bunga *overnight* dari transaksi *actual*, dan dipublikasikan pada akhir periode *overnight*. Selain itu, JIBOR merupakan tingkat suku bunga yang menggunakan metode perhitungan *simple average* (dengan *trimming* 15% *highest* dan 15% *lowest*) dan *in-advance* (*forward looking*), sementara indONIA menggunakan metode perhitungan *volume weighted average* (rata-rata tertimbang berdasarkan volume) dan *compounded in-advance*, *compounded in-arrears* atau *hybrid*. Untuk melakukan transisi atas kontrak dan perjanjian yang saat ini mengacu ke JIBOR menjadi mengacu ke suku bunga acuan alternatif, diperlukan penyesuaian untuk memastikan bahwa kedua suku bunga acuan tersebut secara ekonomis setara.

Saat ini Bank terus memantau perkembangan terkini terkait transisi JIBOR dan berencana melakukan diskusi lebih intensif dengan pelaku industri serta Regulator untuk memastikan transisi perubahan suku bunga acuan dari JIBOR ke suku bunga acuan alternatif berjalan dengan baik, serta untuk meminimalisasi risiko dari proses transisi tersebut. Bank akan secara berkelanjutan menilai risiko yang akan timbul dari transisi JIBOR dimaksud.

62. RISK MANAGEMENT (continued)

B. Market risk and liquidity risk (continued)

(viii) Impact of Interest Rate Benchmark Reform (continued)

b. JIBOR (continued)

The Bank's risk exposures that are directly affected by the interest rate benchmark reform consists of credit portfolios, derivatives, securities and other uses (such as *trade finance*) using the JIBOR benchmark interest rate.

Regarding the IndONIA benchmark interest rate, there are several differences between JIBOR and IndONIA. JIBOR is a "*term rate*", which means JIBOR is published for several loan periods (for example 3 (three) months or 6 (six) months) and is "*forward looking*" (JIBOR is published at the beginning of the period), while indONIA is a "*backward-looking*" benchmark interest rate, based on the overnight interest rate of actual transactions, and is published at the end of the overnight period. In addition, JIBOR is an interest rate that uses a simple average calculation method (with *trimming* 15% *highest* and 15% *lowest*) and *in-advance* (*forward looking*), while indONIA uses a volume weighted average calculation method (weighted average based on volume) and *compounded in-advance*, *compounded in-arrears* or *hybrid*. In order to make the transition from contracts and agreements that currently refer to JIBOR to referring to alternative benchmark interest rates, adjustments are needed to ensure that the two benchmark interest rates are economically equivalent.

Currently, the Bank continues to monitor the latest developments related to the JIBOR transition and plans to engage in more intensive discussions with industry players and regulators to ensure a smooth transition from JIBOR to an alternative benchmark interest rate, as well as to minimize the risks associated with the transition process. The Bank will continuously assess the potential risks arising from the JIBOR transition.

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B. Risiko pasar dan risiko likuiditas (lanjutan)

(viii) Dampak Reformasi Acuan Suku Bunga (lanjutan)

b. JIBOR (lanjutan)

Berikut adalah informasi kuantitatif tentang instrumen keuangan yang belum beralih ke acuan suku bunga alternatif pada tanggal 31 Desember 2025, yang menunjukkan secara terpisah aset keuangan non derivatif kredit korporasi dan derivatif (Bank Mandiri saja).

	31 Desember 2025/ 31 December 2025		
	Aset/ Asset	Liabilitas/ Liabilities	
Non Derivatif			Non Derivatives
Kredit yang diberikan	151.063.606	-	Loans

C. Risiko operasional

Risiko operasional adalah risiko akibat ketidakcukupan dan/atau tidak berfungsinya proses internal, kesalahan manusia, kegagalan sistem atau adanya faktor eksternal yang mempengaruhi operasional Bank. Termasuk dalam bagian dari risiko operasional yaitu risiko terkait keamanan siber. Pengelolaan atas risiko operasional secara efektif dapat menekan kerugian akibat risiko operasional.

Dalam rangka mengelola risiko operasional secara efektif, Bank menyusun kerangka kerja yang mengacu pada regulasi Bank Indonesia, Otoritas Jasa Keuangan, Basel dan *best practice* di industri baik lokal maupun global. Bank saat ini telah memiliki Kebijakan Manajemen Risiko, Standar Prosedur Operasional Manajemen Risiko Operasional dan Petunjuk Teknis Operasional Manajemen Risiko Operasional, yang meliputi aspek *governance* maupun sistem pelaporan.

Managing risk through operation

Dalam pengelolaan risiko operasional melalui *Operation*, Bank telah:

- (i) Menetapkan *risk governance* pengelolaan risiko operasional.
- (ii) Menetapkan kebijakan dan prosedur serta melakukan *review* secara berkala.
- (iii) Menetapkan *operational risk appetite statement*.
- (iv) Menyusun metodologi dan perangkat pengelolaan risiko operasional.
- (v) Mengembangkan dan mengimplementasikan program *Risk Awareness* pengelolaan risiko operasional terhadap seluruh karyawan.

62. RISK MANAGEMENT (continued)

B. Market risk and liquidity risk (continued)

(viii) Impact of Interest Rate Benchmark Reform (continued)

b. JIBOR (continued)

The following is quantitative information on financial instruments that have not yet switched to the alternative benchmark interest rate as of 31 December 2025, which separately shows non-derivative financial assets of corporate credit and derivatives (Bank Mandiri only).

C. Operational risk

Operational risk is a risk due to inadequacy and/or dysfunctional internal process, human error, systems failure or external factors which impact the Bank's operations. Including risks related to cyber security. The effectiveness of operational risk management can reduce losses due to operational risk.

In order to the achieve the effectiveness of operational risk management, the Bank has established a framework based on Bank Indonesia, Financial Services Authority, Basel and *best practice* in both local and global industries. The Bank has implemented Bank Mandiri's Risk Management Policy, Standard Operating Procedures for Operational Risk Management and Technical Guidelines for Operational Risk Management covering both aspects of *governance* and reporting systems.

Managing risk through operation

In managing operational risk through *Operation*, the Bank has:

- (i) Established *risk governance* of operational risk management.
- (ii) Established policies and procedures and conducts periodic review.
- (iii) Established *operational risk appetite statement*.
- (iv) Designed methodologies and tools for operational risk management.
- (v) Developed and implemented *Risk Awareness Program* for managing operational risk for all employees.

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C. Risiko operasional (lanjutan)

***Managing risk through operation* (lanjutan)**

Dalam pengelolaan risiko operasional melalui *Operation*, Bank telah: (lanjutan)

- (vi) Mendesain, mengembangkan, dan mengimplementasikan *Operational Risk Management System*.
- (vii) Menjalankan implementasi pengelolaan risiko operasional ke seluruh unit kerja (Kantor Pusat dan Kantor Wilayah) termasuk implementasi *Operational Risk Management Tools* (ORM Tools).
- (viii) Melaksanakan *monitoring* dan pelaporan internal maupun eksternal (regulator).
- (ix) Mengembangkan kompetensi standar untuk pegawai yang terlibat dalam aktivitas implementasi kerangka kerja manajemen risiko operasional.

Pelaksanaan *operational risk governance* dilakukan melalui:

- (i) Pengawasan aktif Dewan Komisaris dan Direksi
- (ii) Pelaksanaan pengelolaan risiko operasional disupervisi oleh Direktur Manajemen Risiko yang didukung dengan keterlibatan:
 - *Risk Management Committee*
 - Unit Kerja Pemilik dan Pengendali Risiko
 - Unit Kerja Manajemen Risiko Operasional
 - Unit Kerja Pembina Manajemen Risiko Operasional
 - Unit Kerja Kepatuhan
 - Unit Kerja Internal Audit

Bank telah menetapkan kebijakan dan prosedur internal dalam Manajemen Risiko Operasional yang mengacu pada Kebijakan Manajemen Risiko, yang menjadi landasan implementasi manajemen risiko.

62. RISK MANAGEMENT (continued)

C. Operational risk (continued)

***Managing risk through operation* (continued)**

In managing operational risk through *Operation*, the Bank has: (continued)

- (vi) Designed, developed, and implemented *Operational Risk Management System*.
- (vii) Implemented the operational risk management to the all units (Head Office and Regional Offices) including the *Operational Risk Management Tools* (ORM Tools).
- (viii) Performed monitoring and reporting for internal and external (regulator).
- (ix) Developed standard competencies for employees involved in the implementation of operational risk management framework activities.

The implementation of operational risk governance begins with:

- (i) Active monitoring by Board of Commissioners and Directors
- (ii) The implementation of operational risk management is supervised by Director of Risk Management which supported by the involvement of:
 - *Risk Management Committee*
 - *Business Unit and Risk Controlling Unit*
 - *Operational Risk Management Unit*
 - *Operational Risk Management and Development Unit*
 - *Compliance Unit*
 - *Internal Audit Unit*

The Bank has established internal policies and procedures for Operational Risk Management referred to as Risk Management Policy, which is the basis of risk management implementation.

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62. MANAJEMEN RISIKO (lanjutan)

C. Risiko operasional (lanjutan)

***Managing risk through operation* (lanjutan)**

Terkait dengan ORM Tools, ORM Tools yang dipergunakan Bank adalah:

- (i) *Risk & Control Self Assessment (RCSA)*, merupakan sebuah register atas identifikasi risiko dan kontrol utama dari proses bisnis yang ada di Bank, yang secara periodik dilakukan penilaian/assessment terhadap *inherent risk rating* dan efektivitas kontrol baik melalui pengujian kontrol (*Control Testing*) maupun secara konsensus. Penilaian *inherent risk rating* dan *control rating* menghasilkan nilai residual risk dan menjadi bagian dari profil risiko operasional. Tingkat risiko residual dijaga seminimal mungkin dengan mengambil tindakan yang diperlukan untuk mitigasi sebelum risiko terjadi.
- (ii) *Loss Event Database*, merupakan *database* insiden risiko operasional yang dicatat secara *risk-based* dengan tujuan sebagai *lesson learned*, pemantauan tindak lanjut perbaikan kedepannya, serta sebagai salah satu komponen untuk perhitungan modal risiko operasional (*regulatory capital charge*) metode *Standardized Approach (SA)*.
- (iii) *Key Indicator (KI)*, merupakan *early warning signal* dalam pengelolaan risiko operasional dengan tujuan agar upaya mitigasi dapat segera ditentukan dan dilaksanakan sebelum sebuah risiko terjadi. KI mengindikasikan besar kecilnya kemungkinan suatu risiko akan terjadi (*risk-based*) atau mengindikasikan besar kecilnya kemungkinan suatu kontrol tidak dilaksanakan sebagaimana mestinya (*control based*). KI ditetapkan ambang batasnya (*threshold*) dan dicatat skor realisasinya secara berkala.
- (iv) *Issue & Action Management (IAM)*, merupakan perangkat untuk memantau tindak lanjut yang telah disusun atas isu-isu yang ditemukan dari berbagai sumber, seperti dari hasil *Control Testing*, hasil *monitoring Key Indicator*, terjadinya insiden, teridentifikasinya suatu permasalahan (*self-identified issue*) dan lainnya.
- (v) *Capital Modelling*, merupakan model perhitungan modal risiko operasional (*regulatory capital charge*) sesuai regulasi yang berlaku.

62. RISK MANAGEMENT (continued)

C. Operational risk (continued)

***Managing risk through operation* (continued)**

The ORM Tools used by the Bank are:

- (i) *Risk & Control Self Assessment (RCSA)*, is a register of risk identification and main control of the business processes within the Bank, where inherent risk rating and control effectiveness either through control testing or by consensus are periodically assessed. The testing of inherent risk rating and control rating generated residual risk value which become a component of operational risk profile. The residual risk level is minimized by taking necessary mitigations before risk occurs.
- (ii) *Loss Event Database*, is a database of operational risk incidents which recorded on risk based basis as a lesson learned, remediation monitoring and future improvements, also as a component for calculation of operational risk capital calculation (*regulatory capital charge*) with the *Standardized Approach (SA)* method.
- (iii) *Key Indicator (KI)*, is an early warning signal in operational risk management with the aim that mitigation efforts can be immediately determined and implemented before a risk occurs. KI indicates the probability that a risk will occur (*risk based*) or indicates the probability that a control is not implemented properly (*control based*). KI is set a threshold and its realization score is recorded periodically.
- (iv) *Issue & Action Management (IAM)*, is a tool to monitor follow-up action that have been designed on identified issues through various activities, such as *Control Testing*, incident, key indicator monitoring result, self identified issued and other.
- (v) *Capital Modelling*, an operational capital calculation model (*regulatory capital charge*) that complies with applicable regulations.

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62. MANAJEMEN RISIKO (lanjutan)

C. Risiko operasional (lanjutan)

Managing risk through operation (lanjutan)

Sebagai *output* dari proses Manajemen Risiko Operasional, akan dihasilkan profil risiko operasional yang direviu oleh unit Internal Audit, dipresentasikan kepada Direksi dan Dewan Komisaris, serta dilaporkan dalam bentuk Laporan Tingkat Kesehatan Bank (*Risk Based Bank Rating*) dan Profil Risiko yang disampaikan kepada Regulator secara periodik. Selain itu, dalam rangka pengelolaan risiko operasional terdapat laporan pengelolaan risiko operasional yang disampaikan kepada manajemen sebagai sarana *monitoring* dan bahan pertimbangan untuk mengambil tindakan prioritas.

Managing risk through capital

Sesuai ketentuan, Bank menggunakan *Standardized Approach* (SA)/Pendekatan Standar sesuai SEOJK No. 06/SEOJK.03/2020 untuk perhitungan beban modal risiko operasional. Perhitungan ATMR dengan Pendekatan Standar dilakukan setiap tahun berdasarkan data Komponen Kerugian Risiko Operasional selama 10 (sepuluh) tahun terakhir dan data Komponen Indikator Bisnis selama 3 (tiga) tahun terakhir.

63. PERJANJIAN, KOMITMEN DAN KONTINJENSI PENTING

a. Perjanjian *integrated banking system* dengan vendor

Pengadaan Perjanjian dengan vendor untuk menambah fitur eMAS di tahun 2024, pada tanggal 31 Desember 2025 dari nilai kontrak sebesar USD730.181,29 (nilai penuh), Bank telah melakukan pembukuan sebagai aset tetap sebesar USD678.046,44 (nilai penuh) sehingga estimasi penyelesaian posisi 31 Desember 2025 adalah 92,86%.

Perikatan antara Bank Mandiri dengan pihak terkait telah mengikuti syarat dan ketentuan yang disepakati bersama.

b. Perkara hukum

Bank saat ini masih menghadapi permasalahan hukum diantaranya dengan debitur dan/atau pemilik dana sebagai akibat adanya perselisihan perjanjian yang telah diputus oleh Pengadilan dimana Bank dihukum untuk membayar ganti rugi sebesar Rp195,80. Saat ini Bank masih dalam proses/upaya hukum keberatan terhadap putusan.

62. RISK MANAGEMENT (continued)

C. Operational risk (continued)

Managing risk through operation (continued)

As the *output* of Operational Risk Management process, each unit generates operational risk profile reviewed by Internal Audit unit and presented to the Board of Commissioners and directors, and submitted to the regulators periodically in the form of Risk Based Bank Rating and Risk Profile. In addition, in order to manage operational risk, there is an operational risk management reports that are submitted to management as a monitoring tool and consideration for priority decision making.

Managing risk through capital

According to the regulations, the Bank utilizes the *Standardized Approach* (SA) in accordance with SEOJK No. 06/SEOJK.03/2020 for operational risk capital charges calculation. The calculation of the Risk Weighted Assets (RWA) using *Standardized Approach* is performed annually based on Operational Risk Loss Components data for the last 10 (ten) years and Business Indicator Components data for the last 3 (three) years.

63. SIGNIFICANT AGREEMENTS, COMMITMENTS AND CONTINGENCIES

a. *Integrated banking system* agreement with vendor

On 2024, Bank Mandiri entered into an agreement with vendors to add eMAS features. On 31 December 2025, out of a contract, value amounted to USD730,181.29 (full amount) the Bank has recorded it as fixed assets amounted to USD678,046.44 (full amount) with the estimated project completion on 31 December 2025 is 92.86%.

Bank Mandiri and related parties have complied the mutually agreed terms and conditions.

b. Legal matters

Currently, the Bank has a number of outstanding litigation cases, including lawsuits with debtors and/or fund owners due to disputes that had been decided by the Court where the Bank was convicted by the Court to pay compensation amounted to Rp195,80. Currently, the Bank is still in the legal process to appeal against the decision.

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**63. PERJANJIAN, KOMITMEN DAN KONTINJENSI
PENTING (lanjutan)**

b. Perkara hukum (lanjutan)

Jumlah klaim terhadap Bank Mandiri atas tuntutan hukum yang belum selesai pada tanggal 31 Desember 2025 dan 2024 masing-masing sebesar Rp417.596 dan Rp460.861. Pada tanggal 31 Desember 2025 dan 2024, Bank Mandiri telah membentuk cadangan masing-masing sebesar Rp67.888 dan Rp68.662 dan berpendapat bahwa cadangan yang dibentuk telah memadai.

c. Trade Agreement dengan Asian Development Bank

Pada tanggal 25 November 2009, Bank Mandiri telah menandatangani perjanjian kerjasama dengan *Asian Development Bank* ("ADB") melalui *Trade Finance Facilitation Program* ("TFFP"), yaitu *Confirmation Bank Agreement* ("CBA").

Berdasarkan CBA, Bank Mandiri dapat bertindak sebagai *confirming* bank bagi transaksi ekspor impor nasabah dengan basis *Letter of Credit* ("L/C"). Sebagai *confirming* bank, Bank Mandiri dapat diberikan jaminan oleh ADB atas L/C yang diterbitkan oleh *issuing* bank.

Skema TFFP tersebut merupakan program ADB untuk memfasilitasi transaksi perdagangan berbasis L/C di negara-negara berkembang Asia untuk mendorong tingkat pertumbuhan volume perdagangan. Dengan menjadi partisipan dalam TFFP ini, Bank Mandiri memiliki peluang untuk *trade volume* dan membuka bisnis baru khususnya dengan bank dari negara-negara yang termasuk dalam program ADB.

d. Perjanjian Bancassurance Entitas Anak

Pada tanggal 27 September 2024, Entitas Anak menandatangani perjanjian *bancassurance* dengan PT Prudential Sharia Life Assurance ("Prudential Sharia Life") untuk memasarkan, mempromosikan dan mereferensikan produk asuransi Prudential Sharia Life melalui jaringan distribusi Bank. Perjanjian kerjasama ini berlaku efektif sejak tanggal perjanjian dan akan terus berlaku dan efektif hingga tahun kelima belas (15) sejak tanggal peluncuran (1 Maret 2025). Adapun kewajiban Entitas Anak sebelum tanggal peluncuran terkait dengan penerbitan produk dan layanan asuransi di jaringan distribusi Entitas Anak antara lain mempersiapkan peraturan internal, pelatihan pegawai Entitas Anak, rencana pemasaran dan komunikasi serta penyesuaian sistem.

63. SIGNIFICANT AGREEMENTS, COMMITMENTS AND CONTINGENCIES (continued)

b. Legal matters (continued)

The Bank's total potential financial exposure arising from outstanding lawsuits as of 31 December 2025 and 2024 amounted to Rp417,596 and Rp460,861, respectively. As of 31 December 2025 and 2024, the Bank has provided a provision amounted to Rp67,888 and Rp68,662, respectively, and believes that the provision is adequate.

c. Trade Agreement with Asian Development Bank

On 25 November 2009, Bank Mandiri has signed a contractual agreement with Asian Development Bank ("ADB") through Trade Finance Facilitation Program ("TFFP") which are Confirmation Bank Agreement ("CBA").

Based on CBA, Bank Mandiri can act as confirming bank for export import transactions of its customers with Letter of Credit ("L/C") arrangement. As a confirming bank, Bank Mandiri can request a guarantee from ADB for L/C issued by issuing bank.

TFFP scheme is a program initiated by ADB to facilitate the L/C based trade transactions within Asian developing countries to increase the trade-volume growth. Becoming a participant in this program, Bank Mandiri will have an easier access to increase its trade volume and to open new business opportunities especially to countries in ADB program.

d. Subsidiary's Bancassurance Agreement

On 27 September 2024, the Subsidiary signed a bancassurance agreement with PT Prudential Sharia Life Assurance ("Prudential Sharia Life") to market, promote and reference Prudential Sharia Life insurance products through the Bank's distribution network. This cooperation agreement is effective from the date of the agreement and will continue to be valid and effective until the fifteenth (15th) year from the date of launch (1 March 2025). The Subsidiary's obligations before the launch date related to the issuance of insurance products and services in the Subsidiary's distribution network include preparing internal regulations, training of the Subsidiary's employees, marketing and communication plans, and system adjustments.

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64. REKLASIFIKASI AKUN ATAS LAPORAN KEUANGAN KONSOLIDASIAN

Penyajian akun-akun tertentu dalam laporan keuangan konsolidasian Grup tanggal 31 Desember 2024 dan untuk tahun yang berakhir pada tanggal tersebut telah direklasifikasi untuk menyesuaikan penyajiannya dengan laporan keuangan konsolidasian Grup tanggal 31 Desember 2025 dan untuk tahun yang berakhir pada tanggal tersebut sebagaimana disajikan di bawah ini:

64. RECLASSIFICATION OF ACCOUNT OF THE CONSOLIDATED FINANCIAL STATEMENTS

The presentation of certain accounts in the consolidated financial statements of the Group as of 31 December 2024 and for the year then ended have been reclassified to conform with the presentation in the consolidated financial statements of the Group as of 31 December 2025 and for the year then ended as shown below:

31 Desember 2024/31 December 2024				
	Dilaporkan sebelumnya/ As previously reported	Reklasifikasi/ Reclassifications	Dilaporkan saat ini/ As currently reported	
LIABILITAS				LIABILITIES
Liabilitas lain-lain	40.131.500	(7.474.601)	32.656.899	Other liabilities
Liabilitas kontrak asuransi	28.012.886	7.474.601	35.487.487	Insurance contract liabilities
ARUS KAS DARI AKTIVITAS OPERASIONAL				CASH FLOWS FROM OPERATING ACTIVITIES
Liabilitas lain-lain	3.441.525	(648.163)	2.793.362	Other liabilities
Liabilitas kontrak asuransi	(1.181.816)	648.163	(533.653)	Insurance contract liabilities

Oleh karena reklasifikasi tersebut di atas berdampak material terhadap laporan posisi keuangan konsolidasian Grup tanggal 1 Januari 2024/ 31 Desember 2023, laporan posisi keuangan konsolidasian yang telah direklasifikasi tersebut juga harus disajikan dalam laporan keuangan konsolidasian ini sesuai dengan Standar Akuntansi Keuangan di Indonesia, yang telah disajikan melalui pencantuman kalimat berikut ini. Sebelumnya Bank telah menyajikan laporan posisi keuangan konsolidasian Grup tanggal 1 Januari 2024/ 31 Desember 2023 yang telah direklasifikasi ketika penerbitan laporan keuangan konsolidasian interim Grup tanggal 30 Juni 2025 dan untuk periode enam bulan yang berakhir pada tanggal tersebut, yang diselesaikan dan diotorisasi untuk diterbitkan oleh Direksi Bank pada tanggal 17 September 2025.

Since the effects of the above-mentioned reclassifications are material to the consolidated statement of financial position of the Group as of 1 January 2024/31 December 2023, such reclassified consolidated statement of financial position shall also be presented in these consolidated financial statements in accordance with Indonesian Financial Accounting Standards, which has been made through the incorporation of the following statement. The Bank has previously presented the reclassified consolidated statement of financial position of the Group as of 1 January 2024/31 December 2023 during the issuance of the interim consolidated financial statements of the Group as of 30 June 2025 and for the six-month period then ended, which were completed and authorized for issuance by the Board of Directors of the Bank on 17 September 2025.

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65. INFORMASI TAMBAHAN

Informasi tambahan berikut yang disajikan di bawah ini merupakan informasi yang disyaratkan oleh regulasi yang berlaku dan bukan/tidak merupakan informasi yang dipersyaratkan oleh Standar Akuntansi Indonesia.

a. Giro Wajib Minimum (GWM), Penyangga Likuiditas Makroprudensial (PLM), dan Rasio Intermediasi Makroprudensial (RIM)

Rasio Giro Wajib Minimum ("GWM") Rupiah dan Mata Uang Asing serta rasio Penyangga Likuiditas Makroprudensial ("PLM") yang harus dipenuhi Bank adalah sebagai berikut:

	31 Desember 2025/ 31 December 2025	31 Desember 2024/ 31 December 2024
Rupiah		
GWM ^{*)}	3,60%	5,00%
(i) GWM secara harian	0,00%	0,00%
(ii) GWM secara rata-rata	3,60%	5,00%
Penyangga Likuiditas Makroprudensial	4,00%	5,00%
Mata uang asing		
GWM	4,00%	4,00%
(i) GWM secara harian	2,00%	2,00%
(ii) GWM secara rata-rata	2,00%	2,00%

^{*)} Bank melakukan penyediaan dana untuk kegiatan ekonomi tertentu dan inklusif, sehingga Bank mendapatkan insentif berupa kelonggaran GWM dalam Rupiah pada tanggal 31 Desember 2025 dan 2024 masing-masing sebesar 5,40% dan 4,00%. GWM dalam Rupiah yang harus dipenuhi Bank pada tanggal 31 Desember 2025 dan 2024 yang seharusnya masing-masing sebesar 9,00% dengan ketentuan harian 0,00% dan rata-rata 9,00%, menjadi sebesar 3,60% pada tanggal 31 Desember 2025 dengan ketentuan harian 0,00% dan rata-rata 3,60%, serta menjadi sebesar 5,00% pada tanggal 31 Desember 2024 dengan ketentuan harian 0,00% dan rata-rata 5,00%.

Bank telah memenuhi rasio sesuai ketentuan di atas. Rasio GWM Rupiah dan valuta asing serta PLM (Bank Mandiri saja) yaitu masing-masing sebesar:

	31 Desember 2025/ 31 December 2025	31 Desember 2024/ 31 December 2024
Rupiah		
GWM	7,12%	5,21%
(i) GWM secara harian ^{*)}	0,00%	0,00%
(ii) GWM secara rata-rata	7,12%	5,21%
Penyangga Likuiditas Makroprudensial	14,04%	9,17%
Mata uang asing		
GWM	4,10%	4,10%

65. ADDITIONAL INFORMATION

The following additional information presented below is information required by applicable regulations and is not information required by Indonesian Accounting Standards.

a. Minimum Statutory Reserves, Macroprudential Liquidity Buffer, and Macroprudential Intermediation Ratio

The Rupiah and Foreign Currency Minimum Statutory Reserves ("GWM") ratios and the Macroprudential Liquidity Buffer ("PLM") ratios that must be met by the Bank are as follows:

Rupiah	
Primary Minimum Statutory Reserve ^{*)}	
(i) Daily Minimum Statutory Reserve	
(ii) Average Minimum Statutory Reserve	
Macroprudential Liquidity Buffer	
Foreign currencies	
Primary Minimum Statutory Reserve	
(i) Daily Minimum Statutory Reserve	
(ii) Average Minimum Statutory Reserve	

^{*)} The Bank provided funding for certain economic and inclusive activities, thereby receiving an incentive in the form of a relaxation of the Rupiah Reserve Requirement (GWM) on 31 December 2025 and 2024, amounting to 5.40% and 4.00%, respectively. The Rupiah Reserve Requirement (GWM) that the Bank was originally required to maintain as of 31 December 2025 and 2024 each at 9.00%, with a daily requirement of 0.00% and an average requirement of 9.00% was reduced to 3.60% as of 31 December 2025 with a daily requirement of 0.00% and an average requirement of 3.60%, and to 5.00% as of 31 December 2024 with a daily requirement of 0.00% and an average requirement of 5.00%.

The Bank has fulfilled the ratio as mentioned above. The Rupiah and foreign currencies Minimum Statutory Reserves Ratio and Macroprudential Liquidity Buffer Ratio (Bank Mandiri only), are as follows:

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65. INFORMASI TAMBAHAN (lanjutan)

Informasi tambahan berikut yang disajikan di bawah ini merupakan informasi yang disyaratkan oleh regulasi yang berlaku dan bukan/tidak merupakan informasi yang dipersyaratkan oleh Standar Akuntansi Indonesia. (lanjutan)

a. Giro Wajib Minimum (GWM), Penyangga Likuiditas Makroprudensial (PLM), dan Rasio Intermediasi Makroprudensial (RIM) (lanjutan)

Bank telah memenuhi rasio sesuai ketentuan di atas. Rasio GWM Rupiah dan valuta asing serta PLM (Bank Mandiri saja) yaitu masing-masing sebesar: (lanjutan)

	31 Desember 2025/ 31 December 2025
(i) GWM secara harian ^{*)}	2,00%
(ii) GWM secara rata-rata	2,10%

^{*)} Realisasi GWM harian Rupiah posisi 31 Desember 2025 dan 2024 masing-masing sebesar 13,92% dan 6,52%.

^{**)} Realisasi GWM harian Mata Uang Asing posisi 31 Desember 2025 dan 2024 masing-masing sebesar 4,10% dan 4,10%.

Pada tanggal 31 Desember 2025 dan 2024, Bank berkewajiban untuk melakukan pemenuhan Giro RIM masing-masing sebesar 0,00% dan 0,25% dan Bank telah melakukan pemenuhan kewajiban tersebut.

Pada tanggal 31 Desember 2025 (Bank Mandiri saja), posisi GWM Rupiah rata-rata adalah sebesar 7,12% dari total DPK Rupiah, sesuai dengan limit yang telah ditetapkan, sedangkan untuk Giro RIM adalah sebesar 0,00% dan PLM adalah sebesar 14,04% dari total DPK Rupiah. Sementara untuk posisi GWM valas rata-rata adalah sebesar 4,10% dari total DPK valuta asing sesuai dengan limit yang ditetapkan.

65. ADDITIONAL INFORMATION (continued)

The following additional information presented below is information required by applicable regulations and is not information required by Indonesian Accounting Standards. (continued)

a. Minimum Statutory Reserves, Macroprudential Liquidity Buffer, and Macroprudential Intermediation Ratio (continued)

The Bank has fulfilled the ratio as mentioned above. The Rupiah and foreign currencies Minimum Statutory Reserves Ratio and Macroprudential Liquidity Buffer Ratio (Bank Mandiri only), are as follows: (continued)

	31 Desember 2024/ 31 December 2024	
(i) Daily Minimum Statutory Reserve ^{*)}	2,00%	(i) Daily Minimum Statutory Reserve ^{*)}
(ii) Average Minimum Statutory Reserve	2,10%	(ii) Average Minimum Statutory Reserve

^{*)} Realization of daily Rupiah minimum statutory reserve as of 31 December 2025 and 2024 were 13.92% and 6.52%, respectively.

^{**)} Realization of daily foreign currencies minimum statutory reserve as of 31 December 2025 and 2024 were 4.10% and 4.10%, respectively.

As of 31 December 2025 and 2024, the Bank is obliged to fulfill the RIM Current Account of 0.00% and 0.25%, respectively, and the Bank has fulfilled these obligations.

As of 31 December 2025 (Bank Mandiri only), the Bank maintained average Rupiah GWM of 7.12% from total outstanding deposit from customers denominated in Rupiah in accordance with the regulated limit, while for RIM disincentive ratio is 0.00% and PLM ratio of 14.04% from the outstanding deposit from customer denominated in Rupiah. Meanwhile for the foreign currency, the Bank maintained average foreign exchange GWM at 4.10% from the outstanding deposits from customer denominated in foreign currency in accordance with the regulated limit.

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65. INFORMASI TAMBAHAN (lanjutan)

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b. Posisi Devisa Neto (PDN)

Posisi devisa neto Bank Mandiri saja berdasarkan mata uang (dinyatakan dalam Rupiah) pada tanggal 31 Desember 2025 adalah sebagai berikut:

Mata uang	Aset/ Assets	Liabilitas/ Liabilities	Posisi devisa neto/ Net open position	Currency
KESELURUHAN (LAPORAN POSISI KEUANGAN DAN REKENING ADMINISTRATIF)^{*)}			OVERALL (STATEMENT OF FINANCIAL POSITION AND ADMINISTRATIVE ACCOUNTS)^{*)}	
Dolar Amerika Serikat	902.006.928	899.642.785	2.364.143	United States Dollar
Euro Eropa	20.003.600	19.805.065	198.535	European Euro
Dolar Singapura	7.774.071	7.681.034	93.037	Singapore Dollar
Yen Jepang	24.744.275	25.007.755	263.480	Japanese Yen
Dolar Australia	3.070.897	3.055.323	15.574	Australian Dollar
Pound Sterling Inggris	3.168.211	3.244.831	76.620	Great Britain Pound Sterling
Dolar Hong Kong	850.660	847.942	2.718	Hong Kong Dollar
Lain-lain	22.730.591	21.488.378	1.448.597	Others
Total			4.462.704	Total
Total Modal (Catatan 65c)			253.294.877	Total Capital (Note 65c)
Rasio PDN (keseluruhan)			1,76%	NOP ratio (overall)

Rasio PDN pada tanggal 31 Desember 2025 jika menggunakan modal bulan November 2025 adalah sebagai berikut:

Modal bulan November 2025/November 2025 Capital	251.609.941
Rasio PDN (keseluruhan) ^{*)} /NOP ratio (overall) ^{*)}	1,77%

Posisi devisa neto Bank Mandiri saja berdasarkan mata uang (dinyatakan dalam Rupiah) pada tanggal 31 Desember 2024 adalah sebagai berikut:

Net Open Position ratio as of 31 December 2025 if calculated using November 2025 capital as follows:

Net open position of Bank Mandiri by currencies (expressed in Rupiah) as of 31 December 2024 as follows:

Mata uang	Aset/ Assets	Liabilitas/ Liabilities	Posisi devisa neto/ Net open position	Currency
KESELURUHAN (LAPORAN POSISI KEUANGAN DAN REKENING ADMINISTRATIF)^{*)}			OVERALL (STATEMENT OF FINANCIAL POSITION AND ADMINISTRATIVE ACCOUNTS)^{*)}	
Dolar Amerika Serikat	635.657.537	637.357.047	1.699.510	United States Dollar
Euro Eropa	13.464.091	13.380.144	83.947	European Euro
Dolar Singapura	5.334.006	5.581.912	247.906	Singapore Dollar

^{*)} Merupakan penjumlahan absolut dari selisih antara aset dan liabilitas beberapa mata uang asing lainnya.

^{*)} Perhitungan posisi devisa neto Bank berdasarkan pada Peraturan Bank Indonesia No. 12/10/PBI/2010 tanggal 1 Juli 2010 dan Peraturan Bank Indonesia No. 17/5/PBI/2015 tanggal 29 Mei 2015 tentang Perubahan Keempat atas Peraturan Bank Indonesia No. 5/13/PBI/2003 tentang Posisi Devisa Neto Bank Umum. Berdasarkan peraturan tersebut, mulai tanggal 1 Juli 2010, Bank hanya diwajibkan untuk menjaga posisi devisa neto secara keseluruhan maksimum 20% dari total modal.

^{*)} Represents total absolute amount of difference between assets and liabilities from other foreign currencies.

^{*)} The calculation of the Bank's net open position is based on Bank Indonesia's regulation No. 12/10/PBI/2010 dated 1 July 2010 and Bank Indonesia's regulation No. 17/5/PBI/2015 dated 29 May 2015 regarding the Fourth amendment of Bank Indonesia's regulation No. 5/13/PBI/2003 regarding net open position for Commercial Banks. Under the regulation, starting on 1 July 2010, the Bank is only required to keep the net open position of a maximum of 20% of total capital.

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b. Posisi Devisa Neto (PDN) (lanjutan)

Posisi devisa neto Bank Mandiri saja berdasarkan mata uang (dinyatakan dalam Rupiah) pada tanggal 31 Desember 2024 adalah sebagai berikut: (lanjutan)

Mata uang	Aset/ Assets	Liabilitas/ Liabilities	Posisi devisa neto/ Net open position	Currency
KESELURUHAN (LAPORAN POSISI KEUANGAN DAN REKENING ADMINISTRATIF)^{*)} (lanjutan)			OVERALL (STATEMENT OF FINANCIAL POSITION AND ADMINISTRATIVE ACCOUNTS)^{*)} (continued)	
Yen Jepang	11.001.825	11.031.642	29.817	Japanese Yen
Dolar Australia	1.653.860	1.673.032	19.172	Australian Dollar
Pound Sterling Inggris	1.738.946	1.777.549	38.603	Great Britain Pound Sterling
Dolar Hong Kong	224.924	147.959	76.965	Hong Kong Dollar
Lain-lain	13.039.651	13.185.410	246.623 ^{*)}	Others
Total			2.442.543	Total
Total Modal (Catatan 65c)			244.258.632	Total Capital (Note 65c)
Rasio PDN (keseluruhan)			1,00%	NOP ratio (overall)

Rasio PDN pada tanggal 31 Desember 2024 jika menggunakan modal bulan November 2024 adalah sebagai berikut:

Net Open Position ratio as of 31 December 2024 if calculated using November 2024 capital as follows:

Modal bulan November 2024/November 2024 Capital	240.756.495
Rasio PDN (keseluruhan) ^{*)} /NOP ratio (overall) ^{*)}	1,01%

^{*)} Merupakan penjumlahan absolut dari selisih antara aset dan liabilitas beberapa mata uang asing lainnya.
^{*)} Perhitungan posisi devisa neto Bank berdasarkan pada Peraturan Bank Indonesia No. 12/10/PBI/2010 tanggal 1 Juli 2010 dan Peraturan Bank Indonesia No. 17/5/PBI/2015 tanggal 29 Mei 2015 tentang Perubahan Keempat atas Peraturan Bank Indonesia No. 5/13/PBI/2003 tentang Posisi Devisa Neto Bank Umum. Berdasarkan peraturan tersebut, mulai tanggal 1 Juli 2010, Bank hanya diwajibkan untuk menjaga posisi devisa neto secara keseluruhan maksimum 20% dari total modal.

^{*)} Represents total absolute amount of difference between assets and liabilities from other foreign currencies.
^{*)} The calculation of the Bank's net open position is based on Bank Indonesia's regulation No. 12/10/PBI/2010 dated 1 July 2010 and Bank Indonesia's regulation No. 17/5/PBI/2015 dated 29 May 2015 regarding the Fourth amendment of Bank Indonesia's regulation No. 5/13/PBI/2003 regarding net open position for Commercial Banks. Under the regulation, starting on 1 July 2010, the Bank is only required to keep the net open position of a maximum of 20% of total capital.

c. Kewajiban Penyediaan Modal Minimum (KPMM)

Pengelolaan risiko melalui modal

Kebijakan permodalan Bank Mandiri adalah secara *prudent* memenuhi *regulatory capital requirement*, melakukan diversifikasi sumber permodalan untuk mengantisipasi rencana strategis jangka panjang dan mengalokasikan modal secara efisien pada segmen bisnis yang memiliki potensi untuk memberikan profil *risk-return* yang optimal, termasuk penempatan dan penyertaan pada Entitas Anak dalam rangka memenuhi ekspektasi *stakeholder* termasuk investor dan regulator.

c. Capital Adequacy Ratio

Capital risk management

Bank Mandiri's capital policy is prudently to comply with the regulatory capital requirement, to diversify its capital resources to anticipate long-term strategic plans and to efficiently allocate capital to business segments that have the potential to provide an optimal risk-return profile, including placement and investment in Subsidiaries in order to meet stakeholder's expectations including investors and regulators.

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65. INFORMASI TAMBAHAN (lanjutan)

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c. Kewajiban Penyediaan Modal Minimum (KPMM) (lanjutan)

Pengelolaan risiko melalui modal (lanjutan)

Bank Mandiri memastikan memiliki kecukupan modal untuk dapat memenuhi risiko kredit, risiko pasar dan risiko operasional, baik dalam mendukung pertumbuhan bisnis pada kondisi normal maupun untuk mengantisipasi terjadinya kondisi *stress*.

Dalam perhitungan kecukupan modal, Bank mengacu pada POJK No. 11/POJK.03/2016 tentang Kewajiban Penyediaan Modal Minimum Bank Umum yang diubah oleh POJK No. 34/POJK.03/2016 dan POJK No. 27/POJK.03/2022.

Untuk perhitungan Aset Tertimbang Menurut Risiko (ATMR), Bank menggunakan Pendekatan Standar yang mengacu kepada Basel III Reforms (*Standardized Approach*) untuk Risiko Kredit, Risiko Pasar dan Risiko Operasional. Untuk Risiko Besar, Bank juga secara internal menggunakan *Value at Risk*.

Hasil perhitungan ATMR (Kredit, Operasional, dan Pasar) serta Rasio Kecukupan Modal (Bank Mandiri saja) adalah sebagai berikut:

	Tahun yang berakhir pada tanggal 31 Desember/ Year ended 31 December	
	2025	2024
Modal:		
Modal inti	238.082.036	229.932.670
Modal pelengkap	15.212.841	14.325.962
Jumlah modal untuk risiko kredit, risiko operasional, dan risiko pasar	253.294.877	244.258.632
Aset Tertimbang Menurut Risiko (ATMR) kredit ¹	1.208.049.003	1.132.192.033
Aset Tertimbang Menurut Risiko (ATMR) operasional ²	64.518.330	62.675.961
Aset Tertimbang Menurut Risiko (ATMR) pasar ³	35.887.720	20.289.449
Jumlah ATMR untuk risiko kredit, risiko operasional, dan risiko pasar	1.308.455.053	1.215.157.443

65. ADDITIONAL INFORMATION (continued)

The following additional information presented below is information required by applicable regulations and is not information required by Indonesian Accounting Standards. (continued)

c. Capital Adequacy Ratio (continued)

Capital risk management (continued)

Bank Mandiri ensures it has sufficient capital to cover credit risk, market risk and operational risk, both in supporting business growth in normal conditions and anticipating stress conditions.

In calculating capital adequacy, the Bank refers to POJK No. 11/POJK.03/2016 regarding Minimum Capital Adequacy Requirement for Commercial Banks, as amended by POJK No. 34/POJK.03/2016 and POJK No. 27/POJK.03/2022.

For the calculation of Risk-Weighted Assets (RWA), the Bank employs Standardized Approach in accordance with Basel III Reforms (Standardized Approach) for Credit Risk, Market Risk, and Operational Risk. For Market Risk, the Bank also employs Value at Risk internally.

The calculation result of RWA (Credit, Operational, and Market) and Capital Adequacy Ratio (CAR) (Bank Mandiri only) are as follows:

Capital:
Core capital
Supplementary capital

Total capital for credit risk,
operational risk, and
market risk

Risk-Weighted Assets for credit
Risk-Weighted Assets for
operational
Risk-Weighted Assets for
market

Total Risk-Weighted Assets for credit,
operational risk, and
market risk

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**65. INFORMASI TAMBAHAN YANG TIDAK
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Informasi tambahan berikut yang disajikan di bawah ini merupakan informasi yang disyaratkan oleh regulasi yang berlaku dan bukan/tidak merupakan informasi yang dipersyaratkan oleh Standar Akuntansi Indonesia. (lanjutan)

c. Kewajiban Penyediaan Modal Minimum (KPPM) (lanjutan)

Pengelolaan risiko melalui modal (lanjutan)

Hasil perhitungan ATMR (Kredit, Operasional, dan Pasar) serta Rasio Kecukupan Modal (Bank Mandiri saja) adalah sebagai berikut: (lanjutan)

	Tahun yang berakhir pada tanggal 31 Desember/ Year ended 31 December	
	2025	2024
CAR untuk modal inti	18,20%	18,92%
CAR untuk risiko kredit, operasional dan pasar	19,36%	20,10%
CAR minimum modal inti	6,00%	6,00%
CAR minimum sesuai profil risiko	9,74%	9,69%

Rasio kecukupan modal Bank secara konsolidasian pada tanggal 31 Desember 2025 dan 2024 dengan memperhitungkan risiko kredit, operasional dan pasar masing-masing adalah 20,43% dan 20,82%.

- i) Mengacu pada SEOJK No. 24/SEOJK.03/2021 tentang Pedoman Perhitungan ATMR untuk Risiko Kredit dengan Menggunakan Pendekatan Standar, SEOJK No. 48/SEOJK.03/2017 tentang Pedoman Perhitungan Tagihan Bersih Transaksi Derivatif dalam Perhitungan Aset Tertimbang Menurut Risiko untuk Risiko Kredit Dengan Menggunakan Pendekatan Standar dan POJK No. 11/POJK.03/2019 tentang Prinsip Kehati-hatian dalam Aktivitas Sekuritisasi Aset Bagi Bank Umum.
- ii) Mengacu pada SEOJK No. 6/SEOJK.03/2020 tentang Perhitungan ATMR untuk Risiko Operasional dengan Menggunakan Pendekatan Standar Bagi Bank Umum.
- iii) Mengacu pada SEOJK No. 38/SEOJK.03/2016 tentang Pedoman Penggunaan Metode Standar dalam Perhitungan Kewajiban Penyediaan Modal Minimum Bank Umum dengan Memperhitungkan Risiko Pasar.
- iv) Berdasarkan POJK No. 27/POJK.03/2022 tentang Perubahan kedua atas POJK Nomor 11/POJK.03/2016 tentang Kewajiban Penyediaan Modal Minimum Bank Umum, Bank wajib menyediakan modal inti paling rendah sebesar 6% (enam persen) dari ATMR baik secara individu maupun konsolidasi dengan perusahaan anak.
- v) CAR minimum untuk risiko-risiko utama Pillar 1 dan risiko-risiko tambahan Pillar 2 (capital add-on) berdasarkan metode Internal Capital Adequacy Assessment Process (ICAAP).

d. Giro pada Bank Lain

Berdasarkan kolektibilitas sesuai POJK:

	31 Desember 2025/ 31 December 2025	31 Desember 2024/ 31 December 2024
Lancar	60.952.583	46.668.439
Dikurangi: cadangan kerugian penurunan nilai	(27.621)	(30.755)
Neto	60.924.962	46.637.684

**65. ADDITIONAL INFORMATION THAT IS NOT
REQUIRED BY INDONESIAN ACCOUNTING
STANDARDS (continued)**

The following additional information presented below is information required by applicable regulations and is not information required by Indonesian Accounting Standards. (continued)

c. Capital Adequacy Ratio (continued)

Capital risk management (continued)

The calculation result of RWA (Credit, Operational, and Market) and Capital Adequacy Ratio (CAR) (Bank Mandiri only) are as follows: (continued)

	2025	2024
CAR for core capital	18,20%	18,92%
CAR for credit risk, operational risk and market risk	19,36%	20,10%
Minimum CAR core capital ⁴	6,00%	6,00%
Minimum CAR based on risk profile ⁵	9,74%	9,69%

The Bank's capital adequacy ratio on a consolidated basis as of 31 December 2025 and 2024 including credit risk, operational risk and market risk are 20.43% and 20.82%, respectively.

- i) Referring to SEOJK No. 24/SEOJK.03/2021 regarding Guidelines for Calculation of Risk Weighted Assets ("RWA") for Credit Risk Using the Standardized Approach, SEOJK No. 48/SEOJK.03/2017 regarding Guidelines for Calculation of Net Receivables of Derivative Transactions in Risk-Weighted Asset Calculations for Credit Risk Using the Standardized Approach and POJK No. 11/POJK.03/2019 regarding Prudential Principles in Assets Securitization Activities for Commercial Banks.
- ii) Referring to SEOJK No. 6/SEOJK.03/2020 regarding Calculation of Risk Weighted Assets for Operational Risk Using the Standardized Approach for Commercial Banks.
- iii) Referring to SEOJK No. 38/SEOJK.03/2016 regarding Guidelines for the Use of Standardized Method in Calculation of Minimum Capital Adequacy Requirement for Commercial Banks by Taking Market Risk Into Account.
- iv) Based on POJK No. 27/POJK.03/2022 concerning the second amendment to POJK Number 11/POJK.03/2016 concerning Minimum Capital Requirements for Commercial Banks, Banks are required to provide core capital of at least 6% (six percent) of RWA both individually and consolidated with subsidiary company.
- v) Minimum CAR for Pillar 1 main risks and Pillar 2 additional risks (capital add-on) based on the Internal Capital Adequacy Assessment Process (ICAAP) method.

d. Current Accounts With Other Banks

By collectability based on FSA regulation:

	31 Desember 2025/ 31 December 2025	31 Desember 2024/ 31 December 2024
Lancar	60.952.583	46.668.439
Dikurangi: cadangan kerugian penurunan nilai	(27.621)	(30.755)
Neto	60.924.962	46.637.684

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e. Penempatan pada Bank Indonesia dan Bank Lain

Berdasarkan kolektibilitas sesuai POJK:

	31 Desember 2025/ 31 December 2025
Lancar	50.471.834
Dikurangi: cadangan kerugian penurunan nilai	(1.586)
Neto	50.470.248

f. Efek-efek

Berdasarkan kolektibilitas sesuai POJK:

	31 Desember 2025/ 31 December 2025
Lancar	124.758.602
Macet	10.092
Total	124.768.694
Dikurangi: cadangan kerugian penurunan nilai	(40.720)
Neto	124.727.974

g. Obligasi Pemerintah

Pada tanggal 31 Desember 2025 dan 2024, kolektibilitas Bank Indonesia untuk Obligasi Pemerintah adalah lancar.

h. Tagihan Lainnya - Transaksi Perdagangan

Berdasarkan kolektibilitas sesuai POJK:

	31 Desember 2025/ 31 December 2025
Lancar	30.680.959
Dalam perhatian khusus	43.337
Macet	1.347.815
Total	32.072.111
Dikurangi: cadangan kerugian penurunan nilai	(1.432.270)
Neto	30.639.841

**65. ADDITIONAL INFORMATION THAT IS NOT
REQUIRED BY INDONESIAN ACCOUNTING
STANDARDS (continued)**

The following additional information presented below is information required by applicable regulations and is not information required by Indonesian Accounting Standards. (continued)

e. Placements with Bank Indonesia and Other Banks

By collectability based on FSA regulation:

	31 Desember 2024/ 31 December 2024	
	63.230.054	Current
	(1.679)	Less: allowance for impairment losses
Net	63.228.375	

f. Marketable securities

By collectability based on FSA regulation:

	31 Desember 2024/ 31 December 2024	
Lancar	95.520.874	Current
Macet	8.674	Loss
Total	95.529.548	Total
Dikurangi: cadangan kerugian penurunan nilai	(51.497)	Less: allowance for impairment losses
Net	95.478.051	Net

g. Government Bonds

As of 31 December 2025 and 2024, Bank Indonesia's collectability for Government Bonds is current.

h. Other Receivables - Trade Transactions

By collectability based on FSA regulation:

	31 Desember 2024/ 31 December 2024	
Lancar	28.565.530	Current
Dalam perhatian khusus	101.066	Special mention
Macet	1.307.521	Loss
Total	29.974.117	Total
Dikurangi: cadangan kerugian penurunan nilai	(1.422.889)	Less: allowance for impairment losses
Net	28.551.228	Net

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**i. Tagihan Atas Efek-Efek Yang Dibeli Dengan
Janji Dijual Kembali**

Berdasarkan kolektibilitas sesuai POJK:

	31 Desember 2025/ 31 December 2025
Lancar	3.903.777

j. Tagihan dan Liabilitas Derivatif

Pada tanggal 31 Desember 2025 dan 2024, kolektibilitas OJK untuk tagihan derivatif adalah lancar dan diklasifikasikan pada stage 1.

**k. Kredit yang Diberikan dan Piutang/
Pembiayaan Syariah**

1. Kredit yang diberikan dan piutang/pembiayaan syariah terdiri atas:

a. Berdasarkan jenis dan kolektibilitas sesuai POJK:

31 Desember 2025/31 December 2025						
	Lancar/ Current	Dalam perhatian khusus/ Special mention	Kurang lancar/ Substandard	Diragukan/ Doubtful	Macet/ Loss	Total
Rupiah						
Modal kerja	381.492.262	18.506.292	341.403	436.695	3.396.517	404.173.169
Investasi ^{*)}	477.334.855	6.814.310	158.771	135.451	3.133.763	487.577.150
Konsumen	350.350.601	9.964.331	1.778.177	2.063.096	6.284.730	370.440.935
Program pemerintah	95.054.663	2.225.901	404.588	289.889	658.451	98.633.492
Sindikasi ^{**)}	85.859.572	503.897	-	-	-	86.363.469
Karyawan	51.651.771	222.777	-	1.428	12.142	51.888.118
Ekspor	13.566.485	26.701	-	-	-	13.593.186
Total	1.455.310.209	38.264.209	2.682.939	2.926.559	13.485.603	1.512.669.519
Mata uang asing						
Investasi ^{*)}	179.737.947	5.918.055	-	-	814.013	186.470.015
Sindikasi ^{**)}	95.503.062	3.445.703	159.884	-	-	99.108.649
Modal kerja	37.155.925	1.948.577	-	-	343.843	39.448.345
Ekspor	9.203.337	26.153	-	-	-	9.229.490
Konsumen	3.041.938	-	-	-	-	3.041.938
Total (Catatan 62.B.(iv))	324.642.209	11.338.488	159.884	-	1.157.856	337.298.437
Dikurangi: cadangan kerugian penurunan nilai	(17.165.959)	(18.060.102)	(1.276.521)	(1.379.548)	(10.151.617)	(48.033.747)
Neto	1.762.786.459	31.542.595	1.566.302	1.547.011	4.491.842	1.801.934.209

^{*)} Termasuk kredit yang diukur pada nilai wajar melalui penghasilan komprehensif lain, berdasarkan kategori "kolektibilitas lancar" pada mata uang Rupiah dengan jenis kredit investasi sebesar Rp293.471.

^{**)} Termasuk kredit yang diukur pada nilai wajar melalui penghasilan komprehensif lain, berdasarkan kategori "kolektibilitas lancar" pada mata uang Rupiah dengan jenis kredit sindikasi sebesar Rp3.054.761.

^{***)} Termasuk kredit yang diukur pada nilai wajar melalui penghasilan komprehensif lain, berdasarkan kategori "kolektibilitas lancar" pada mata uang asing dengan jenis kredit sindikasi sebesar Rp3.938.796.

**65. ADDITIONAL INFORMATION THAT IS NOT
REQUIRED BY INDONESIAN ACCOUNTING
STANDARDS (continued)**

The following additional information presented below is information required by applicable regulations and is not information required by Indonesian Accounting Standards. (continued)

**i. Securities Purchased Under Agreements To
Resell**

By collectability based on FSA regulation:

	31 Desember 2024/ 31 December 2024	
	8.290.138	Current

j. Derivative Receivables and Payables

As of 31 December 2025 and 2024, the FSA collectability for derivative receivables is current and classified in stage 1.

k. Loans and Sharia Receivables/Financing

1. Details of loans and sharia receivables/financing:

a. By type and collectability based on POJK:

^{*)} Including loans measured at fair value through other comprehensive income, on the "current collectability" category in Rupiah currency with an investment loan type amounted to Rp293,471.

^{**)} Including loans measured at fair value through other comprehensive income, on the "current collectability" category in Rupiah currency with a syndication loan type amounted to Rp3,054,761.

^{***)} Including loans measured at fair value through other comprehensive income, on the "current collectability" category in foreign currencies with a syndication loan type amounted to Rp3,938,796.

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**65. INFORMASI TAMBAHAN YANG TIDAK
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INDONESIA (lanjutan)**

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**k. Kredit yang Diberikan dan Piutang/
Pembiayaan Syariah (lanjutan)**

1. Kredit yang diberikan dan piutang/pembiayaan syariah terdiri atas: (lanjutan)

a. Berdasarkan jenis dan kolektibilitas sesuai POJK: (lanjutan)

**65. ADDITIONAL INFORMATION THAT IS NOT
REQUIRED BY INDONESIAN ACCOUNTING
STANDARDS (continued)**

The following additional information presented below is information required by applicable regulations and is not information required by Indonesian Accounting Standards. (continued)

**k. Loans and Sharia Receivables/Financing
(continued)**

1. Details of loans and sharia receivables/financing: (continued)

a. By type and collectability based on POJK: (continued)

31 Desember 2024/31 December 2024

	Lancar/ Current	Dalam perhatian khusus/ Special mention	Kurang lancar/ Substandard	Diragukan/ Doubtful	Macet/ Loss	Total	
Rupiah							Rupiah
Modal kerja	397.863.732	19.284.340	473.179	623.199	3.874.238	422.118.688	Working capital
Investasi ^{*)}	338.969.128	6.648.747	184.330	103.869	3.171.480	349.077.554	Investment ^{*)}
Konsumen	322.937.142	10.488.337	1.653.269	1.890.241	3.453.096	340.422.085	Consumer
Program pemerintah	89.605.652	2.247.823	358.355	324.076	351.927	92.887.833	Government program
Sindikasi ^{**)}	72.899.306	511.981	-	-	-	73.411.287	Syndication ^{**)}
Karyawan	48.620.514	172.074	500	1.044	11.652	48.805.784	Employees
Ekspor	11.081.146	29.904	-	-	1.777	11.112.827	Export
Total	1.281.976.620	39.383.206	2.669.633	2.942.429	10.864.170	1.337.836.058	Total
Mata uang asing							Foreign currencies
Investasi ^{***)}	146.380.882	5.763.917	-	-	806.090	152.950.889	Investment ^{***)}
Sindikasi ^{***)}	74.624.052	3.501.260	164.881	-	-	78.290.193	Syndication ^{***)}
Modal kerja	41.286.970	1.653.418	-	-	582.034	43.522.422	Working capital
Ekspor	7.902.310	-	-	-	-	7.902.310	Export
Konsumen	2.714.644	-	-	-	96	2.714.740	Consumer
Total (Catatan 62.B.(iv))	272.908.858	10.918.595	164.881	-	1.388.220	285.380.554	Total (Note 62.B.(iv))
	1.554.885.478	50.301.801	2.834.514	2.942.429	12.252.390	1.623.216.612	
Dikurangi: cadangan kerugian penurunan nilai	(18.121.064)	(19.002.932)	(1.384.412)	(1.522.549)	(9.323.688)	(49.354.645)	Less: allowance for impairment losses
Neto	1.536.764.414	31.298.869	1.450.102	1.419.880	2.928.702	1.573.861.967	Net

^{*)} Termasuk kredit yang diukur pada nilai wajar melalui penghasilan komprehensif lain, berdasarkan kategori "kolektibilitas lancar" pada mata uang Rupiah dengan jenis kredit investasi sebesar Rp326.658.

^{**)} Termasuk kredit yang diukur pada nilai wajar melalui penghasilan komprehensif lain, berdasarkan kategori "kolektibilitas lancar" pada mata uang Rupiah dengan jenis kredit sindikasi sebesar Rp3.539.765.

^{***)} Termasuk kredit yang diukur pada nilai wajar melalui penghasilan komprehensif lain, berdasarkan kategori "kolektibilitas lancar" pada mata uang asing dengan jenis kredit sindikasi sebesar Rp1.596.428.

^{*)} Including loans measured at fair value through other comprehensive income, on the "current collectability" category in Rupiah currency with an investment loan type amounted to Rp326,658.

^{**)} Including loans measured at fair value through other comprehensive income, on the "current collectability" category in Rupiah currency with a syndication loan type amounted to Rp3,539,765.

^{***)} Including loans measured at fair value through other comprehensive income, on the "current collectability" category in foreign currencies with a syndication loan type amounted to Rp1,596,428.

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**k. Kredit yang Diberikan dan Piutang/
Pembiayaan Syariah (lanjutan)**

1. Kredit yang diberikan dan piutang/pembiayaan syariah terdiri atas: (lanjutan)

b. Berdasarkan sektor ekonomi dan kolektibilitas sesuai POJK:

**65. ADDITIONAL INFORMATION THAT IS NOT
REQUIRED BY INDONESIAN ACCOUNTING
STANDARDS (continued)**

The following additional information presented below is information required by applicable regulations and is not information required by Indonesian Accounting Standards. (continued)

**k. Loans and Sharia Receivables/Financing
(continued)**

1. Details of loans and sharia receivables/financing: (continued)

b. By economic sector and Bank collectability based on POJK:

31 Desember 2025/31 December 2025							
	Lancar/ Current	Dalam perhatian khusus/ Special mention	Kurang lancar/ Substandard	Diragukan/ Doubtful	Macet/ Loss	Total	
Rupiah							Rupiah
Perdagangan, restoran, dan hotel	183.868.187	4.775.346	496.670	444.737	1.355.031	190.939.971	Trading, restaurant, and hotel
Pertanian	195.160.897	944.836	139.895	114.855	1.028.184	197.388.667	Agriculture
Jasa dunia usaha ¹⁾	125.374.710	2.688.525	78.708	60.509	226.297	128.428.749	Business service ²⁾
Industri	123.103.695	5.560.826	113.656	100.433	2.452.012	131.330.622	Manufacturing
Konstruksi	96.612.459	11.094.571	5.227	11.609	275.653	107.999.519	Construction
Pengangkutan, pergudangan, dan komunikasi ³⁾	115.370.321	1.143.725	22.992	57.778	142.023	116.736.839	Transportation, warehousing, and communications ³⁾
Tambang	88.502.020	506.516	100	13.219	1.541.356	90.563.211	Mining
Jasa sosial	68.542.439	566.414	27.317	37.773	75.607	69.249.550	Social service
Listrik, gas dan air	53.246.461	596.958	122	313	3.440	53.847.294	Electricity, gas and water
Lain-lain	405.529.020	10.386.492	1.798.252	2.085.333	6.386.000	426.185.097	Others
Total	1.455.310.209	38.264.209	2.682.939	2.926.559	13.485.603	1.512.669.519	Total
Mata uang asing							Foreign currencies
Tambang ⁴⁾	66.552.587	70.231	-	-	-	66.622.818	Mining ⁵⁾
Industri ⁶⁾	77.259.661	7.338.329	-	-	1.157.856	85.755.846	Manufacturing ⁶⁾
Jasa sosial	69.291.067	-	-	-	-	69.291.067	Social service
Listrik, gas, dan air	40.520.551	3.445.703	159.884	-	-	44.126.138	Electricity, gas, and water
Pengangkutan, pergudangan, dan komunikasi	35.847.752	484.225	-	-	-	36.331.977	Transportation, warehousing, and communications
Perdagangan, restoran, dan hotel	12.713.104	-	-	-	-	12.713.104	Trading, restaurant, and hotel
Jasa dunia usaha	11.446.918	-	-	-	-	11.446.918	Business service
Pertanian	6.600.806	-	-	-	-	6.600.806	Agriculture
Konstruksi	149.117	-	-	-	-	149.117	Construction
Lain-lain	4.260.646	-	-	-	-	4.260.646	Others
Total (Catatan 62.B. (iv))	324.642.209	11.338.488	159.884	-	1.157.856	337.298.437	Total (Note 62.B. (iv))
Dikurangi: cadangan kerugian penurunan nilai	(17.165.959)	(18.060.102)	(1.276.521)	(1.379.548)	(10.151.617)	(48.033.747)	Less: allowance for impairment losses
Neto	1.762.786.459	31.542.595	1.566.302	1.547.011	4.491.842	1.801.934.209	Net

¹⁾ Termasuk kredit yang diukur pada nilai wajar melalui penghasilan komprehensif lain, berdasarkan kategori "kolektibilitas lancar" pada mata uang Rupiah dengan sektor ekonomi jasa dunia usaha sebesar Rp3.054.761.

²⁾ Termasuk kredit yang diukur pada nilai wajar melalui penghasilan komprehensif lain, berdasarkan kategori "kolektibilitas lancar" pada mata uang Rupiah dengan sektor ekonomi pengangkutan, pergudangan, dan komunikasi sebesar Rp293.471.

³⁾ Termasuk kredit yang diukur pada nilai wajar melalui penghasilan komprehensif lain, berdasarkan kategori "kolektibilitas lancar" pada mata uang asing dengan sektor ekonomi industri sebesar Rp3.938.796.

¹⁾ Including loans measured at fair value through other comprehensive income, on the "current collectability" category in Rupiah currency and business service economic sector amounted to Rp3,054,761.

²⁾ Including loans measured at fair value through other comprehensive income, on the "current collectability" category in Rupiah currency and transportation, warehousing, and communication economic sector amounted to Rp293,471.

³⁾ Including loans measured at fair value through other comprehensive income, on the "current collectability" category in foreign currencies and manufacturing economic sector amounted to Rp3,938,796.

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**k. Kredit yang Diberikan dan Piutang/
Pembiayaan Syariah (lanjutan)**

1. Kredit yang diberikan dan piutang/pembiayaan syariah terdiri atas: (lanjutan)

b. Berdasarkan sektor ekonomi dan kolektibilitas sesuai POJK: (lanjutan)

**65. ADDITIONAL INFORMATION THAT IS NOT
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The following additional information presented below is information required by applicable regulations and is not information required by Indonesian Accounting Standards. (continued)

**k. Loans and Sharia Receivables/Financing
(continued)**

1. Details of loans and sharia receivables/financing: (continued)

b. By economic sector and collectability based on POJK: (continued)

31 Desember 2024/31 December 2024							
	Lancar/ Current	Dalam perhatian khusus/ Special mention	Kurang lancar/ Substandard	Diragukan/ Doubtful	Macet/ Loss	Total	
Rupiah							Rupiah
Perdagangan, restoran, dan hotel	160.337.031	4.523.586	554.524	429.348	1.034.172	166.878.661	Trading, restaurant, and hotel
Pertanian	146.914.238	1.011.154	127.881	186.545	982.041	149.221.859	Agriculture
Jasa dunia usaha ¹⁾	132.794.503	2.845.360	101.266	46.357	280.186	136.067.672	Business service ²⁾
Industri	125.743.355	5.997.672	132.940	236.631	2.876.714	134.987.312	Manufacturing
Konstruksi	87.676.790	11.555.968	6.246	46.769	388.836	99.674.609	Construction
Pengangkutan, pergudangan, dan komunikasi ³⁾	96.534.978	1.056.967	19.582	19.592	106.276	97.737.395	Transportation, warehousing, and communications ³⁾
Tambang	73.594.269	59.137	750	2.859	1.537.722	75.194.737	Mining
Jasa sosial	57.366.294	555.284	24.507	26.795	40.382	58.013.262	Social service
Listrik, gas, dan air	22.469.072	609.032	140	805	15.695	23.094.744	Electricity, gas, and water
Lain-lain	378.546.090	11.169.046	1.701.797	1.946.728	3.602.146	396.965.807	Others
Total	1.281.976.620	39.383.206	2.669.633	2.942.429	10.864.170	1.337.836.058	Total
Mata uang asing							Foreign currencies
Tambang ⁴⁾	70.308.434	68.005	-	-	-	70.376.439	Mining ⁴⁾
Industri ⁵⁾	55.046.438	6.877.487	-	-	1.388.124	63.312.049	Manufacturing ⁵⁾
Jasa sosial	48.450.799	-	-	-	-	48.450.799	Social service
Listrik, gas, dan air	35.274.620	3.501.260	164.881	-	-	38.940.761	Electricity, gas, and water
Pengangkutan, pergudangan, dan komunikasi	28.559.643	471.843	-	-	-	29.031.486	Transportation, warehousing, and communications
Perdagangan, restoran, dan hotel	13.686.770	-	-	-	-	13.686.770	Trading, restaurant, and hotel
Jasa dunia usaha	10.920.060	-	-	-	-	10.920.060	Business service
Pertanian	7.083.702	-	-	-	-	7.083.702	Agriculture
Konstruksi	209.179	-	-	-	-	209.179	Construction
Lain-lain	3.369.213	-	-	-	96	3.369.309	Others
Total (Catatan 62.B.(iv))	272.908.858	10.918.595	164.881	-	1.388.220	285.380.554	Total (Note 62.B.(iv))
Dikurangi: cadangan kerugian penurunan nilai	(18.121.064)	(19.002.932)	(1.384.412)	(1.522.549)	(9.323.688)	(49.354.645)	Less: allowance for impairment losses
Neto	1.536.764.414	31.298.869	1.450.102	1.419.880	2.928.702	1.573.861.967	Net

¹⁾ Termasuk kredit yang diukur pada nilai wajar melalui penghasilan komprehensif lain, berdasarkan kategori "kolektibilitas lancar" pada mata uang Rupiah dengan sektor ekonomi jasa dunia usaha sebesar Rp3.539.765.

²⁾ Termasuk kredit yang diukur pada nilai wajar melalui penghasilan komprehensif lain, berdasarkan kategori "kolektibilitas lancar" pada mata uang Rupiah dengan sektor ekonomi pengangkutan, pergudangan, dan komunikasi sebesar Rp326.658.

³⁾ Termasuk kredit yang diukur pada nilai wajar melalui penghasilan komprehensif lain, berdasarkan kategori "kolektibilitas lancar" pada mata uang asing dengan sektor ekonomi industri sebesar Rp1.596.428.

¹⁾ Including loans measured at fair value through other comprehensive income, on the "current collectability" category in Rupiah currency and business service economic sector amounted to Rp3,539,765.

²⁾ Including loans measured at fair value through other comprehensive income, on the "current collectability" category in Rupiah currency and transportation, warehousing, and communication economic sector amounted to Rp326,658.

³⁾ Including loans measured at fair value through other comprehensive income, on the "current collectability" category in foreign currencies and manufacturing economic sector amounted to Rp1,596,428.

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**k. Kredit yang Diberikan dan Piutang/
Pembiayaan Syariah (lanjutan)**

2. Kredit yang direstrukturisasi

Berikut ini adalah jenis dan jumlah kredit yang diberikan dan piutang/pembiayaan syariah yang telah direstrukturisasi:

	31 Desember 2025/ 31 December 2025
Perpanjangan jangka waktu kredit	73.873.391
Perpanjangan jangka waktu dan penurunan suku bunga kredit	4.936.571
Perpanjangan jangka waktu kredit dan skema restrukturisasi lain-lain ^{*)}	20.329.231
Total^{**)}	99.139.193

^{*)} Skema restrukturisasi lain-lain terutama terdiri dari skema restrukturisasi penurunan suku bunga kredit, penjadwalan kembali bunga yang tertunggak dan perpanjangan jangka waktu pembayaran bunga tertunggak.

^{**)} Termasuk baki debet kredit restrukturisasi Covid-19 pada tanggal 31 Desember 2025 dan 2024 adalah masing-masing sebesar Rp14.934.483 dan Rp14.202.221.

Berikut ini adalah jumlah kredit yang diberikan dan piutang/pembiayaan syariah yang telah direstrukturisasi berdasarkan kolektibilitas:

	31 Desember 2025/ 31 December 2025
Lancar	50.358.590
Dalam perhatian khusus	39.520.940
Kurang lancar	960.207
Diragukan	788.221
Macet	7.511.235
Total^{*)}	99.139.193

^{*)} Termasuk baki debet kredit restrukturisasi Covid-19 pada tanggal 31 Desember 2025 dan 2024 adalah masing-masing sebesar Rp14.934.483 dan Rp14.202.221.

Total kredit yang diberikan dan piutang/pembiayaan syariah yang telah direstrukturisasi dan dalam kategori kredit bermasalah pada tanggal 31 Desember 2025 dan 2024 masing-masing sebesar Rp9.259.663 dan Rp9.772.649.

**65. ADDITIONAL INFORMATION THAT IS NOT
REQUIRED BY INDONESIAN ACCOUNTING
STANDARDS (continued)**

The following additional information presented below is information required by applicable regulations and is not information required by Indonesian Accounting Standards. (continued)

**k. Loans and Sharia Receivables/Financing
(continued)**

2. Restructured loans

Below are the types and amounts of restructured loans and sharia receivables/financing:

	31 Desember 2024/ 31 December 2024	
Perpanjangan jangka waktu kredit	64.996.001	Extension of loan maturity dates
Perpanjangan jangka waktu dan penurunan suku bunga kredit	2.708.408	Extension of loan maturity dates and reduction of interest rates
Perpanjangan jangka waktu kredit dan skema restrukturisasi lain-lain ^{*)}	21.494.614	Extension of loan maturity dates and other restructuring schemes ^{*)}
Total^{**)}	89.199.023	Total^{**)}

^{*)} Other restructuring schemes mainly involve reduction of interest rates, rescheduling of unpaid interest and extension of repayment periods for unpaid interest.

^{**)} Including the Covid-19 restructured loans outstanding balance as of 31 December 2025 and 2024, amounted to Rp14,934,483 and Rp14,202,221, respectively.

Below are the amount of restructured loans and sharia receivables/financing based on collectability:

	31 Desember 2024/ 31 December 2024	
Lancar	41.451.833	Current
Dalam perhatian khusus	37.974.541	Special mention
Kurang lancar	1.038.071	Substandard
Diragukan	601.245	Doubtful
Macet	8.133.333	Loss
Total^{*)}	89.199.023	Total^{*)}

^{*)} Including the Covid-19 restructured loans outstanding balance as of 31 December 2025 and 2024, amounted to Rp14,934,483 and Rp14,202,221, respectively.

Total restructured loans and sharia receivables/financing under Non-Performing Loans (NPL) category as of 31 December 2025 and 2024 are amounted to Rp9,259,663 and Rp9,772,649, respectively.

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**65. INFORMASI TAMBAHAN YANG TIDAK
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Informasi tambahan berikut yang disajikan di bawah ini merupakan informasi yang disyaratkan oleh regulasi yang berlaku dan bukan/tidak merupakan informasi yang dipersyaratkan oleh Standar Akuntansi Indonesia. (lanjutan)

**k. Kredit yang Diberikan dan Piutang/
Pembiayaan Syariah (lanjutan)**

2. Kredit yang direstrukturisasi (lanjutan)

Grup telah melakukan restrukturisasi kredit untuk debitur yang terdampak pandemi Covid-19 sesuai dengan POJK No. 11/POJK.03/2020 tentang "Stimulus Perekonomian Nasional Sebagai Kebijakan *Countercyclical* Dampak Penyebaran *Coronavirus Disease 2019*" tanggal 13 Maret 2020 sebagaimana telah diubah dua kali melalui POJK No. 48/POJK.03/2020 tentang "Stimulus Perekonomian Nasional Sebagai Kebijakan *Countercyclical* Dampak Penyebaran *Coronavirus Disease 2019*" tanggal 1 Desember 2020 dan POJK No. 17/POJK.03/2021 tentang Perubahan Kedua Atas POJK Nomor 11/POJK.03/2020 tentang "Stimulus Perekonomian Nasional Sebagai Kebijakan *Countercyclical* Dampak Penyebaran *Coronavirus Disease 2019*" tanggal 10 September 2021.

3. Batas Maksimum Pemberian Kredit (BMPK)

Pada tanggal 31 Desember 2025 dan 2024, Bank tidak melanggar dan melampaui ketentuan BMPK untuk pihak terkait dan pihak tidak terkait. BMPK dihitung sesuai dengan POJK No. 38/POJK.03/2019 tanggal 19 Desember 2019 tentang Perubahan Atas POJK No. 32/POJK.03/2018 tentang Batas Maksimum Pemberian Kredit dan Penyediaan Dana Besar Bagi Bank Umum.

**65. ADDITIONAL INFORMATION THAT IS NOT
REQUIRED BY INDONESIAN ACCOUNTING
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The following additional information presented below is information required by applicable regulations and is not information required by Indonesian Accounting Standards. (continued)

**k. Loans and Sharia Receivables/Financing
(continued)**

2. Restructured loans (continued)

The Group has restructured loans for debtors affected by the Covid-19 pandemic in accordance with POJK No. 11/POJK.03/2020 regarding "National Economic Stimulus as a *Countercyclical* Policy for the Impact of the Spread of the 2019 *Coronavirus Disease*" dated 13 March 2020 as amended twice by POJK No. 48/POJK.03/2020 regarding "National Economic Stimulus as a *Countercyclical* Policy for the Impact of the Spread of the 2019 *Coronavirus Disease*" dated 1 December 2020 and POJK No. 17/POJK.03/2021 regarding Second Amendment of POJK No. 11/POJK.03/2020 regarding "National Economic Stimulus as *Countercyclical* for the Impact of the Spread of 2019 *Coronavirus Disease*" dated 10 September 2021.

3. Legal Lending Limit (LLL)

Regarding the Legal Lending Limit (LLL) on 31 December 2025 and 2024, the Bank did not violate and exceeded the LLL provisions for related parties and non-related parties. LLL is calculated in accordance with POJK No. 38/POJK.03/2019 dated 19 December 2019 regarding Legal Lending Limits for Commercial Banks as amended by POJK No. 32/POJK.03/2018 regarding Legal Lending Limits of Loans Disbursement and Large Funding for Commercial Banks.

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**k. Kredit yang Diberikan dan Piutang/
Pembiayaan Syariah (lanjutan)**

4. Ikhtisar kredit yang diberikan dan piutang/pembiayaan syariah bermasalah berdasarkan sektor ekonomi dan minimum penyisihan kerugian kredit yang diberikan dan piutang/pembiayaan syariah bermasalah adalah sebagai berikut:

	Kredit bermasalah (berdasarkan Peraturan Otoritas Jasa Keuangan)/ Non-performing loans (based on Financial Services Authority Regulations)		Minimum penyisihan kerugian/ Minimum allowance for impairment losses	
	31 Desember/31 December		31 Desember/31 December	
	2025	2024	2025	2024
Rupiah				
Industri	2.666.101	3.246.285	2.519.277	3.014.969
Perdagangan, restoran, dan hotel	2.296.438	2.018.044	1.651.900	1.332.025
Tambang	1.554.675	1.541.331	1.547.981	1.539.264
Pertanian	1.282.934	1.296.467	1.106.596	1.094.496
Konstruksi	292.489	441.851	282.242	413.157
Jasa dunia usaha	365.514	427.809	268.358	318.554
Pengangkutan, pergudangan, dan komunikasi	222.793	145.450	174.361	119.009
Jasa sosial	140.697	91.684	98.591	57.456
Listrik, gas, dan air	3.875	16.640	3.615	16.119
Lain-lain	10.269.585	7.250.671	7.698.402	4.830.780
	19.095.101	16.476.232	15.351.323	12.735.829
Mata uang asing				
Industri	1.157.856	1.388.124	1.157.856	1.388.124
Listrik, gas, dan air	159.884	164.881	23.983	24.732
Lain-lain	-	96	-	96
	1.317.740	1.553.101	1.181.839	1.412.952
Total	20.412.841	18.029.333	16.533.162	14.148.781

Rupiah
Manufacturing
Trading, restaurant,
and hotel
Mining
Agriculture
Construction
Business service
Transportation,
warehouse, and
communications
Social services
Electricity, gas, and water
Others

Foreign currencies
Manufacturing
Electricity, gas, and water
Others

5. Rasio kredit bermasalah

Rasio kredit bermasalah Bank Mandiri dan Entitas Anak secara gross (sebelum dikurangi cadangan kerugian penurunan nilai) pada tanggal 31 Desember 2025 dan 2024 masing-masing sebesar 1,13% dan 1,12% (rasio untuk Bank Mandiri saja masing-masing 0,96% dan 0,97%, masing-masing pada tanggal 31 Desember 2025 dan 2024).

**65. ADDITIONAL INFORMATION THAT IS NOT
REQUIRED BY INDONESIAN ACCOUNTING
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The following additional information presented below is information required by applicable regulations and is not information required by Indonesian Accounting Standards. (continued)

**k. Loans and Sharia Receivables/Financing
(continued)**

4. Summary of non-performing loans and sharia receivables/financing based on economic sector and the minimum allowance for loans and sharia receivables/financing impairment losses are as follows:

5. Ratio of non-performing loans

The ratio of non-performing loans of Bank Mandiri and its Subsidiaries on a gross basis (before deducted with allowance for impairment losses) as of 31 December 2025 and 2024 were 1.13% and 1.12%, respectively (the ratios for Bank Mandiri only were 0.96% and 0.97% as of 31 December 2025 and 2024, respectively).

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**k. Kredit yang Diberikan dan Piutang/
Pembiayaan Syariah (lanjutan)**

5. Rasio kredit bermasalah (lanjutan)

Rasio kredit bermasalah Bank Mandiri dan Entitas Anak secara neto pada tanggal 31 Desember 2025 dan 2024 masing-masing sebesar 0,43% dan 0,37% (rasio untuk Bank Mandiri saja sebesar 0,40% dan 0,33%, masing-masing pada tanggal 31 Desember 2025 dan 2024). Saldo kredit bermasalah Bank Mandiri dan Entitas Anak termasuk piutang pembiayaan konsumen dan investasi bersih dalam sewa pembiayaan dari Entitas Anak.

Perhitungan rasio kredit bermasalah Bank Mandiri dan Entitas Anak pada tanggal 31 Desember 2025 dan 2024 sesuai dengan Surat Edaran Otoritas Jasa Keuangan (SEOJK) No. 9/SEOJK.03/2020 tanggal 30 Juni 2020 tentang Transparansi dan Publikasi Laporan Bank Umum Konvensional, dihitung atas dasar jumlah kredit tidak termasuk kredit yang diberikan pada bank lain sebesar Rp6.243.669 dan Rp7.769.438 masing-masing pada tanggal 31 Desember 2025 dan 2024.

6. Kredit program pemerintah

Kredit program pemerintah terdiri dari kredit investasi, kredit modal kerja permanen, kredit modal kerja dan KPR Sejahtera Fasilitas Likuiditas Pembiayaan Perumahan ("FLPP"), dimana Pemerintah dapat menyediakan sebagian dan/atau keseluruhan dananya.

Dalam rangka percepatan Pemulihan Ekonomi Nasional pada tahun 2020, Bank berpartisipasi dalam penyaluran kredit program Pemulihan Ekonomi Nasional ("PEN") sesuai dengan Peraturan Menteri Keuangan No. 70/PMK.05/2020 yang selanjutnya diperbaharui dengan PMK No. 104/PMK.05/2020 tanggal 6 Agustus 2020.

**65. ADDITIONAL INFORMATION THAT IS NOT
REQUIRED BY INDONESIAN ACCOUNTING
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The following additional information presented below is information required by applicable regulations and is not information required by Indonesian Accounting Standards. (continued)

**k. Loans and Sharia Receivables/Financing
(continued)**

5. Ratio of non-performing loans (continued)

The ratio of non-performing loans of Bank Mandiri and its Subsidiaries on a net basis as of 31 December 2025 and 2024 were 0.43% and 0.37%, respectively (the ratios for Bank Mandiri only were 0.40% and 0.33%, as of 31 December 2025 and 2024, respectively). The balance of non-performing loans of Bank Mandiri and its Subsidiaries included consumer financing receivables and net investment finance leases from the Subsidiaries.

The calculation of non-performing loans ratio for Bank Mandiri and its Subsidiaries as of 31 December 2025 and 2024 are in accordance with Financial Services Authority Circular Letter No. 9/SEOJK.03/2020 dated 30 June 2020 which is calculated from the loan amount, excluding loan to other banks amounted to Rp6,243,669 and Rp7,769,438 as of 31 December 2025 and 2024, respectively.

6. Government program loans

Government program loans consists of investment loans, permanent working capital loans, working capital loans and KPR Sejahtera Liquidity Facility of House Financing ("FLPP") which can be partially and/or fully funded by the Government.

In order to accelerate National Economic Recovery Program in 2020, the Bank participates in lending in the National Economic Recovery ("PEN") program in accordance with Ministry of Finance Regulation No. 70/PMK.05/2020 which was subsequently updated with PMK No. 104/PMK.05/2020 dated 6 August 2020.

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**k. Kredit yang Diberikan dan Piutang/
Pembiayaan Syariah (lanjutan)**

6. Kredit program pemerintah (lanjutan)

Program penyaluran kredit dalam rangka PEN tersebut bersumber dari penempatan uang negara kepada perbankan salah satunya di PT Bank Mandiri (Persero) Tbk, dalam bentuk deposito dengan tenor 3 bulan sebesar Rp10.000.000 pada tanggal 25 Juni 2020. Dana Pemerintah tersebut telah disalurkan dalam bentuk kredit sebesar Rp39.043.255 sampai dengan tanggal jatuh tempo deposito pada 25 September 2020, dan selanjutnya dana dikembalikan ke Pemerintah.

Berdasarkan evaluasi dan proposal PT Bank Mandiri (Persero) Tbk, dan sesuai Peraturan Menteri Keuangan No. 104/PMK.05/2020, Pemerintah melakukan Penempatan Dana Pemerintah Tahap II kepada perbankan salah satunya PT Bank Mandiri (Persero) Tbk, dalam bentuk deposito dengan tenor 110 hari, sebesar Rp15.000.000 pada tanggal 25 September 2020, yang telah disalurkan dalam bentuk kredit akumulatif sebesar Rp66.634.884 sampai dengan tanggal jatuh tempo deposito pada 13 Januari 2021. Penempatan Dana Pemerintah Tahap II tersebut telah berakhir dan telah dikembalikan kepada Pemerintah pada tanggal 13 Januari 2021.

Bank Mandiri juga berperan aktif dalam penyaluran kredit dengan penjaminan kredit UMKM dari Pemerintah sesuai PMK No. 71/PMK.08/2020 tanggal 23 Juni 2020. Penjaminan Pemerintah melalui badan usaha penjaminan, yaitu melalui PT Jaminan Kredit Indonesia dan PT Asuransi Kredit Indonesia. Hingga 30 November 2021, penyaluran kredit UMKM dengan penjaminan kredit dari pemerintah ini disalurkan kepada 13.352 debitur UMKM dengan nilai pencairan kredit sebesar Rp2,84 triliun.

**65. ADDITIONAL INFORMATION THAT IS NOT
REQUIRED BY INDONESIAN ACCOUNTING
STANDARDS (continued)**

The following additional information presented below is information required by applicable regulations and is not information required by Indonesian Accounting Standards. (continued)

**k. Loans and Sharia Receivables/Financing
(continued)**

6. Government program loans (continued)

The loans disbursement program of PEN, funded from the Government's placement which one of them is in PT Bank Mandiri (Persero) Tbk, in the form of time deposits with 3 months tenor contract amounted to Rp10,000,000 on 25 June 2020. The Government Fund has been distributed in form of loan amounted to Rp39,043,255 until maturity date of time deposit on 25 September 2020 and after that the funds was returned to the Government.

Based on PT Bank Mandiri (Persero) Tbk's evaluation and proposal, and in accordance to PMK No. 104/PMK.05/2020, the Government conducted the Phase II of Placement of Government Funds to banks, one of which was PT Bank Mandiri (Persero) Tbk, in form of time deposit with placement period of 110 days, amounted to Rp15,000,000 on 25 September 2020, and the funds has been distributed in form of loan with accumulative amounted to Rp66,634,884 until maturity date of time deposit on 13 January 2021. The Governments placement Phase II has ended and the fund was returned to Government on 13 January 2021.

Bank Mandiri also plays an active role in lending with Micro, Small and Medium Enterprises ("MSME") loan guarantees from the Government in accordance with PMK No. 71/PMK.08/2020 dated 23 June 2020. Government guarantees are through guarantee business entities, which are through PT Jaminan Kredit Indonesia and PT Asuransi Kredit Indonesia. As of 30 November 2021, MSME loan disbursement with loan guarantees from the government was distributed to 13,352 MSME debtors with a loan disbursement value of Rp2.84 trillion.

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**k. Kredit yang Diberikan dan Piutang/
Pembiayaan Syariah (lanjutan)**

6. Kredit program pemerintah (lanjutan)

Pada tahun 2022, program penjaminan kredit UMKM dari pemerintah tersebut dilanjutkan penyalurannya sesuai PMK No. 28/PMK.08/2022 tanggal 30 Maret 2022. Hingga 31 Desember 2022, penyaluran kredit UMKM dengan penjaminan kredit dari pemerintah ini disalurkan kepada 3.030 debitur UMKM dengan nilai pencairan kredit sebesar Rp148,66 miliar.

l. Piutang Pembiayaan Konsumen

Berdasarkan kolektibilitas sesuai POJK:

	31 Desember 2025/ 31 December 2025
Lancar	37.988.114
Dalam perhatian khusus	2.065.884
Kurang lancar	138.255
Diragukan	190.304
Macet	480.643
Total	40.863.200
Dikurangi: cadangan kerugian penurunan nilai	(1.049.570)
Neto	39.813.630

m. Investasi Bersih dalam Sewa Pembiayaan

Berdasarkan kolektibilitas sesuai POJK:

	31 Desember 2025/ 31 December 2025
Lancar	3.906.449
Dalam perhatian khusus	162.179
Kurang lancar	8.391
Diragukan	12.117
Macet	64.604
Total	4.153.740
Dikurangi: cadangan kerugian penurunan nilai	(134.987)
Neto	4.018.753

**65. ADDITIONAL INFORMATION THAT IS NOT
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The following additional information presented below is information required by applicable regulations and is not information required by Indonesian Accounting Standards. (continued)

**k. Loans and Sharia Receivables/Financing
(continued)**

6. Government program loans (continued)

In 2022, the MSME loan guarantee program from the government will continue its distribution in accordance with PMK No. 28/PMK.08/2022 dated 30 March 2022. Until 31 December 2022, MSME loan distribution with loan guarantees from the government is distributed to 3,030 MSME debtors with a value of loan disbursement of Rp148.66 billion.

l. Consumer Financing Receivables

By collectability based on FSA regulation:

	31 Desember 2024/ 31 December 2024	
Current	38.852.457	
Special mention	2.174.092	
Substandard	214.525	
Doubtful	215.860	
Loss	116.372	
Total	41.573.306	
Less: allowance for impairment losses	(934.353)	
Net	40.638.953	

m. Net Investment Finance Leases

By collectability based on FSA regulation:

	31 Desember 2024/ 31 December 2024	
Current	5.335.749	
Special mention	390.418	
Substandard	9.340	
Doubtful	12.563	
Loss	9.006	
Total	5.757.076	
Less: allowance for impairment losses	(103.337)	
Net	5.653.739	

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n. Tagihan Akseptasi

Berdasarkan kolektibilitas sesuai POJK:

	31 Desember 2025/ 31 December 2025	31 Desember 2024/ 31 December 2024	
Lancar	8.085.682	9.308.408	Current
Dalam perhatian khusus	2.596	5.457	Special mention
	8.088.278	9.313.865	
Dikurangi: cadangan kerugian penurunan nilai	(26.015)	(31.340)	Less: allowance for impairment losses
Neto	8.062.263	9.282.525	Net

o. Penyertaan Saham

Berdasarkan kolektibilitas sesuai POJK:

	31 Desember 2025/ 31 December 2025	31 Desember 2024/ 31 December 2024	
Lancar	2.346.353	2.416.779	Current
Macet	1.955	1.955	Loss
Total	2.348.308	2.418.734	Total
Dikurangi: cadangan kerugian penurunan nilai	(1.986)	(1.986)	Less: allowance for impairment losses
Neto	2.346.322	2.416.748	Net

**p. Estimasi Kerugian Atas Komitmen dan
Kontinjensi**

Berdasarkan kolektibilitas sesuai POJK:

	31 Desember 2025/ 31 December 2025	31 Desember 2024/ 31 December 2024	
Lancar	350.683.484	262.953.576	Current
Dalam perhatian khusus	1.082.083	1.134.720	Special mention
Kurang lancar	1.344	493	Substandard
Diragukan	2.139	1.442	Doubtful
Macet	39.391	6.972	Loss
Total	351.808.441	264.097.203	Total
Dikurangi: cadangan kerugian penurunan nilai	(895.791)	(1.114.013)	Less: allowance for impairment losses
Komitmen dan kontinjensi - neto	350.912.650	262.983.190	Commitments and contingencies - neto

**65. ADDITIONAL INFORMATION THAT IS NOT
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The following additional information presented below is information required by applicable regulations and is not information required by Indonesian Accounting Standards. (continued)

n. Acceptance Receivables

By collectability based on FSA regulation:

	31 Desember 2025/ 31 December 2025	31 Desember 2024/ 31 December 2024	
Lancar	8.085.682	9.308.408	Current
Dalam perhatian khusus	2.596	5.457	Special mention
	8.088.278	9.313.865	
Dikurangi: cadangan kerugian penurunan nilai	(26.015)	(31.340)	Less: allowance for impairment losses
Neto	8.062.263	9.282.525	Net

o. Investments in Shares

By collectability based on FSA regulation:

	31 Desember 2025/ 31 December 2025	31 Desember 2024/ 31 December 2024	
Lancar	2.346.353	2.416.779	Current
Macet	1.955	1.955	Loss
Total	2.348.308	2.418.734	Total
Dikurangi: cadangan kerugian penurunan nilai	(1.986)	(1.986)	Less: allowance for impairment losses
Neto	2.346.322	2.416.748	Net

**p. Estimated Losses on Commitments and
Contingencies**

By collectability based on FSA regulation:

	31 Desember 2025/ 31 December 2025	31 Desember 2024/ 31 December 2024	
Lancar	350.683.484	262.953.576	Current
Dalam perhatian khusus	1.082.083	1.134.720	Special mention
Kurang lancar	1.344	493	Substandard
Diragukan	2.139	1.442	Doubtful
Macet	39.391	6.972	Loss
Total	351.808.441	264.097.203	Total
Dikurangi: cadangan kerugian penurunan nilai	(895.791)	(1.114.013)	Less: allowance for impairment losses
Komitmen dan kontinjensi - neto	350.912.650	262.983.190	Commitments and contingencies - neto

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**65. INFORMASI TAMBAHAN YANG TIDAK
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INDONESIA (lanjutan)**

Informasi tambahan berikut yang disajikan di bawah ini merupakan informasi yang disyaratkan oleh regulasi yang berlaku dan bukan/tidak merupakan informasi yang dipersyaratkan oleh Standar Akuntansi Indonesia. (lanjutan)

q. Rasio Aset Produktif Bermasalah, Rasio Pemenuhan Cadangan Kerugian Penurunan Nilai Aset Produktif, dan Rasio Kredit Usaha Mikro dan Kecil

Rasio aset produktif bermasalah terhadap jumlah aset produktif (termasuk Rekening Administratif) pada tanggal 31 Desember 2025 dan 2024 (Bank Mandiri saja) adalah masing-masing sebesar 0,67% dan 0,67%. Untuk rasio kredit bermasalah lihat Catatan 65.k.5.

Rasio jumlah cadangan kerugian penurunan nilai aset produktif dibentuk oleh Bank Mandiri pada tanggal 31 Desember 2025 dan 2024 terhadap jumlah minimum cadangan kerugian penurunan nilai aset produktif sesuai dengan ketentuan regulator pada tanggal 31 Desember 2025 dan 2024 masing-masing sebesar 110,31% dan 135,06%.

Rasio aset produktif bermasalah terhadap jumlah aset produktif (termasuk Rekening Administratif) dan rasio jumlah cadangan kerugian penurunan nilai aset produktif dihitung sesuai dengan SEOJK No. 9/SEOJK.03/2020 tanggal 30 Juni 2020 tentang Transparansi dan Publikasi Laporan Bank Umum Konvensional.

Rasio kredit usaha mikro dan kecil terhadap jumlah kredit yang diberikan Bank Mandiri pada tanggal 31 Desember 2025 dan 2024 masing-masing sebesar 7,72% dan 8,10%.

r. Manajemen risiko

1) Risiko pasar dan risiko likuiditas

Manajemen risiko likuiditas

Pada tanggal 31 Desember 2025, RIM Bank Mandiri saja sebesar 84,52%. Pada tanggal 31 Desember 2025, LCR Bank Mandiri saja sebesar 137,40%. Pada tanggal 31 Desember 2025, NSFR Bank Mandiri saja sebesar 109,95%.

**65. ADDITIONAL INFORMATION THAT IS NOT
REQUIRED BY INDONESIAN ACCOUNTING
STANDARDS (continued)**

The following additional information presented below is information required by applicable regulations and is not information required by Indonesian Accounting Standards. (continued)

q. Non-Performing Earning Assets Ratio, Allowance for Impairment Losses on Earning Assets Fulfillment Ratio, and Micro and Small Business Loans Ratio

Non-performing earning assets to total earning assets ratio (including Administrative Accounts) as of 31 December 2025 and 2024 (Bank Mandiri only) are 0.67% and 0.67%, respectively. For Non-Performing Loan (NPL) ratio refer to Note 65.k.5.

The ratio of total allowance for impairment losses on earning assets provided by Bank Mandiri as of 31 December 2025 and 2024 compared to the minimum allowance for impairment losses on earning assets according to regulatory regulations as of 31 December 2025 and 2024 are 110.31% and 135.06%, respectively.

The ratio of non-performing earning assets to total earning assets (including Administrative Accounts) and the ratio of total allowance for impairment losses on earning assets is calculated in accordance with SEOJK No. 9/SEOJK.03/2020 dated 30 June 2020 concerning Transparency and Publication of Conventional Commercial Bank Reports.

The ratio of small-scale and micro business loans to total loans provided by Bank Mandiri as of 31 December 2025 and 2024 are 7.72% and 8.10%, respectively.

r. Risk management

1) Market risk and liquidity risk

Liquidity risk management

As of 31 December 2025, the Banks's RIM is 84.52%. As of 31 December 2025, the Bank's LCR is 137.40%. As of 31 December 2025, the Bank's NSFR is 109.95%.

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r. Manajemen risiko (lanjutan)

2) Risiko operasional

Managing risk through capital

Hasil perhitungan dari beban modal risiko operasional Bank Mandiri (Bank Mandiri saja) pada tanggal 31 Desember 2025 adalah sebesar Rp5.161.466 sedangkan secara konsolidasian (Bank Mandiri dengan Entitas Anak) adalah sebesar Rp6.532.494. Berdasarkan nilai beban modal risiko operasional tersebut, nilai ATMR risiko operasional pada tanggal 31 Desember 2025 adalah sebesar Rp64.518.330 (Bank Mandiri saja) dan Rp81.656.177 (konsolidasian).

66. ASET DAN LIABILITAS DIKUASAI UNTUK DIJUAL

Kelompok aset dan liabilitas dalam laporan posisi keuangan konsolidasian yang diklasifikasikan sebagai aset dan liabilitas yang dikuasai untuk dijual merupakan aset dan liabilitas dari PT Mandiri Manajemen Investasi (MMI) sehubungan dengan intensi Bank Mandiri melalui Entitas Anak, PT Mandiri Sekuritas untuk mengalihkan 99,93% kepemilikan saham di MMI kepada pemegang saham Bank Mandiri dalam periode 12 bulan kedepan. Rincian aset dan liabilitas yang dikuasai untuk dijual tersebut adalah sebagai berikut:

**65. ADDITIONAL INFORMATION THAT IS NOT
REQUIRED BY INDONESIAN ACCOUNTING
STANDARDS (continued)**

The following additional information presented below is information required by applicable regulations and is not information required by Indonesian Accounting Standards. (continued)

r. Risk Management (continued)

2) Operational risk

Managing risk through capital

The result of calculation of operational risk capital charges for Bank Mandiri (Bank Only) as of 31 December 2025 amounted to Rp5,161,466 while for consolidation (Bank Mandiri and its Subsidiaries) amounted to Rp6,532,494. Based on these operational risk capital charges values, RWA for operational risk as of 31 December 2025 amounted to Rp64,518,330 (Bank Only) and Rp81,656,177 (consolidated).

66. ASSETS AND LIABILITIES HELD FOR SALE

Group of assets and liabilities in the consolidated statement of financial position which classified as assets and liabilities held for sale are assets and liabilities from PT Mandiri Manajemen Investasi (MMI) in relation to Bank Mandiri's intention through its Subsidiary, PT Mandiri Sekuritas to transfer its 99.93% of its ownership in MMI to the shareholders of Bank Mandiri within the next 12 month period. Details of those assets and liabilities held for sale are as follows:

	31 Desember 2025/ 31 December 2025		ASSETS^{*)}
ASET^{*)}			
Kas	14		Cash
Giro pada bank lain	4.879		Current accounts with other banks
Penempatan pada Bank Indonesia dan bank lain	64.007		Placements with Bank Indonesia and other banks
Efek-efek	69.108		Marketable securities
Biaya dibayar dimuka	6.887		Prepaid expenses
Pajak dibayar dimuka	1.627		Prepaid taxes
Aset tetap	75.686		Fixed assets
Dikurangi: akumulasi penyusutan	(44.984)		Less: accumulated depreciation
Aset takberwujud	7.419		Intangible assets
Dikurangi: akumulasi amortisasi	(6.420)		Less: accumulated amortisation

^{*)} Setelah eliminasi transaksi intragroup

After elimination of intercompany transactions ^{*)}

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66. ASET DAN LIABILITAS DIKUASAI UNTUK DIJUAL

Rincian aset dan liabilitas yang dikuasai untuk dijual tersebut adalah sebagai berikut: (lanjutan)

	31 Desember 2025/ 31 December 2025
ASET^{*)} (lanjutan)	
Aset lain-lain	66.099
Aset pajak tangguhan - neto	9.452
TOTAL ASET	253.774

^{*)} Setelah eliminasi transaksi intragroup

LIABILITAS

Utang pajak	5.967
Liabilitas imbalan kerja	49.474
Liabilitas lain-lain	72.031
TOTAL LIABILITAS	127.472

66. ASSETS AND LIABILITIES HELD FOR SALE

Details of those assets and liabilities held for sale are as follows: (continued)

	31 Desember 2025/ 31 December 2025
ASSETS^{*)} (continued)	
Other assets	66.099
Deferred tax assets - net	9.452
TOTAL ASSETS	253.774

^{*)} After elimination of intercompany transactions

LIABILITIES

Taxes payable	5.967
Employee benefit liabilities	49.474
Other liabilities	72.031
TOTAL LIABILITIES	127.472

**67. STANDAR AKUNTANSI YANG TELAH DISAHKAN
NAMUN BELUM BERLAKU EFEKTIF**

Amendemen dan penyesuaian Pernyataan Standar Akuntansi Keuangan (PSAK) dan Interpretasi Standar Akuntansi Keuangan (ISAK) yang telah disahkan oleh Dewan Standar Akuntansi Keuangan (DSAK) - Ikatan Akuntan Indonesia (IAI), tetapi belum berlaku efektif untuk laporan keuangan tahun berjalan diungkapkan di bawah ini. Grup bermaksud untuk menerapkan amendemen dan penyesuaian PSAK dan ISAK tersebut, jika dipandang relevan, saat telah menjadi efektif.

PSAK berlaku untuk tahun buku yang mulai sejak 1 Januari 2026 dan penerapan dini diperbolehkan:

a. Amandemen PSAK 109 "Instrumen Keuangan".

Amendemen ini menambahkan dan mengklarifikasi ketentuan dalam PSAK 109 terkait penghentian pengakuan liabilitas keuangan, serta mengklarifikasi penilaian karakteristik arus kas untuk aset keuangan dengan fitur *ESG-linked*, aset keuangan dengan fitur *non-recourse*, dan instrumen yang terikat secara kontraktual seperti *tranche*.

**67. ISSUED ACCOUNTING STANDARDS THAT ARE
NOT YET EFFECTIVE.**

Amendments and improvements to the Statements of Financial Accounting Standards (SFAS) and Interpretations of Financial Accounting Standards (IFAS) that have been issued by the Financial Accounting Standards Board (FASB) of the Indonesian Institute of Accountants (IAI), but are not yet effective for the current financial year, are disclosed below. The Group intends to adopt such amendments and improvements to SFAS and IFAS, where relevant, when they become effective.

SFAS that will become effective for annual period beginning 1 January 2026 and early adoption is permitted:

a. Amendment to SFAS 109 "Financial Instruments".

This amendment adds to and clarify the requirements in SFAS 109 relating to the derecognition of financial liabilities and clarify the assessment of cash flow characteristics for financial assets with ESG-linked features, financial assets with non-recourse features, and contractually linked instruments such as tranches.

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**67. STANDAR AKUNTANSI YANG TELAH DISAHKAN
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PSAK berlaku untuk tahun buku yang mulai sejak 1 Januari 2026 dan penerapan dini diperbolehkan: (lanjutan)

- b. Amandemen PSAK 107 "Instrumen Keuangan: Pengungkapan tentang Klasifikasi dan Pengukuran Instrumen Keuangan".

Amendemen ini mengubah ketentuan 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.

PSAK berlaku untuk tahun buku yang mulai sejak 1 Januari 2027 dan penerapan dini diperbolehkan:

PSAK 118 "Penyajian dan Pengungkapan dalam dalam Laporan Keuangan".

PSAK ini akan menggantikan PSAK 201 "Penyajian Laporan Keuangan" yang menyebabkan perubahan pada struktur penyajian laporan laba rugi dimana mensyaratkan penyajian subtotal laba/(rugi) operasi, laba/(rugi) sebelum pendanaan dan pajak penghasilan, serta laba/(rugi). Selanjutnya, penghasilan dan beban untuk diklasifikasikan ke dalam kategori operasi, investasi, dan pendanaan, serta pajak penghasilan dan operasi yang dihentikan. Selain itu, PSAK ini juga mengatur mengenai pengungkapan ukuran kinerja tetapan manajemen (UKTM) dengan tujuan mengomunikasikan pandangan manajemen atas aspek kinerja keuangan perusahaan secara keseluruhan.

Grup sedang mengevaluasi dampak dari Pernyataan Standar Akuntansi Keuangan dan Interpretasi Standar Akuntansi Keuangan tersebut dan belum menentukan dampaknya terhadap laporan keuangan konsolidasian Grup.

**67. ISSUED ACCOUNTING STANDARDS THAT ARE
NOT YET EFFECTIVE (continued)**

SFAS that will become effective for annual period beginning 1 January 2026 and early adoption is permitted: (continued)

- b. Amendment to SFAS 107 "Financial Instruments: Disclosures on Classification and Measurement of Financial Instruments".

The amendment revises the disclosure requirements for investments in equity instruments measured at fair value through other comprehensive income and introduce additional requirements for financial instruments with contractual terms that modify the timing or amount of contractual cash flows.

SFAS that will become effective for annual period beginning 1 January 2027 and early adoption is permitted:

SFAS 118 "Presentation and Disclosure in Financial Statements".

This SFAS will replace SFAS 201 "Presentation in Financial Statements" resulting in changes to the presentation structure of the income statement, requiring the presentation of subtotal profit/(loss) from operations, profit/(loss) before financing and income tax, as well as profit/(loss). Moreover, income and expenses to be classified into operating, investing and financing categories, as well as income tax and discontinued operations. In addition, this SFAS also regulates the disclosure of management-defined performance measures (MPMs) with the aim of communicating management's views on the overall financial performance of the company.

The Group is currently evaluating the impact of the Statements of Financial Accounting Standards and the Interpretations of Financial Accounting Standards and has not yet determined their impact on the Group's consolidated financial statements.

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68. PERISTIWA SETELAH TANGGAL LAPORAN

a) Pengalihan saham Bank Mandiri milik PT Danantara Asset Management (Persero) kepada Badan Pengaturan Badan Usaha Milik Negara

Berdasarkan Surat Keterangan Kepemilikan Saham No. DE/II/26-0251 tanggal 7 Januari 2026 dari PT Datindo Entrycom selaku Biro Administrasi Efek Bank Mandiri, pada tanggal 7 Januari 2026 telah tercatat pengalihan kepemilikan 485.333.332 Saham Seri B Perseroan atau 0,52 % (nol koma lima puluh dua persen) dari seluruh saham yang telah dikeluarkan dan disetor penuh Perseroan milik PT Danantara Assets Management (Persero) ('DAM') kepada Badan Pengatur Badan Usaha Milik Negara ('BP BUMN').

Pelaksanaan transaksi pengalihan saham dilakukan dengan penandatanganan Perjanjian Pengalihan Saham Milik Negara Republik Indonesia Berupa Saham Seri B Pada BUMN Kepada Badan Pengaturan Badan Usaha Milik Negara No. PERJ-1/BPU/01/2026 dan No. LGL1.001/PERJ/DI-DAM.DO/2026 tanggal 5 Januari 2026 antara Kepala BP BUMN dan DAM.

Dengan terdapatnya pengalihan tersebut, BP BUMN memiliki saham Bank Mandiri sebesar 1% (satu persen) dari jumlah kepemilikan Negara melalui BP BUMN dan DAM dalam Perseroan. Pengalihan saham milik Negara RI tersebut merupakan pelaksanaan peraturan perundang-undangan, yaitu UU No. 16 Tahun 2025 tentang Perubahan Keempat atas UU No. 16 Tahun 2025 tentang Perubahan Keempat atas UU No. 19 Tahun 2003 tentang Badan Usaha Milik Negara tanggal 6 Oktober 2025.

b) Penghentian pengendalian Bank Mandiri atas Bank Syariah Indonesia

Pada tanggal 22 Desember 2025, BSI, entitas anak, telah menyelenggarakan Rapat Umum Pemegang Saham Luar Biasa ("RUPSLB"), dengan salah satu agenda RUPSLB tersebut berupa persetujuan Anggaran Dasar ("AD") BSI dalam rangka penyesuaian terhadap UU BUMN.

68. SUBSEQUENT EVENT

a) The transfer of Bank Mandiri's shares held by PT Danantara Asset Management (Persero) to the State-Owned Enterprises Regulatory Authority

Based on the Share Ownership Certificate No. DE/II/26-0251 dated 7 January 2026 issued by PT Datindo Entrycom in its capacity as Bank Mandiri's Share Registrar, as of 7 January 2026 there has been a recorded transfer of ownership of 485,333,332 Series B Shares of the Company, representing 0.52% (zero point fifty-two percent) of the total issued and fully paid shares of the Company, from PT Danantara Asset Management (Persero) ('DAM') to the State-Owned Enterprises Regulatory Authority ('BP BUMN').

The implementation of the share transfer transaction was carried out through the execution of the Agreement on the Transfer of Shares Owned by the Government of the Republic of Indonesia in the Form of Series B Shares in State-Owned Enterprises to the State-Owned Enterprises Regulatory Authority No. PERJ-1/BPU/01/2026 and No. LGL1.001/PERJ/DI-DAM.DO/2026, dated 5 January 2026, entered into between the Head of BP BUMN and DAM.

As a result of such transfer, the BP BUMN holds 1% (one percent) of the State's total shareholding in Bank Mandiri, through the BP BUMN and DAM. The transfer of shares owned by the Government of the Republic of Indonesia constitutes the implementation of prevailing laws and regulations, namely Law No. 16 of 2025 concerning the Fourth Amendment to Law No. 19 of 2003 on State-Owned Enterprises, dated 6 October 2025.

b) Termination of Bank Mandiri's control on Bank Sharia Indonesia

On 22 December 2025, BSI, a subsidiary, conducted an Extraordinary General Meeting of Shareholders ("EGMS"), one of the principal agenda items of EGMS was the approval of amendments to BSI's the Articles of Association ("AoA") to align with the State-Owned Enterprises Law.

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(lanjutan)**

**b) Penghentian pengendalian Bank Mandiri atas
Bank Syariah Indonesia (lanjutan)**

Dalam rangka penyesuaian tata kelola atas pengelolaan BSI, perubahan AD BSI tersebut ditindaklanjuti dengan Surat No. S-55/BP/01/2026 tanggal 27 Januari 2026 dari Badan Pengaturan BUMN (dahulu Kementerian BUMN) selaku Wakil Pemerintah Negara Republik Indonesia ('BP BUMN') sebagai Pemegang Saham Seri A Dwiwarna pada BSI dengan detail sebagai berikut:

- i) Pencabutan Surat Kuasa Khusus ('SKK') No. SKK-43/MBU/06/2022 tanggal 24 Juni 2022 dari BP BUMN kepada Bank untuk melakukan sejumlah tindakan yang menjadi kewenangan dan/atau hak Pemegang Saham Seri A Dwiwarna pada BSI; dan
- ii) Pemberian Surat Kuasa Khusus kepada PT Danantara Asset Management (Persero) ('DAM') selaku Holding Operasional BUMN berdasarkan UU BUMN, terkait pengalihan sejumlah tindakan yang menjadi kewenangan dan atau hak Pemegang Saham Seri A Dwiwarna termasuk perubahan tata kelola atas BSI sehubungan dengan SKK yang diberikan kepada DAM dari BP BUMN sebagai pemegang saham Seri A Dwiwarna BSI.

Pencabutan atas SKK yang diterima oleh Bank di tanggal 27 Januari 2026 mengakibatkan hilangnya pengendalian Bank atas BSI sesuai dengan kriteria dari standar akuntansi keuangan yang berlaku di Indonesia.

Bank tetap mempertahankan kepemilikan saham di BSI sebesar 51,47% dan memiliki pengaruh signifikan atas BSI.

**c) Perubahan Susunan Keanggotaan Komite di
Bawah Dewan Komisaris**

Pada tanggal 27 Januari 2026 telah ditetapkan perubahan susunan keanggotaan Komite Audit, Komite Pemantau Risiko, Komite Remunerasi dan Nominasi dan Komite Tata Kelola Terintegrasi, perubahan tersebut ditetapkan berdasarkan Keputusan Direksi sebagai berikut:

- KEP.DIR/006/2026 tentang Penetapan Keanggotaan Komite Audit.
- KEP.DIR/007/2026 tentang Penetapan Keanggotaan Komite Pemantau Risiko.
- KEP.DIR/008/2026 tentang Penetapan Keanggotaan Komite Tata Kelola Terintegrasi.
- KEP.DIR/009/2026 tentang Penetapan Keanggotaan Komite Remunerasi dan Nominasi.

68. SUBSEQUENT EVENTS (continued)

**b) Termination of Bank Mandiri's control on Bank
Sharia Indonesia (continued)**

In order to align the governance framework of the supervision of BSI, the amendment to AoA was subsequently followed up by a letter No. S-55/BP/01/2026 dated 27 January 2026 from the State Owned Enterprises Governance (formerly Ministry of State-Owned Enterprises), acting as the Representative of the Government of the Republic of Indonesia ('BP BUMN'), as a holder of Series A Dwiwarna Shares in BSI, with the following details:

- i) Revocation of the Special Power of Attorney No. SKK-43/MBU/06/2022 dated 24 June 2022 granted by BP BUMN to the Bank, authorizing the Bank to carry out actions constituting the authority and/or right of the holder of Series A Dwiwarna Shares in BSI; and
- ii) Granting of a Special Power of Attorney to PT Danantara Asset Management (Persero) ('DAM'), as the Operational Holding of State-Owned Enterprises pursuant to the State-Owned Enterprises Law, in relation to the transfer of certain actions constituting the authority and/or rights of Series A Dwiwarna Shares including the changes of governance of BSI in relation to the Special Power of Attorney given to DAM from the BP BUMN as a shareholder of Series A Dwiwarna of BSI.

The revocation of Special Power of Attorney received by the Bank on 27 January 2026 resulted the Bank lost control over BSI in accordance with the criteria of prevailing Indonesian financial accounting standards.

The Bank continues to hold 51.47% share ownership in BSI and exercise a significant influence over BSI.

**c) Changes in the Composition of Committees
Under the Board of Commissioners**

On 27 January 2026, there were changes to the composition of the Audit Committee, Risk Oversight Committee, Remuneration and Nomination Committee, and Integrated Governance Committee. These changes were made based on the following Board of Directors' Resolutions:

- KEP.DIR/006/2026 regarding the Appointment of the Audit Committee Members.
- KEP.DIR/007/2026 regarding the Appointment of the Risk Oversight Committee Members.
- KEP.DIR/008/2026 regarding the Appointment of the Integrated Governance Committee Members.
- KEP.DIR/009/2026 regarding the Appointment of the Remuneration and Nomination Committee Members.

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(lanjutan)**

**c) Perubahan Susunan Keanggotaan Komite di
Bawah Dewan Komisaris (lanjutan)**

Dengan adanya perubahan dimaksud, maka susunan keanggotaan Komite di bawah Dewan Komisaris menjadi sebagai berikut:

1. Komite Audit
 - Zulkifli Zaini sebagai Ketua merangkap Anggota^{*)};
 - Mia Amiati sebagai Anggota;
 - Bintoro K. Pardewo sebagai Anggota^{*)};
 - Rasyid Darajat sebagai Anggota (Pihak Independen Non Komisaris); dan
 - Rubi Pertama sebagai Anggota (Pihak Independen Non Komisaris).
2. Komite Pemantau Risiko
 - Mia Amiati sebagai Ketua merangkap Anggota;
 - Zulkifli Zaini sebagai Anggota^{*)};
 - Rudy Salahuddin Ramto sebagai Anggota^{*)};
 - Muhammad Yusuf Ateh sebagai Anggota;
 - Yuliot sebagai Anggota;
 - Luky Alfirman sebagai Anggota^{*)};
 - Bintoro K. Pardewo sebagai Anggota^{*)};
 - Taufik Hidayat sebagai Anggota (Pihak Independen Non Komisaris); dan
 - Caroline Halim sebagai Anggota (Pihak Independen Non Komisaris).

^{*)} Efektif setelah mendapat persetujuan dari Otoritas Jasa Keuangan atas Penilaian Kemampuan dan Kepatutan serta memenuhi peraturan perundang-undangan yang berlaku.

68. SUBSEQUENT EVENTS (continued)

**c) Changes in the Composition of Committees
Under the Board of Commissioners (continued)**

With the aforementioned changes, the composition of the Committees under the Board of Commissioners is as follows:

1. Audit Committee
 - Zulkifli Zaini as Chairman concurrently serving as Member^{*)};
 - Mia Amiati as Member;
 - Bintoro K. Pardewo as Member^{*)};
 - Rasyid Darajat as Member (Independent Non-Commissioner); and
 - Rubi Pertama as Member (Independent Non-Commissioner).
2. Risk Oversight Committee
 - Mia Amiati as Chairperson concurrently serving as Member;
 - Zulkifli Zaini as Member^{*)};
 - Rudy Salahuddin Ramto as Member^{*)};
 - Muhammad Yusuf Ateh as Member;
 - Yuliot as Member;
 - Luky Alfirman as Member^{*)};
 - Bintoro K. Pardewo as Member^{*)};
 - Taufik Hidayat as Member (Independent Non-Commissioner); and
 - Caroline Halim as Member (Independent Non-Commissioner).

^{*)} Effective upon obtaining approval from the Financial Services Authority for the Fit and Proper Test and in compliance with the applicable laws and regulations.

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**68. PERISTIWA SETELAH TANGGAL LAPORAN
(lanjutan)**

**c) Perubahan Susunan Keanggotaan Komite di
Bawah Dewan Komisaris (lanjutan)**

3. Komite Tata Kelola Terintegrasi
 - Mia Amiati sebagai Ketua merangkap Anggota;
 - Zulkifli Zaini sebagai Anggota^{*)};
 - Bintoro K. Pardewo sebagai Anggota^{*)};
 - Taufik Hidayat sebagai Anggota (Pihak Independen Non Komisaris);
 - Rasyid Darajat sebagai Anggota (Pihak Independen Non Komisaris);
 - Perwakilan Komisaris Independen PT Bank Mandiri Taspen^{**)};
 - Perwakilan Komisaris Independen PT Mandiri Sekuritas^{**)};
 - Perwakilan Komisaris Independen PT AXA Mandiri Financial Services^{**)};
 - Perwakilan Komisaris Independen PT Mandiri Tunas Finance^{**)};
 - Perwakilan Komisaris Independen PT Mandiri Utama Finance^{**)};
 - Perwakilan Komisaris Independen PT Mandiri Capital Indonesia^{**)};
 - Perwakilan Komisaris Independen PT Bank Syariah Indonesia (Persero) Tbk^{**)}; dan
 - Dewan Pengawas Syariah dari Perusahaan Anak.
4. Komite Remunerasi dan Nominasi
 - Zulkifli Zaini sebagai Ketua merangkap Anggota^{*)};
 - Rudy Salahuddin Ramto sebagai Anggota^{*)};
 - Muhammad Yusuf Ateh sebagai Anggota;
 - Mia Amiati sebagai Anggota;
 - Yuliot sebagai Anggota;
 - Luky Alfirman sebagai Anggota^{*)};
 - Bintoro K. Pardewo sebagai anggota^{*)}; dan
 - SEVP/Group Head Human Capital sebagai Sekretaris merangkap anggota.

^{*)} Efektif setelah mendapat persetujuan dari Otoritas Jasa Keuangan atas Penilaian Kemampuan dan Kepatutan serta memenuhi peraturan perundang-undangan yang berlaku.

^{**)} Menyesuaikan dengan Pejabat dari Perusahaan Anak terkait.

68. SUBSEQUENT EVENTS (continued)

**c) Changes in the Composition of Committees
Under the Board of Commissioners (continued)**

3. Integrated Governance Committee
 - Mia Amiati as Chairperson concurrently serving as Member;
 - Zulkifli Zaini as Member^{*)};
 - Bintoro K. Pardewo as Member^{*)};
 - Taufik Hidayat as Member (Independent Non-Commissioner);
 - Rasyid Darajat as Member (Independent Non-Commissioner);
 - Representative of the Independent Commissioner of PT Bank Mandiri Taspen^{**)};
 - Representative of the Independent Commissioner of PT Mandiri Sekuritas^{**)};
 - Representative of the Independent Commissioner of PT AXA Mandiri Financial Services^{**)};
 - Representative of the Independent Commissioner of PT Mandiri Tunas Finance^{**)};
 - Representative of the Independent Commissioner of PT Mandiri Utama Finance^{**)};
 - Representative of the Independent Commissioner of PT Mandiri Capital Indonesia^{**)};
 - Representative of the Independent Commissioner of PT Bank Syariah Indonesia (Persero) Tbk^{**)}; and
 - Sharia Supervisory Board of Subsidiaries.
4. Remuneration and Nomination Committee
 - Zulkifli Zaini as Chairperson concurrently serving as Member^{*)};
 - Rudy Salahuddin Ramto as Member^{*)};
 - Muhammad Yusuf Ateh as Member;
 - Mia Amiati as Member;
 - Yuliot as Member;
 - Luky Alfirman as Member^{*)};
 - Bintoro K. Pardewo as Member^{*)}; and
 - SEVP/Group Head of Human Capital as Secretary concurrently serving as Member.

^{*)} Effective upon obtaining approval from the Financial Services Authority for the Fit and Proper Test and in compliance with the applicable laws and regulations.

^{**)} Adjusted in accordance with the relevant officers of the Subsidiaries.

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**69. INFORMASI KEUANGAN TERSENDIRI ENTITAS
INDUK**

Informasi keuangan tersendiri Entitas Induk hanya menyajikan informasi laporan posisi keuangan tanggal 31 Desember 2025 dan 2024 dan laporan laba rugi dan penghasilan komprehensif lain, laporan perubahan ekuitas dan laporan arus kas untuk tahun yang berakhir pada tanggal 31 Desember 2025 dan 2024, dan catatan atas investasi pada entitas anak disajikan dengan metode biaya.

Laporan keuangan tersendiri Entitas Induk disajikan pada halaman 505 - 516.

**69. PARENT ENTITY'S SEPARATE FINANCIAL
INFORMATION**

The Parent Entity's separate financial information only presents information on the statements of financial position as of 31 December 2025 and 2024 and the statements of profit or loss and other comprehensive income, the statements of changes in equity and the statements of cash flow for the year then ended 31 December 2025 and 2024, and notes on investments in subsidiaries presented using the cost method.

The Parent Entity's separate financial statements are presented on pages 505 - 516.

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LAPORAN POSISI KEUANGAN - ENTITAS INDUK

**STATEMENT OF FINANCIAL POSITION - PARENT
ENTITY**

	<u>31 Desember 2025/ 31 December 2025</u>	<u>31 Desember 2024/ 31 December 2024</u>	
ASET			ASSETS
Kas	24.868.663	23.325.843	Cash
Giro pada Bank Indonesia	207.566.182	88.185.407	Current accounts with Bank Indonesia
Giro pada bank lain			Current accounts with other banks
Pihak berelasi	65.242	63.407	Related parties
Pihak ketiga	58.107.023	45.244.288	Third parties
	58.172.265	45.307.695	
Dikurangi: cadangan kerugian penurunan nilai	(9.833)	(15.946)	Less: allowance for impairment losses
Neto	58.162.432	45.291.749	Net
Penempatan pada Bank Indonesia dan bank lain			Placements with Bank Indonesia and other banks
Pihak berelasi	667.000	2.253.300	Related parties
Pihak ketiga	19.024.290	20.415.810	Third parties
	19.691.290	22.669.110	
Dikurangi: cadangan kerugian penurunan nilai	(1.499)	(1.592)	Less: allowance for impairment losses
Neto	19.689.791	22.667.518	Net
Efek-efek			Marketable securities
Pihak berelasi	10.299.554	12.943.046	Related parties
Pihak ketiga	70.882.293	31.556.942	Third parties
	81.181.847	44.499.988	
Ditambah:			Add:
premi yang belum diamortisasi, keuntungan - bersih yang belum direalisasi dari kenaikan nilai wajar dan cadangan kerugian penurunan nilai	535.460	203.526	unamortised premiums, unrealised gains - net from increase in fair value and allowance for impairment losses
Neto	81.717.307	44.703.514	Net
Obligasi pemerintah			Government bonds
Pihak berelasi	219.792.906	221.138.442	Related parties
Tagihan lainnya - transaksi perdagangan			Other receivables - trade transactions
Pihak berelasi	6.598.004	6.905.328	Related parties
Pihak ketiga	23.631.110	22.705.939	Third parties
	30.229.114	29.611.267	
Dikurangi: cadangan kerugian penurunan nilai	(1.371.533)	(1.376.265)	Less: allowance for impairment losses
Neto	28.857.581	28.235.002	Net
Tagihan atas efek-efek yang dibeli dengan janji dijual kembali			Securities purchased under agreements to resell
Pihak berelasi	52.242	4.613	Related parties
Pihak ketiga	2.719.288	7.161.653	Third parties
Total	2.771.530	7.166.266	Total

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**LAPORAN POSISI KEUANGAN - ENTITAS INDUK
(lanjutan)**

**STATEMENT OF FINANCIAL POSITION - PARENT
ENTITY (continued)**

	31 Desember 2025/ 31 December 2025	31 Desember 2024/ 31 December 2024	
ASET (lanjutan)			ASSETS (continued)
Tagihan derivatif			Derivative receivables
Pihak berelasi	3.029.980	2.948.995	Related parties
Pihak ketiga	4.213.869	4.767.505	Third parties
Total	7.243.849	7.716.500	Total
Kredit yang diberikan			Loans
Pihak berelasi	387.762.912	272.166.019	Related parties
Pihak ketiga	1.109.345.752	1.038.613.383	Third parties
	1.497.108.664	1.310.779.402	
Dikurangi: cadangan kerugian penurunan nilai	(36.284.414)	(38.257.611)	Less: allowance for impairment losses
Neto	1.460.824.250	1.272.521.791	Net
Tagihan akseptasi			Acceptance receivables
Pihak berelasi	1.088.384	1.570.763	Related parties
Pihak ketiga	6.344.900	7.590.959	Third parties
	7.433.284	9.161.722	
Dikurangi: cadangan kerugian penurunan nilai	(19.083)	(29.488)	Less: allowance for impairment losses
Neto	7.414.201	9.132.234	Net
Penyertaan saham			Investments in shares
Pihak berelasi	14.991.540	14.991.540	Related parties
Pihak ketiga	24.955	24.955	Third parties
	15.016.495	15.016.495	
Dikurangi: cadangan kerugian penurunan nilai	(12.930)	(12.627)	Less: allowance for impairment losses
Neto	15.003.565	15.003.868	Net
Biaya dibayar dimuka	3.113.095	2.817.153	Prepaid expenses
Pajak dibayar dimuka	215.658	239.701	Prepaid taxes
Aset tetap	81.611.017	73.956.584	Fixed assets
Dikurangi: akumulasi penyusutan	(22.779.419)	(20.415.920)	Less: accumulated depreciation
Neto	58.831.598	53.540.664	Net
Aset takberwujud	12.505.318	11.425.335	Intangible assets
Dikurangi: akumulasi amortisasi	(8.295.968)	(7.217.467)	Less: accumulated amortisation
Neto	4.209.350	4.207.868	Net
Aset lain-lain	27.455.802	26.237.140	Other assets
Dikurangi: penyisihan lainnya	(2.020.607)	(649.811)	Less: allowance for other impairment losses
Neto	25.435.195	25.587.329	Net
Aset pajak tangguhan - neto	2.379.429	5.840.877	Deferred tax assets - net
TOTAL ASET	2.228.096.582	1.877.321.726	TOTAL ASSETS

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**STATEMENT OF FINANCIAL POSITION - PARENT
ENTITY (continued)**

	31 Desember 2025/ 31 December 2025	31 Desember 2024/ 31 December 2024	
LIABILITAS DAN EKUITAS			LIABILITIES AND EQUITY
LIABILITAS			LIABILITIES
Liabilitas segera	4.533.807	5.701.371	<i>Obligations due immediately</i>
Simpanan dari nasabah			<i>Deposits from customers</i>
Giro			<i>Demand deposits</i>
Pihak berelasi	194.433.610	151.347.001	<i>Related parties</i>
Pihak ketiga	445.418.706	399.686.678	<i>Third parties</i>
Total	639.852.316	551.033.679	<i>Total</i>
Tabungan			<i>Saving deposits</i>
Pihak berelasi	5.064.520	6.306.784	<i>Related parties</i>
Pihak ketiga	541.146.580	508.232.609	<i>Third parties</i>
Total	546.211.100	514.539.393	<i>Total</i>
Deposito berjangka			<i>Time deposits</i>
Pihak berelasi	201.784.760	49.272.237	<i>Related parties</i>
Pihak ketiga	286.830.968	212.042.545	<i>Third parties</i>
Total	488.615.728	261.314.782	<i>Total</i>
Total simpanan dari nasabah	1.674.679.144	1.326.887.854	<i>Total deposits from customers</i>
Simpanan dari bank lain			<i>Deposits from other banks</i>
Giro dan tabungan			<i>Demand deposits and saving deposits</i>
Pihak berelasi	100.746	4.297.930	<i>Related parties</i>
Pihak ketiga	5.935.423	4.686.177	<i>Third parties</i>
Total	6.036.169	8.984.107	<i>Total</i>
Interbank call money			<i>Interbank call money</i>
Pihak berelasi	750.375	1.931.400	<i>Related parties</i>
Pihak ketiga	7.263.507	7.330.154	<i>Third parties</i>
Total	8.013.882	9.261.554	<i>Total</i>
Deposito berjangka			<i>Time deposits</i>
Pihak ketiga	4.333.527	6.962.430	<i>Third parties</i>
Total simpanan dari bank lain	18.383.578	25.208.091	<i>Total deposits from other banks</i>
Liabilitas atas efek-efek yang dijual dengan janji dibeli kembali			<i>Securities sold under agreements to repurchase liabilities</i>
Pihak berelasi	20.212	-	<i>Related parties</i>
Pihak ketiga	39.718.767	90.156.012	<i>Third parties</i>
Total	39.738.979	90.156.012	<i>Total</i>

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(lanjutan)**

**STATEMENT OF FINANCIAL POSITION - PARENT
ENTITY (continued)**

	<u>31 Desember 2025/ 31 December 2025</u>	<u>31 Desember 2024/ 31 December 2024</u>	
LIABILITAS DAN EKUITAS (lanjutan)			LIABILITIES AND EQUITY (continued)
LIABILITAS (lanjutan)			LIABILITIES (continued)
Liabilitas derivatif			Derivative payables
Pihak berelasi	2.467.837	2.133.504	Related parties
Pihak ketiga	4.373.784	5.190.840	Third parties
Total	6.841.621	7.324.344	Total
Liabilitas akseptasi			Acceptance payables
Pihak berelasi	1.608.077	2.529.584	Related parties
Pihak ketiga	5.825.207	6.632.138	Third parties
Total	7.433.284	9.161.722	Total
Efek-efek yang diterbitkan			Debt securities issued
Pihak berelasi	4.537.820	2.704.950	Related parties
Pihak ketiga	37.848.779	24.430.859	Third parties
	42.386.599	27.135.809	
Dikurangi: biaya penerbitan yang belum diamortisasi	(91.470)	(65.122)	Less: unamortised debt issuance cost
Neto	42.295.129	27.070.687	Net
Estimasi kerugian atas komitmen dan kontinjensi	869.601	1.089.963	Estimated losses on commitments and contingencies
Beban yang masih harus dibayar	3.850.787	2.932.234	Accrued expenses
Utang pajak	2.197.750	1.680.876	Taxes payable
Liabilitas imbalan kerja	5.097.259	4.154.831	Employee benefit liabilities
Provisi	109.665	264.275	Provision
Liabilitas lain-lain	28.379.040	20.871.764	Other liabilities
Pinjaman yang diterima			Fund borrowings
Pihak berelasi	956.763	684.425	Related parties
Pihak ketiga	130.578.093	96.803.772	Third parties
Total	131.534.856	97.488.197	Total
Pinjaman dan efek-efek subordinasi			Subordinated loans and marketable securities
Pihak ketiga	190.112	204.015	Third parties
	190.112	204.015	
Dikurangi: biaya penerbitan yang belum diamortisasi	(334)	(453)	Less: unamortised issuance cost
Neto	189.778	203.562	Net
TOTAL LIABILITAS	1.966.134.278	1.620.195.783	TOTAL LIABILITIES

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**LAPORAN POSISI KEUANGAN - ENTITAS INDUK
(lanjutan)**

**STATEMENT OF FINANCIAL POSITION - PARENT
ENTITY (continued)**

	31 Desember 2025/ 31 December 2025	31 Desember 2024/ 31 December 2024	
LIABILITAS DAN EKUITAS (lanjutan)			LIABILITIES AND EQUITY (continued)
EKUITAS			EQUITY
Ekuitas yang dapat diatribusikan kepada pemilik Entitas Induk			Attributable equity to the Parent Entity
Modal saham - nilai nominal Rp125 (nilai penuh) per lembar saham masing-masing pada tanggal 31 Desember 2025 dan 2024			Share capital - Rp125 (full amount) par value per share as of 31 December 2025 and 2024
Modal dasar - 1 lembar saham Seri A Dwiwarna dan 127.999.999.999 lembar saham biasa Seri B pada tanggal 31 Desember 2025 dan 2024			Authorised capital - 1 Dwiwarna Series A share and 127,999,999,999 Series B common share as of 31 December 2025 and 2024
Modal ditempatkan dan disetor - 1 lembar saham Seri A Dwiwarna dan 93.333.333.331 lembar saham biasa Seri B pada tanggal 31 Desember 2025 dan 2024	11.666.667	11.666.667	Issued and fully paid-in capital - 1 Dwiwarna Series A share and 93,333,333,331 Series B common shares as of 31 December 2025 and 2024
Tambahan modal disetor/ agio saham	19.661.550	19.661.550	Additional paid-in capital/ agio
Saham treasuri	(403.625)	-	Treasury shares
Selisih kurs karena penjabaran laporan keuangan dalam mata uang asing	(240.333)	(330.666)	Differences arising from translation of financial statements in foreign currencies
Keuntungan/(kerugian) neto yang belum direalisasi dari kenaikan/(penurunan) nilai wajar aset keuangan dalam kelompok nilai wajar melalui penghasilan komprehensif lain setelah dikurangi pajak tangguhan	866.895	(2.134.527)	Net unrealised gain/(loss) from increase/(decrease) in fair value of financial assets classified as fair value through other comprehensive income - net of deferred tax
Selisih bersih revaluasi aset tetap	38.160.893	34.487.954	Net differences in fixed assets revaluation
Keuntungan neto aktuarial program imbalan pasti setelah dikurangi pajak tangguhan	1.284.061	1.513.798	Net actuarial gain from defined benefits program - net of deferred tax
Penghasilan komprehensif lainnya	85.052	85.052	Other comprehensive income
Saldo laba (saldo rugi sebesar Rp162.874.901 telah dieliminasi dengan tambahan modal disetor/agio saham pada saat kuasi-reorganisasi pada tanggal 30 April 2003)			Retained earnings (accumulated losses of Rp162,874,901 were eliminated against additional paid-in capital/ agio as a result of quasi-reorganisation on 30 April 2003)
Sudah ditentukan penggunaannya	5.380.268	5.380.268	Appropriated
Belum ditentukan penggunaannya	185.500.876	186.795.847	Unappropriated
Total saldo laba	190.881.144	192.176.115	Total retained earnings
TOTAL EKUITAS	261.962.304	257.125.943	TOTAL EQUITY
TOTAL LIABILITAS DAN EKUITAS	2.228.096.582	1.877.321.726	TOTAL LIABILITIES AND EQUITY

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**LAPORAN LABA RUGI DAN PENGHASILAN
KOMPREHENSIF LAIN - ENTITAS INDUK**

**STATEMENT OF PROFIT OR LOSS AND OTHER
COMPREHENSIVE INCOME - PARENT ENTITY**

	Tahun yang berakhir pada tanggal 31 Desember/ Years ended 31 December		
	2025	2024	
PENDAPATAN DAN BEBAN OPERASIONAL			INCOME AND EXPENSE FROM OPERATIONS
Pendapatan bunga	122.269.711	112.305.488	Interest income
Beban bunga	(43.968.958)	(36.475.504)	Interest expense
PENDAPATAN BUNGA - NETO	78.300.753	75.829.984	NET INTEREST INCOME
Pendapatan operasional lainnya			Other operating income
Provisi dan komisi	20.753.457	17.586.474	Fees and commissions
Pendapatan dari kelompok nilai wajar melalui laba rugi - neto	5.533.687	3.732.208	Income from fair value through profit or loss classification - net
Lain-lain	10.192.241	10.242.743	Others
Total pendapatan operasional lainnya	36.479.385	31.561.425	Total other operating income
Pembentukan cadangan kerugian penurunan nilai	(4.684.835)	(7.159.896)	Allowance for impairment losses
Pembalikan penyisihan estimasi kerugian atas komitmen dan kontinjensi	261.452	25.381	Reversal of allowance for estimated losses on commitments and contingencies
Pembentukan penyisihan lainnya dan kerugian risiko operasional - neto	(1.279.178)	(136.855)	Allowance for other impairment losses and operational risk losses - net
Keuntungan dari penjualan efek-efek dari obligasi pemerintah	210.974	1.041	Gain on sale of marketable securities and government bonds
Beban operasional lainnya			Other operating expenses
Beban gaji dan tunjangan	(17.503.548)	(14.684.386)	Salaries and employee benefits expenses
Beban umum dan administrasi	(19.723.043)	(16.868.310)	General and administrative expenses
Lain-lain	(8.721.538)	(5.884.851)	Others
Total beban operasional lainnya	(45.948.129)	(37.437.547)	Total other operating expenses
LABA OPERASIONAL	63.340.422	62.683.533	INCOME FROM OPERATION
Pendapatan bukan operasional - neto	124.559	342.689	Non operating income - net
LABA SEBELUM BEBAN PAJAK	63.464.981	63.026.222	INCOME BEFORE TAX EXPENSE
Beban pajak			Tax expense
Kini	(9.045.956)	(9.742.944)	Current
Tangguhan	(2.879.299)	(2.147.315)	Deferred
Total beban pajak - neto	(11.925.255)	(11.890.259)	Total tax expense - net
LABA TAHUN BERJALAN	51.539.726	51.135.963	NET INCOME FOR THE YEAR

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**LAPORAN LABA RUGI DAN PENGHASILAN
KOMPREHENSIF LAIN - ENTITAS INDUK (lanjutan)**

**STATEMENT OF PROFIT OR LOSS AND OTHER
COMPREHENSIVE INCOME - PARENT ENTITY
(continued)**

	Tahun yang berakhir pada tanggal 31 Desember/ Years ended 31 December		
	2025	2024	
PENGHASILAN KOMPREHENSIF LAIN			OTHER COMPREHENSIVE INCOME
Pos-pos yang tidak akan direklasifikasi ke laba rugi			Items that will not be reclassified to profit or loss
Keuntungan revaluasi aset tetap	3.672.939	-	Gain on fixed assets revaluation
Keuntungan aktuarial program imbalan pasti	(283.626)	2.134	Actuarial gain from defined benefits program
Pajak penghasilan terkait pos-pos yang tidak akan direklasifikasi ke laba rugi	53.889	(406)	Income tax related to items that will not be reclassified to profit or loss
	3.443.202	1.728	
Pos-pos yang akan direklasifikasi ke laba rugi			Items that will be reclassified to profit or loss
Penyesuaian akibat penjabaran laporan keuangan dalam mata uang asing	90.333	103.771	Difference arising from translation of financial statements in foreign currencies
Perubahan nilai wajar aset keuangan dalam kelompok nilai wajar melalui penghasilan komprehensif lain	3.637.460	(321.597)	Changes in fair value of financial assets classified as fair value through other comprehensive income
Pajak penghasilan terkait pos-pos yang akan direklasifikasi ke laba rugi	(636.038)	113.898	Income tax related to items that will be reclassified to profit or loss
	3.091.755	(103.928)	
Penghasilan komprehensif lain tahun berjalan - setelah pajak penghasilan	6.534.957	(102.200)	Other comprehensive income for the year - net of income tax
TOTAL PENGHASILAN KOMPREHENSIF TAHUN BERJALAN	58.074.683	51.033.763	TOTAL COMPREHENSIVE INCOME FOR THE YEAR
LABA PER SAHAM			EARNINGS PER SHARE
Dasar dan dilusian (dalam Rupiah penuh)	552,29	547,89	Basic and diluted (full amount of Rupiah)

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LAPORAN PERUBAHAN EKUITAS - ENTITAS INDUK

STATEMENT OF CHANGES IN EQUITY - PARENT ENTITY

31 Desember 2025/31 December 2025													
	Modal ditempatkan dan disetor/ Issued and fully paid-in capital	Tambahan modal disetor/ agio saham/ Additional paid-in capital/agio	Modal saham yang diperoleh dan dimiliki kembali (saham treasury)/ Share capital acquired and repossessed (treasury shares)	Selisih kurs karena penjabaran laporan keuangan dalam mata uang asing/ Difference arising from translation of financial statements in foreign currencies	Keuntungan/ (kerugian) neto yang belum direalisasi dari kenaikan/ (penurunan) nilai wajar aset keuangan dalam kelompok nilai wajar melalui penghasilan komprehensif lain setelah dikurangi pajak tangguhan/ Net unrealised gain/(loss) from fair value of financial assets through other comprehensive income - net of deferred tax	Selisih bersih revaluasi aset tetap/ Net difference in fixed assets revaluation	Keuntungan neto aktuarial program imbalan pasti setelah dikurangi pajak tangguhan/ Net actuarial gain from defined benefits program - net of deferred tax	Penghasilan komprehensif lainnya/ Other comprehensive income	Saldo laba/Retained earnings			Total ekuitas/ Total equity	
									Sudah ditentukan penggunaannya/ Appropriated	Belum ditentukan penggunaannya/ Unappropriated	Total		
Saldo pada tanggal 1 Januari 2025	11.666.667	19.661.550	-	(330.666)	(2.134.527)	34.487.954	1.513.798	85.052	5.380.268	186.795.847	192.176.115	257.125.943	Balance as of 1 January 2025
Pembagian laba:													Distribution of income:
Dividen atas laba bersih tahun 2024	-	-	-	-	-	-	-	-	-	(43.510.539)	(43.510.539)	(43.510.539)	Dividend on net income for the year 2024
Dividen interim atas laba bersih tahun 2025	-	-	-	-	-	-	-	-	-	(9.324.158)	(9.324.158)	(9.324.158)	Interim dividend on net income for the year 2025
Pembelian saham treasury	-	-	(403.625)	-	-	-	-	-	-	-	-	(403.625)	Treasury shares
Laba periode berjalan	-	-	-	-	-	-	-	-	-	51.539.726	51.539.726	51.539.726	Net income for the period
Penghasilan komprehensif lain tahun berjalan	-	-	-	90.333	3.001.422	3.672.939	(229.737)	-	-	-	-	6.534.957	Other comprehensive income for the year
Saldo pada tanggal 31 Desember 2025	11.666.667	19.661.550	(403.625)	(240.333)	866.895	38.160.893	1.284.061	85.052	5.380.268	185.500.876	190.881.144	261.962.304	Balance as of 31 December 2025

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LAPORAN PERUBAHAN EKUITAS - ENTITAS INDUK (lanjutan)

STATEMENT OF CHANGES IN EQUITY - PARENT ENTITY (continued)

	31 Desember 2024/31 December 2024											
	Modal ditempatkan dan disetor/ Issued and fully paid-in capital	Tambahan modal disetor/ agio saham/ Additional paid-in capital/agio	Selisih kurs karena penjabaran laporan keuangan dalam mata uang asing/ Difference arising from translation of financial statements in foreign currencies	Keuntungan/ (kerugian) neto yang belum direalisasi dari kenaikan/ (penurunan) nilai wajar aset keuangan dalam kelompok nilai wajar melalui penghasilan komprehensif lain setelah dikurangi pajak tangguhan/ Net unrealised gain/(loss) from increase/ (decrease) in fair value of financial assets through other comprehensive income - net of deferred tax	Selisih bersih revaluasi aset tetap/ Net difference in fixed assets revaluation	Keuntungan neto aktuarial program imbalan pasti setelah dikurangi pajak tangguhan/ Net actuarial gain from defined benefits program - net of deferred tax	Penghasilan komprehensif lainnya/ Other comprehensive income	Saldo laba/Retained earnings			Total ekuitas/ Total equity	
								Sudah ditentukan penggunaannya/ Appropriated	Belum ditentukan penggunaannya/ Unappropriated	Total		
Saldo pada tanggal 1 Januari 2024	11.666.667	18.941.550	(434.437)	(1.926.827)	34.487.954	1.512.069	85.052	5.380.268	168.695.914	174.076.182	238.408.210	Balance as of 1 January 2024
Pembayaran dividen dari laba bersih tahun 2023	-	-	-	-	-	-	-	-	(33.036.034)	(33.036.034)	(33.036.034)	Dividend payment from 2023 net income
Laba tahun berjalan	-	-	-	-	-	-	-	-	51.135.963	51.135.963	51.135.963	Net income for the year
Dampak pengalihan pengendalian atas Entitas Anak kepada entitas sepengendali	-	720.000	-	-	-	-	-	-	-	-	720.000	Impact of control transfer of a Subsidiary to a entity under common control
Transfer pendapatan komprehensif lain ke saldo laba karena penghentian aset keuangan yang diukur pada nilai wajar melalui penghasilan komprehensif lain	-	-	-	-	-	-	-	-	4	4	4	Transfer of other comprehensive income to retained earnings due to derecognition of financial assets measured at fair value through other comprehensive income
Penghasilan komprehensif lain tahun berjalan	-	-	103.771	(207.700)	-	1.729	-	-	-	-	(102.200)	Other comprehensive income for the year
Saldo pada tanggal 31 Desember 2024	11.666.667	19.661.550	(330.666)	(2.134.527)	34.487.954	1.513.798	85.052	5.380.268	186.795.847	192.176.115	257.125.943	Balance as of 31 December 2024

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LAPORAN ARUS KAS - ENTITAS INDUK

STATEMENT OF CASH FLOWS - PARENT ENTITY

	Tahun yang berakhir pada tanggal 31 Desember/ Years ended 31 December		
	2025	2024	
ARUS KAS DARI AKTIVITAS OPERASIONAL			CASH FLOWS FROM OPERATING ACTIVITIES
Penerimaan pendapatan bunga	118.395.528	108.978.724	Receipts from interest income
Penerimaan pendapatan provisi dan komisi	20.753.457	17.586.474	Receipts from provision and commission
Pembayaran beban bunga	(41.633.487)	(36.026.129)	Payments of interest expense
Penerimaan dari penjualan obligasi pemerintah - diukur pada nilai wajar melalui laba rugi	459.317.906	489.210.971	Receipts from the sale of government bonds - measured at fair value through profit or loss
Pembelian obligasi pemerintah - diukur pada nilai wajar melalui laba rugi	(469.251.598)	(492.395.378)	Acquisition of government bonds - measured at fair value through profit or loss
Pendapatan/(beban) dari kelompok nilai wajar melalui laba rugi - neto	7.762.266	3.988.278	Income/(expense) from fair value through profit or loss classification - net
Pendapatan operasional lainnya - lain-lain	2.907.318	3.457.309	Other operating income - others
Beban operasional lainnya - lain-lain	(8.414.695)	(7.363.540)	Other operating expenses - others
Beban gaji dan tunjangan	(16.844.746)	(18.944.829)	Salaries and employee benefits expenses
Beban umum dan administrasi	(16.001.034)	(12.474.720)	General and administrative expenses
Pendapatan bukan operasional - neto	124.131	341.471	Non-operating income - net
Pembayaran pajak penghasilan badan	(8.464.145)	(9.769.799)	Payment of corporate income tax
Arus kas dari aktivitas operasional sebelum perubahan aset dan liabilitas operasional	48.650.901	46.588.832	Cash flows from operating activities before changes in operating assets and liabilities
(Kenaikan)/penurunan atas aset operasional:			(Increase)/decrease in operating assets:
Penempatan pada Bank Indonesia dan bank lain	(1.103.769)	(942.774)	Placements with Bank Indonesia and other banks
Efek-efek - diukur pada nilai wajar melalui laba rugi	(23.382.968)	(2.590.292)	Marketable securities - measured at fair value through profit or loss
Tagihan lainnya - transaksi perdagangan	(617.847)	(3.839.639)	Other receivables - trade transactions
Kredit yang diberikan	(192.732.039)	(236.089.058)	Loans
Tagihan atas efek-efek yang dibeli dengan janji dijual kembali	4.394.736	9.039.314	Securities purchased under agreements to resell

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**STATEMENT OF CASH FLOWS - PARENT ENTITY
(continued)**

	Tahun yang berakhir pada tanggal 31 Desember/ Years ended 31 December		
	2025	2024	
ARUS KAS DARI AKTIVITAS OPERASIONAL (lanjutan)			CASH FLOWS FROM OPERATING ACTIVITIES (continued)
(Kenaikan)/penurunan atas aset operasional: (lanjutan)			Increase (decrease) in operating assets: (continued)
Pajak dibayar dimuka	24.043	56	Prepaid taxes
Biaya dibayar dimuka	(295.942)	(1.393.054)	Prepaid expenses
Aset lain-lain	(246.417)	2.846.237	Other assets
Penerimaan atas aset keuangan yang telah dihapusbukukan	7.284.923	6.785.434	Recovery of written-off financial assets
Kenaikan/(penurunan) atas liabilitas operasional:			Increase/(decrease) in operating liabilities:
Bank konvensional			Conventional banking
Giro	85.817.050	20.798.149	Demand deposits
Tabungan	31.725.356	60.896.869	Saving deposits
Deposito berjangka	224.672.043	9.637.281	Time deposits
Interbank call money	(1.247.672)	2.294.658	Interbank call money
Liabilitas segera	(1.167.564)	1.218.426	Obligations due immediately
Utang pajak lainnya	(64.937)	65.552	Other taxes payable
Liabilitas lain-lain	483.562	627.331	Other liabilities
Kas netto yang (digunakan untuk)/ diperoleh dari aktivitas operasional	182.193.459	(84.056.678)	Net cash (used in)/provided by operating activities
ARUS KAS DARI AKTIVITAS INVESTASI			CASH FLOWS FROM INVESTING ACTIVITIES
Penurunan efek-efek - selain diukur pada nilai wajar melalui laba rugi	(13.641.222)	798.445	Decrease in marketable securities - other than measured at fair value through profit or loss
Penurunan obligasi pemerintah - selain diukur pada nilai wajar melalui laba rugi	15.163.773	20.919.392	Decrease in government bonds - other than measured at fair value through profit or loss
Penerimaan dari penjualan aset tetap	8.875	1.220	Proceeds from sale of fixed assets
Pembelian aset tetap	(3.217.347)	(3.085.623)	Acquisition of fixed assets
Pembelian aset tidak berwujud	(1.090.276)	(1.111.005)	Acquisition of intangible assets
Penerimaan dari divestasi penyertaan pada Entitas Asosiasi	-	(20.000)	Proceeds from control transfer of a Subsidiary
Penerimaan dari pengalihan pengendalian atas Entitas Anak	-	1.710.000	Proceeds from control transfer of a Subsidiary
Kas netto yang diperoleh dari/ (digunakan untuk) aktivitas investasi	(2.776.197)	19.212.429	Net cash provided by/ (used in) investing activities

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**STATEMENT OF CASH FLOWS - PARENT ENTITY
(continued)**

	Tahun yang berakhir pada tanggal 31 Desember/ Years ended 31 December		
	2025	2024	
ARUS KAS DARI AKTIVITAS PENDANAAN			CASH FLOWS FROM FINANCING ACTIVITIES
Penerimaan dari efek-efek yang diterbitkan	23.166.392	-	Receipts from debt securities issued
Pembayaran atas efek-efek yang diterbitkan	(8.649.473)	(15.194.442)	Payments of debt securities issued
Penerimaan dari pinjaman yang diterima	120.610.330	50.274.160	Receipts from fund borrowings
Pembayaran atas pinjaman yang diterima	(90.099.461)	(12.149.069)	Payments of fund borrowings
Pembayaran atas pinjaman dan efek-efek subordinasi	(17.338)	(16.887)	Payments of subordinated loans
(Penurunan)/kenaikan liabilitas atas efek-efek yang dijual dengan janji dibeli kembali	(52.470.369)	53.507.692	securitie and marketable (Decrease)/increase in securities sold repurchase
Pembayaran liabilitas sewa	(1.233.430)	(1.361.324)	liabilities under agreements to Payments for lease liabilities
Pembayaran dividen	(43.510.539)	(33.036.034)	Payments of dividends
Pembelian saham treasury	(403.625)	-	Purchase of treasury shares
Penambahan kepemilikan pada Entitas Anak dari kepentingan nonpengendali	-	(1.019.000)	Acquisition of interest in Subsidiary from non-controlling interest
Kas netto yang (digunakan untuk)/ diperoleh dari aktivitas pendanaan	(52.607.513)	41.005.096	Net cash (used in)/ provided by for financing activities
KENAIKAN/(PENURUNAN) NETO KAS DAN SETARA KAS	126.809.749	(23.839.153)	NET INCREASE/(DECREASE) IN CASH AND CASH EQUIVALENTS
DAMPAK PERUBAHAN SELISIH KURS TERHADAP KAS DAN SETARA KAS	2.896.827	3.604.659	EFFECTS OF EXCHANGE RATE CHANGES ON CASH AND CASH EQUIVALENTS
KAS DAN SETARA KAS PADA AWAL TAHUN	176.599.107	196.833.601	CASH AND CASH EQUIVALENTS AT THE BEGINNING OF YEAR
KAS DAN SETARA KAS PADA AKHIR TAHUN	306.305.683	176.599.107	CASH AND CASH EQUIVALENTS AT THE END OF YEAR
Kas dan setara kas pada akhir tahun terdiri dari:			Cash and cash equivalents at the end of year consists of:
Kas	24.868.663	23.325.843	Cash
Giro pada Bank Indonesia	207.566.182	88.185.407	Current accounts with Bank Indonesia
Giro pada bank lain	58.172.265	45.307.695	Current accounts with other banks
Investasi jangka pendek likuid dengan jangka waktu jatuh tempo tiga bulan atau kurang sejak tanggal perolehan	15.698.573	19.780.162	Liquid short-term investments with a period of time maturity of three months or less from the date of acquisition
Total kas dan setara kas	306.305.683	176.599.107	Total cash and cash equivalents

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